2013 Colorado

The Status of Women & Girls in Colorado

WOMEN'S LEADERSHIP
DEMOGRAPHICS
WOMEN IN THE WORKFORCE
INCOME
PERSONAL SAFETY

THE WOMEN'S FOUNDATION OF COLORADO

In partnership with

INSTITUTE FOR WOMEN'S POLICY RESEARCH

About This Report

The Status of Women and Girls in Colorado is one in a series of research reports that have guided the work of The Women's Foundation of Colorado (The WFCO). The topics chosen for this report were directly informed by a listening tour conducted by The WFCO in 2012, which provided a forum for women and girls in 10 communities across the state to reflect on what it means for women to achieve their full potential. This report also builds on an earlier (1994) report on the status of women and girls in Colorado by The WFCO and Girls Count and a 2000 report by the Institute for Women's Policy Research (IWPR), *The Status of Women in Colorado*. The goals of this report are to raise awareness about women's issues and concerns, inform program development and grantmaking in the state, build a unified research and advocacy agenda, and provide information that can be used to create public policies that help women and girls in Colorado reach their full potential. The report was written by the Institute for Women's Policy Research in partnership with The Women's Foundation of Colorado and a Research Advisory Task Force.

About The Women's Foundation of Colorado

Through research, education, advocacy, and strategic philanthropy, The Women's Foundation of Colorado works alongside the community to ensure that women have the support needed to reach their full potential. The WFCO supports women and girls by identifying their needs and ensuring that those needs are addressed through strategic collaborations with donors, volunteers, and appropriate service-providing community partners. Since 1987, The Women's Foundation of Colorado has invested more than $10 million with 250 strategic partners in 75 Colorado communities to create change for women and girls. The WFCO builds resources and leads systemic change by utilizing exceptional research to create a knowledge base and guide action, building up philanthropy that supports and advocates for women and girls in Colorado, promoting inclusiveness and diversity in the people The Foundation works with and the causes it works for, and creating strategic partnerships across the state.

About the Institute for Women's Policy Research

The Institute for Women's Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research that illuminates economic and social policy issues affecting women and their families, and to build a network of individuals and organizations that conduct and use women-oriented policy research. IWPR's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501(c)(3) tax-exempt organization that also works in affiliation with the women's studies and public policy and public administration programs at The George Washington University.

Since 1996, IWPR has produced an ongoing series of reports on the status of women and girls in states and localities throughout the United States. Status of women reports have been written for all 50 states and the District of Columbia and have been used throughout the country to highlight women's progress and the obstacles they continue to face and to encourage policy and programmatic changes that can improve women's opportunities. Created in partnership with local advisory committees, the reports have helped state and local partners achieve multiple goals, including educating the public on issues related to women's and girls' well-being, informing policies and programs, making the case for establishing commissions for women, helping donors and foundations establish investment priorities, and inspiring community efforts to strengthen economic growth by improving women's status.

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The Status of Women & Girls in Colorado

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THE WOMEN'S FOUNDATION OF COLORADO

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Preface

We are incredibly excited to share with you this much anticipated research on *The Status of Women and Girls in Colorado*. For more than 25 years, The Women's Foundation of Colorado has helped women and girls achieve their full potential. Through our work, hundreds of thousands of lives have been touched—and we are extremely proud of our collective accomplishments. When The Foundation was formed, the visionary founders knew from the start that data and research were important tools in driving the agenda for change and focusing the efforts of the organization. Today, research is still an important component of our work. As the voice for women and girls in Colorado, current and relevant data allows us to clearly identify trends and issues, as well as challenges and barriers that hinder women's and girls' progress. Research also enables us to focus on the most critical areas for women and girls; it helps us shape our advocacy and creates benchmarks for us to track outcomes and results.

The Status of Women and Girls in Colorado aims to provide baseline data to help empower communities across the state to build on the successes of women and girls and more effectively address the diverse needs and realities of their lives.

Some of the barriers and challenges that initially spurred the creation of The Women's Foundation of Colorado 25 years ago still exist today. This 2013 study reexamines these issues in the current environment, clearly demonstrating what has changed and what has remained unchanged.

- Technology has changed the way we work, communicate, and interact, bringing both opportunities and challenges to girls and women of all ages.

- Colorado's population and demographics are shifting. There is change in the racial and ethnic makeup of women in our state, and we must ensure that our efforts are diverse and inclusive.

- Women suffered substantial losses during the recent economic recession and have faced an especially slow recovery, more so than men. We need to lift women out of poverty and support them on their path to achieving economic security.

We will use this research to inform the focused and strategic work of The Women's Foundation of Colorado, and it is our intent for this report to be a valuable resource to our communities in every corner of the state. We know that we alone cannot address all of the areas identified in this report, and we ask you to join us in this important work. It is our hope this critical information inspires collaboration and a collective movement to create positive changes for women and girls in Colorado.

Louise C. Atkinson
President and CEO
The Women's Foundation of Colorado

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Executive Summary

Women and girls in Colorado have made significant social, economic, and political progress in recent years but continue to face persistent disparities and inequities that often prevent them from reaching their full potential. Many women in the state are affected by challenges such as poverty and low wages, food insecurity, limited access to affordable child care, and threats to personal safety. In addition, women and girls in Colorado face stark disparities in opportunities and access to resources across racial and ethnic groups, household types, and geographic locations. Addressing such challenges and disparities is essential to the continued advancement of women and girls and to the well-being of Colorado as a whole.

This report provides critical data and analyzes areas of progress for women and girls in Colorado as well as places where progress has slowed or stalled. It examines a range of interconnected issues affecting the lives of women and girls in Colorado, including economic security and poverty, employment and earnings, educational opportunity, personal safety, and women's leadership. In addition to discussing the current status of women and girls, the report tracks progress over the last two decades by comparing findings with those from earlier status of women reports by The Women's Foundation of Colorado and Girls Count (1994) and the Institute for Women's Policy Research (2000). The 2013 *Status of Women and Girls in Colorado* report also analyzes how the circumstances of women and girls differ across Colorado's regions and how women and girls in the state fare compared with their counterparts in the nation as a whole.

The data presented in this report can serve as a resource for advocates, community leaders, policymakers, and other stakeholders who are working to create public policies and practices that enable women and girls to achieve their full potential in Colorado and across the nation. In presenting these data, the report aims to highlight not only specific issues that especially affect women and girls, but also the interconnections among these issues. Attending to the interconnections among issues such as poverty, educational attainment, earnings, leadership, and retirement security is essential both to developing a more complex picture of the status of women and girls and to identifying potential strategies for facilitating their continued advancement. Key findings in the report include the following:

Economic Security and Poverty

- In Colorado, families headed by single mothers have the lowest median annual income of all family types at $26,705. The median annual income of families headed by single mothers is 63 percent of the income of single-father families and just 31 percent of the income of married-couple families with dependent children. The median income of single-mother families also falls well below the self-sufficiency standard–the amount of money needed to support a family without public or private assistance–in 10 selected Colorado counties analyzed for this report.

- In 2011, approximately one in eight women (13 percent, or 250,388) aged 18 and older in the state had family incomes below the federal poverty line. An additional 17 percent of women (330,918) were living at or near poverty (with family incomes between 100 and 200 percent of the federal poverty line). This means that three in ten women in the state (581,306) were poor or "near poor."

- In Colorado, poverty status varies considerably among women from the largest racial and ethnic groups. Latina, African American, and Native American women are much more likely than their white and Asian American counterparts to face substantial economic hardship. Half of Latinas (50 percent, or 158,689 women) and nearly half of Native American (48 percent, or 5,165) and African American (46 percent, or 28,173) women have family incomes that are below the federal poverty line or near poverty. One in four (25 percent, or 14,827) Asian American women and one in five (22 percent, or 310,992) white women live below or near poverty.

- Poverty rates in Colorado also vary considerably across different regions within the state. Women aged 18 and older in the Southern region have the highest poverty rate at 20 percent, and women in the Northern region have the lowest at 9 percent. In each of the 10 regions analyzed for this report, women have higher poverty rates than men.

- In Colorado, as in the United States as a whole, women with a bachelor's degree or higher are much less likely than those with lower levels of education to be poor. In the state, 27 percent of women with less than a high school diploma live in poverty, compared with 15 percent of women with a high school diploma or the equivalent, 11 percent of women with some college education or an associate's degree, and just 4 percent of women with a bachelor's degree or higher.

- Households in Colorado that are eligible for food stamps are much less likely to receive them than their counterparts in the United States overall. In 2011, slightly more than half (52 percent) of all income-eligible Colorado households headed by single women received food stamps, compared with nearly two-thirds (63 percent) of comparable households nationwide.

- Colorado is home to nearly twice as many women aged 65 and older (28,697) as men (14,658) who live in poverty. The larger number of older women in poverty stems from various factors, including women's lower lifetime earnings and greater likelihood of living alone at older ages.

Employment and Earnings

- Women are nearly half (an estimated 1,176,528) of all workers in Colorado, and nearly two-thirds of women in the state (or 1,289,977 women) are in the workforce. Since the late 1990s, however, there has been no increase in women's labor force participation in Colorado.

- The Great Recession of 2007–2009 had a severe impact on women and men in Colorado. Although this recession officially ended in June 2009, unemployment continued to rise in the state in 2010. In 2011, unemployment averaged 7.8 percent for women in Colorado, which was more than twice as high as at the start of the recession in 2007. During 2011, single mothers in the state were more than twice as likely as married women or married men to be unemployed.

- Women face a persistent gender wage gap in Colorado. In 2011, the median annual earnings of women working full-time ($40,000) were only 80 percent of men's ($50,000). The gender wage gap is largest between women and men with a bachelor's degree or higher.

- Only about one in four women in Colorado (26 percent) are among the highest earners in the state, whereas women are more than half (53 percent) of the state's lowest earners. Women are more likely than men to work in professional occupations and almost as likely as men to work in managerial occupations, but they are less likely than men to work in the better paid professions within these occupational groups.

- In Colorado between 1999 and 2008–2010, the gender wage gap between white women and white men grew smaller, while the gap between women from the other largest racial/ethnic groups and white men grew larger. The 2008–2010 median annual earnings of Latinas ($28,000), Native American women ($30,492), African American women ($35,448), and Asian American women ($35,500) are, for a family with a pre-school-aged child, well below the amount needed to be self-sufficient in many Colorado counties.

- In 2007, 29 percent of businesses in Colorado were owned by women. This represents a decrease since 1992, when women owned 38 percent of businesses in the state. Women in Colorado are more likely than men to own businesses in sectors with lower revenues.

Educational Opportunity

- Overall, women in Colorado are relatively well educated. Thirty-six percent of women aged 25 and older in the state have a bachelor's degree or higher, compared with 28 percent of women in the nation as a whole. Among women in Colorado, white women are the most likely to have a bachelor's degree or higher at 41 percent, followed by Asian American women (40 percent), African American women (21 percent), Native American women (20 percent), and Latinas (13 percent).

- Although women in Colorado overall have comparatively high levels of postsecondary education, an estimated 155,051 women in the state do not have a high school diploma. The share of women with this lowest level of education is largest in the Southern region (17 percent) and smallest in Boulder (5 percent).

- Colorado's third through tenth grade girls outperform their male counterparts in reading and writing, and perform nearly as well as boys in mathematics on the state-administered Transitional Colorado Assessment Program examinations. Girls are also more likely than boys to meet college readiness benchmarks on the ACT examination in reading and writing, but they are considerably less likely than boys to be prepared for college-level coursework in mathematics and science.

- The dropout rates for girls and boys in Colorado declined several percentage points between the 2005–2006 and 2010–2011 school years, with the rates for girls remaining consistently below the rates for boys. Failing to graduate, however, especially affects the economic security of women and girls: women aged 25 and older in Colorado who lack a high school diploma have median annual earnings of $23,000 compared with $30,000 for men with this level of education. In the 2010–2011 academic year, 5,750 girls in the state in grades 7–12 dropped out.

- Economic hardship affects a large proportion of Colorado's youth. Four in 10 students in the state qualify for free or reduced-price lunches.

- In Colorado, the teen birth rate has declined significantly over the last few decades. In 2011, the birth rate for teens aged 15–19 was 27.8 per 1,000 teens, compared with 55.5 per 1,000 in 1991. Some areas of Colorado, however, continue to experience very high teen birth rates. In 2009–2011, Rio Grande County had the highest birth rate for teens aged 15–19 at 69.2 per 1,000 teens. This same county also had the highest rate of live births to teens aged 15–17 (38.5 live births per 1,000). In 2010, there were 1,717 live births to teens aged 15–17 in the state.

- In 2012, average annual fees for child care in the state ranged from $7,889 (for a four year-old child in a family child care home) to $12,621 (for full-time care for an infant in a child care center). For a two-parent family with a preschooler and an infant, child care expenses are estimated to be 21 percent to 34 percent of the family's overall living expenses. For single mothers, the cost of full-time child care is nearly half (48 percent) of median annual income.

Personal Safety

- In 2011, Colorado's 46 domestic violence crisis centers responded to 61,335 phone calls and served 34,685 clients. These figures represent an increase over 2010, when the 46 centers responded to 57,434 crisis phone calls and served 28,132 clients.

- In Colorado, Latinas are disproportionately represented among those receiving residential and nonresidential services from domestic violence crisis centers. Although Latinas comprise only 21 percent of the state's total female population, they made up 30 percent of those assisted by Colorado's domestic violence crisis centers in 2011.

- Colorado has the sixth highest lifetime prevalence of rape in the nation. Approximately one in four women in the state (24 percent, or 451,000 women) aged 18 and older has been raped. Nearly half of women in Colorado aged 18 and older (47 percent, or 897,000 women) have experienced sexual violence other than rape in their lifetimes.

- One recent study found that in Colorado, the prevalence of stalking is slightly higher than the national average. Approximately 17.2 percent of women (325,000) aged 18 and older in the state report having been stalked, compared with 16.2 percent of adult women (19.3 million) in the United States as a whole.

- Youth violence threatens the safety of Colorado's girls. In a recent survey, approximately one in five high school girls reported being bullied at school within the past 12 months and 10 percent said they had been forced to have sex.

- More than one in four girls (27 percent) in ninth through twelfth grades in Colorado report having felt sad or hopeless for two or more weeks in a row in the past twelve months. More than one in six high school girls (17.5 percent) has seriously considered suicide. Girls in Colorado are more likely to report having seriously considered suicide than boys, but boys are more likely to have their suicide attempt result in their death.

Women's Leadership

- Women in Colorado's state legislature are underrepresented relative to their share of the state's population, but they are well represented compared with other state legislatures across the nation. In 2013, Colorado ranked first in the nation for women's representation in state legislatures, with women holding 41 percent of legislative seats in the General Assembly. In the United States overall, women held 24 percent of all state legislature seats.

- In 2013, only one of Colorado's nine seats in the U.S. Congress was held by a woman. In the state's history, only four women have represented Colorado in the national legislature, and no woman of color has ever represented the state in the U.S. Senate or House of Representatives.

- In Colorado, as in the United States as a whole, women are more likely than men to register to vote and to go to the polls on election days. In the 2008 elections, 73 percent of eligible women in Colorado registered to vote and 69 percent voted, compared with 71 percent of eligible men who registered to vote and 67 percent who went to the polls.

- Colorado receives low rankings nationally for its female board representation. One study of corporate board leadership in Colorado found that 54 percent of companies surveyed had only one or two women serving on their boards. A separate study found that in all 92 publicly traded companies headquartered in Colorado, only 7 percent of board seats were held by women (52 of 697 board seats).

Strategies for Action

Changes to public policies and program initiatives will provide opportunities to create a better future for women and girls in Colorado. Recommended action strategies for advocates, community leaders, policymakers, service providers, and other key stakeholders include:

- **educating** young girls about the effects of their decisions regarding education, workforce engagement, and career paths on their long-term economic security;

- **advising** employers on how to implement best practices for recruiting and retaining women and encouraging them to share data on women's contributions to the workplace and companies' financial success;

- **holding** public authorities such as the Workforce Investment System, the Office of Apprenticeship, community colleges, and education authorities accountable for establishing gender balance in training and education and encouraging them to set (and publish) meaningful targets for improving the gender balance in fields where women are underrepresented;

- **increasing** the accessibility and affordability of child care for working parents, especially for single mothers pursuing continued education and training;

- **informing** policymakers and funders about the effects and costs of violence against women and girls, as well as the benefits and costs of different approaches to addressing this violence; and

- **supporting** the efforts of organizations that provide mentoring, networking, and training to prepare and position women for leadership roles.

The more than 2.5 million women and girls who live in Colorado—and comprise half its population—are integral to the state's economic status and overall well-being. This report's findings, however, show that while women and girls in Colorado have made substantial progress, they continue to face a range of interrelated challenges that point to the need for further changes. As the nation continues to recover from a deep recession in which women suffered substantial losses and have faced an especially slow recovery, it is essential to understand the circumstances of women and girls and implement changes that will enable them—and Colorado as a whole—to thrive. *The Status of Women and Girls in Colorado* aims to provide information that will help make these goals a reality.

Introduction

The status of women and girls is a key component of the overall economic standing and well-being of Colorado's population. More than 2.5 million women and girls live in the state; when they thrive, whole communities prosper.

Local initiatives to increase the status of women and girls must address the complex realities of their lives. On the one hand, women and girls in Colorado have made considerable progress in recent decades. They are active in the workforce, support families through their work and caregiving, and lead and serve their communities in many ways–such as by heading local organizations, running businesses, getting involved in politics, volunteering in schools and for other organizations, and mentoring young girls. On the other hand, women and girls in Colorado, as in the nation as a whole, face persistent challenges that reflect slow progress toward equity. Women earn less than men and are more likely to be poor. They are also underrepresented in public offices and experience persistent racial and ethnic disparities, as well as disparities across different regions in the state. In addition, many women and girls lack personal safety. These challenges are often underrecognized but must be addressed for the state as a whole to thrive.

Those who are working to improve the circumstances of women and girls need reliable data on the state's female population. This report addresses this need by analyzing how women and girls in Colorado fare in five topical areas that profoundly shape their lives: **economic security and poverty**; **employment and earnings**; **educational opportunity**; **personal safety**; and **community leadership**. (Basic demographic data are also provided.) The selection of these topics was directly informed by a listening tour conducted by The Women's Foundation of Colorado (The WFCO) in 2012, which provided an opportunity for women and girls in 10 communities across the state to talk about what it means to reach their full potential and the barriers that often prevent women from achieving this goal. The report also builds on a 1994 report, *The Status of Women and Girls in Colorado*, from The WFCO and Girls Count, as well as a 2000 report, *The Status of Women in Colorado*, from the Institute for Women's Policy Research (IWPR).

The analysis of the selected topical areas in this report draws largely on data from state and federal government agencies, such as the U.S. Census Bureau, the U.S. Department of Labor, the Federal Bureau of Investigation, and the Colorado Department of Education. The report also draws on data from local and national organizations; for a more detailed description of the data sources, see Appendix I. While the information the report presents cannot capture every facet of women's and girls' lives, it provides a robust picture of the progress of women and girls, the challenges they still face, and their status in comparison with that of their male counterparts in the state and female counterparts in the nation as a whole.

The Status of Women and Girls in Colorado: From 2000 to 2013

Since the publication of the earlier status of women in Colorado reports, women have made considerable progress in the state. The gender wage gap has shrunk, women are more likely to receive bachelor's degrees, and a higher share of employed women work in business and managerial occupations. Women also hold a higher proportion of seats in the state's legislature than in 1999, and the teen birth rate has declined in recent years.

At the same time, women's advancement in Colorado has slowed or stalled in some ways. Women continue to be underrepresented in the state's legislature relative to their share of the population, and many women–especially those with low levels of education–are stuck in low-wage jobs that do not provide the resources to achieve economic self-sufficiency. Moreover, although Colorado has a smaller gender wage gap than the national average, women in the state still earn considerably less than men. Some women and men in Colorado also lack basic work supports such as paid sick leave and affordable child care, and nearly 300,000 women aged 18–64 in Colorado do not have basic health insurance coverage. In addition, an alarming number of women in Colorado have experienced sexual violence and rape. These findings suggest that addressing the persistent obstacles to women's and girls' advancement is essential to ensuring a more positive future for Colorado and the nation as a whole.

In identifying such areas of progress and lack of progress, this report moves beyond earlier status of women in Colorado reports by examining the circumstances of women and girls across diverse areas within the state. It analyzes 10 regions that together comprise the entire state and reflect Colorado's geographic diversity, including ski resort areas, mountain areas, major metropolitan areas, and rural areas. For the purposes of simplicity, the 10 regions analyzed are identified within the report as simply Adams-Arapahoe-East Jefferson, Boulder, Central, Denver, Eastern, El Paso-Northern Pueblo, Northern, Southern, Southwest, and Weld-Eastern Larimer. (For a map showing the exact definition of these regions, see Appendix III.) The focus on substate data reveals stark differences in the status of women from different regions in Colorado, particularly when comparing those who live in the state's ski resort areas (e.g., Pitkin and Eagle counties) and its metropolitan areas (e.g., Boulder and Denver) with those who live in its largely rural areas, especially in the east and south.

In addition to these regional differences in the status of women and girls in Colorado, the state's female population also encounters substantial disparities across racial and ethnic groups. Colorado's Latina population, in particular–which has grown substantially over the last two decades and will likely continue to do so in the coming years–has a lower status overall than women from the other largest racial and ethnic groups. Latinas are considerably less likely to have a bachelor's degree or higher, have lower median annual earnings, and are much less likely to have health insurance coverage. Along with African American and Native American women, Latinas in Colorado have significantly higher poverty rates than their white and Asian American counterparts. Such disparities point to the need to consider the multiplicity of women's experiences when proposing policy and programmatic changes.

Goals of the Report

In assessing the status of women in these regions and the state as a whole, the report aims to provide critical data that can help women and girls to reach their full potential. In the past, local and state organizations have used data from IWPR's status of women in the states reports to achieve multiple goals, including educating the public on issues related to women's well-being, informing policies and programs, making the case for establishing commissions for women, helping donors and foundations establish investment priorities, and inspiring community efforts to strengthen economic growth by improving women's and girls' status. Data on the status of women and girls give citizens the information they need to address the key issues that women and girls encounter and to allow their interests and concerns to fully inform service provision, advocacy, program initiatives, and policymaking.

I. Economic Security and Poverty

Key Findings

- In Colorado, families headed by single mothers have the lowest median annual income of all family types at $26,705. The median annual income of families headed by single mothers is 63 percent of the median income of single-father families and just 31 percent of the median income of married-couple families with dependent children.

- The income of families headed by single mothers in Colorado falls well below the self-sufficiency standard, or the amount of money needed to support a family without public or private assistance. Among 10 counties analyzed for this report, single mothers in Prowers County fare the worst, with a median family income that is just 31 percent of the self-sufficiency standard in this area for a family of one adult, one preschooler, and one school-aged child. Single mothers fare the best in Garfield County but still have a median family income that is only 58 percent of the self-sufficiency standard in this area.

- In 2011, three in ten women (30 percent) aged 18 and older in Colorado had family incomes below or near the federal poverty line. Approximately one in eight (13 percent) had incomes below poverty, and 17 percent had incomes between 100 and 200 percent of the poverty line.

- Among the state's female population in 2008–2010, African American women had the highest poverty rate at 25 percent, followed by Latinas and Native American women (23 percent each), Asian American women (10 percent), and white women (9 percent).

- Poverty rates in Colorado vary considerably in the state's different regions. Women aged 18 and older in the Southern region have the highest poverty rate at 20 percent, and women in the Northern region have the lowest at 9 percent. In each of the 10 regions analyzed for this report, women have higher poverty rates than men.

- Colorado is home to nearly twice as many women aged 65 and older (28,697) as men (14,658) who live in poverty. The larger number of older women in poverty stems from various factors, including women's greater longevity than men's, as well as women's lower lifetime earnings and greater likelihood of living alone at older ages.

- Social Security provides an important economic base for older Coloradans, but women receive considerably less in benefits from the system than men. Women aged 65 and older in the state receive an average monthly benefit of $986, compared with $1,334 for comparable men.

- Colorado households eligible for food stamps are much less likely to receive them than their counterparts in the nation as a whole. Only 52 percent of Colorado households headed by single women with qualifying incomes receive food stamps, compared with 63 percent of comparable households nationwide.

Introduction

Women's economic independence and security depend on having enough income and financial resources to meet basic needs and support themselves and their families. Many women find, however, that multiple factors make it difficult for them to make ends meet and care for their families. The persistent gender wage gap, women's prevalence in low-paid and female-dominated occupations, the high costs of child and elder care services, and women's relatively fewer hours of paid employment compared with men's make women more vulnerable to poverty and more likely to face economic insecurity. In addition, due to family caregiving responsibilities, women often take time out of the labor force, which diminishes their lifetime earnings and leaves them with lower incomes and fewer assets in their later years (Rose and Hartmann 2004). Having a spouse or partner with good earnings can certainly help women achieve economic security, but women generally spend a substantial portion of their adult lives as single women.

While many women and girls in Colorado enjoy economic prosperity, others do not have access to the resources and opportunities to achieve self-sufficiency and save for retirement. Nearly 12 percent of the state's adult residents live in poverty, and women are more likely than men to be poor.[1] Among women, single women with children, Latinas, African Americans, and Native Americans are especially vulnerable to economic insecurity. The challenges they face are often compounded by limited access to public benefits and educational inequities. A close look at women's economic status in Colorado's diverse populations and communities–focusing on women's income, poverty status, use of public programs, and need for child care–helps to identify women's specific challenges and points toward action steps to ensure the economic well-being of all women and families.

Median Family Income

Women's economic security is directly linked to their family income, which includes not only earnings from jobs but also income from other sources, such as investments, retirement funds, government benefits, and Social Security. In Colorado, the median annual income[2] for all families is $69,110, which is higher than the median annual income for all families in the United States as a whole ($61,455).[3] Married-couple families, which often benefit from two incomes, have the highest incomes in both Colorado and the nation. In the state, married couples with and without children have incomes of $84,878 and $77,446,

1 IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

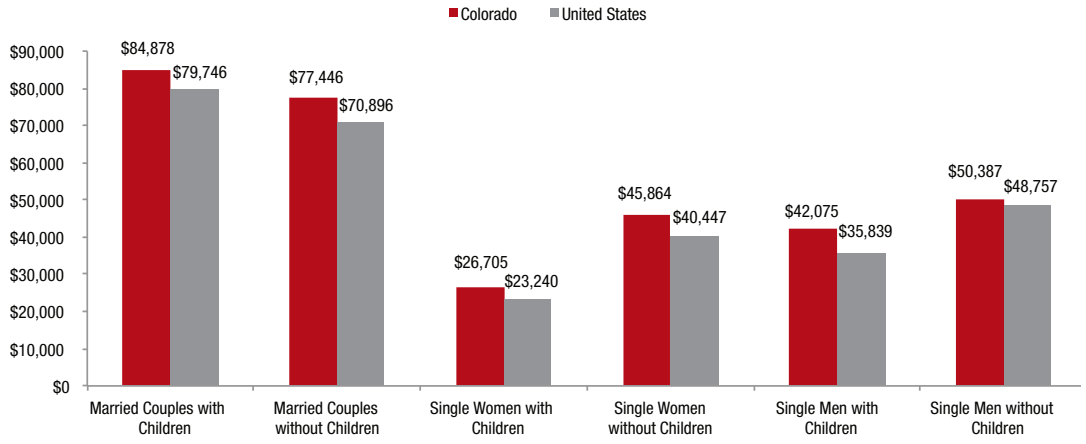
2 By definition, half of all families earn less than the median annual family income and half earn more.

3 IWPR compilation 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2012a).

respectively, compared with $79,746 for married couples with children and $70,896 for married couples without children in the United States overall (Figure 1.1).[4]

In Colorado, as in the nation overall, families headed by single mothers and single fathers have median annual incomes that are considerably lower than the incomes of married couples with children, suggesting that many single parents in the state face significant economic hardship (Figure 1.1). Families headed by single women with children in Colorado have the lowest median family incomes of all family types at $26,705. Families headed by single men with children in the state have a considerably higher median income ($42,075; Figure 1.1) than comparable families headed by women. For all family types, the median income of families in Colorado is higher than in the United States as a whole, a pattern that held true in 1997 as well (Figure 1.1; IWPR 2000).

Figure 1.1. Median Family Income by Family Type, Colorado and the United States, 2011



Notes: "Single women" and "single men" refer to women and men who are married with an absent spouse, separated, divorced, widowed, or never married. Families with children are those with children under age 18.
Source: IWPR compilation of 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2012a).

[4] In the American Community Survey, a distinction is made between family and nonfamily households. Family households consist of a household head and one or more persons who are related to the household head by birth, marriage, or adoption and who are living together in the same household. Family households are classified as either married-couple families or families headed by a man or woman without a spouse present. They do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples; same-sex couple households are included as family households only if there is at least one additional person related to the householder by birth or adoption. Nonfamily households include individuals who live alone as well as those who live together but are not related through blood, marriage, or adoption.

The median family incomes for single mothers with dependent children in Colorado's counties are well below the self-sufficiency standard for a family consisting of an adult, one preschooler, and one school-aged child.

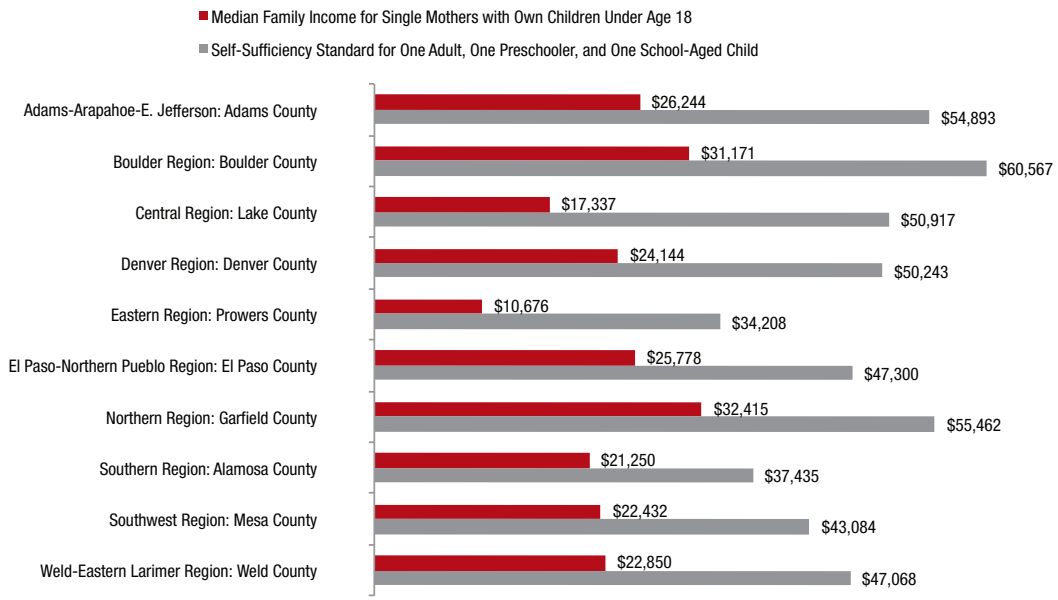
For both married-couple families and families headed by single women, women's earnings constitute an important part of family income. In general, earnings make up the bulk of family income, and many families depend on women's earnings to make ends meet and save for the future. In families headed by single women, women are likely to be the primary earners and to bear substantial or full responsibility for their families' economic security. Many women in Colorado shoulder this responsibility: families headed by single women make up nearly one in five families with children (20 percent) in the state.[5]

The incomes of many families headed by single women fall well below Wider Opportunities for Women's (WOW's) Self-Sufficiency Standard for Colorado, which measures the amount of money required to support families of various sizes in the state without public or private assistance (Figure 1.2; Pearce 2011). This standard is adjusted for the cost of living in different counties and accounts for basic costs incurred by working families, including housing, child care, food, health care, transportation, taxes and tax credits, and miscellaneous items (Pearce 2011). In 2011, the standard for a single adult with one preschooler and one school-aged child in Colorado's counties ranged from $30,089 in Kit Carson County to $66,607 in Pitkin County, with the state overall showing a marked disparity between its higher-cost suburban and resort areas and its lower-cost rural counties (Pearce 2011).

Among the counties shown in Figure 1.2 (each representing one of the 10 substate regions analyzed in this report), single mothers in Garfield County fare the best with a median income that is 58 percent of what it takes to be self-sufficient. Single mothers in Prowers and Lake counties fare the worst with incomes that are 31 percent and 34 percent, respectively, of the amount needed to be self-sufficient.

[5] IWPR analysis of 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2013b).

Figure 1.2. Median Family Income of Single Mothers and Self-Sufficiency Standard for a Single Adult with One Preschooler and One School-Aged Child, Selected Colorado Counties, 2007–2011 and 2011



Notes: Median family incomes are based on five-year data (2007–2011) to ensure sufficient sample sizes; incomes are adjusted to 2011 values. Self-sufficiency data are for 2011 only.
"Single mothers" refers to women with children under age 18 who are married with an absent spouse, separated, widowed, divorced, or never married.
Sources: IWPR compilation of 2007–2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2012b); Pearce 2011.

The income inadequacy faced by many women in Colorado has multiple sources, including the low wages many women receive, particularly when they work in female-dominated fields. At every skill level (low, medium, high), occupations that are mainly done by women–those where women are at least 75 percent of workers–pay less than those predominantly done by men (Hegewisch et al. 2010). One way to increase women's income and self-sufficiency is to create opportunities for women to pursue careers in nontraditional occupations, such as science, technology, engineering, and mathematics. An equally important strategy for promoting women's economic independence is to increase wage rates for jobs that employ many women in the low-wage job sector, such as housekeeping, child care, and elder care.

For many women in Colorado, "[T]he wages don't meet the basic needs. And if you can't meet that, forget about retirement. Any bump in the road throws you off."
Participant, The Women's Foundation of Colorado's *Listening Tour 2012*

Women's Economic Security and Poverty

In Colorado and the nation as a whole, women's earnings and increased labor force participation in recent decades (see chapter two) have helped many women achieve self-sufficiency. Yet, other women face economic hardship that stems from various factors, including the gender wage gap and women's concentration in low-paid occupations, lack of access to public benefits and other forms of support, and limited access to educational opportunities that could lead to jobs with family-sustaining wages.

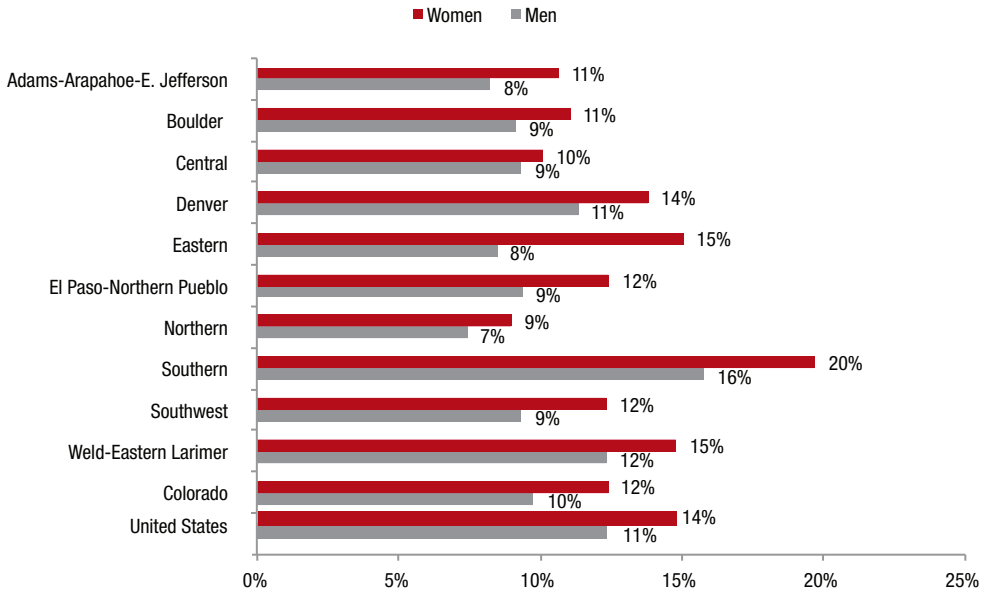
In Colorado in 2011, approximately one in eight women (13 percent, or an estimated 250,388) aged 18 and older had family incomes below the federal poverty line, compared with 11 percent (an estimated 201,696) of comparable men.[6] An additional 17 percent of women (330,918) and 16 percent of men (301,707) in the state had family incomes at or near the federal poverty threshold (between 100 and 200 percent of the federal poverty line). This means that 30 percent of women in the state (more than 581,000) and 27 percent of men (more than 503,000) were living below or near poverty.[7] As of 2011, Colorado ranked 16th among the 50 states and District of Columbia for its proportion of women living above poverty (Appendix II).

While the overall poverty rates for women in Colorado are lower than in the United States as a whole, poverty rates vary considerably among women in the state's different regions. Women in the Southern region have the highest poverty rate at 20 percent. Women in the Northern region–which has a large mining/energy sector that may provide higher average family incomes (Colorado Rural Development Council 2008)–have the lowest poverty rate at 9 percent. In each of the state's 10 regions, women have higher poverty rates than men (Figure 1.3).

[6] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010). In 2011, the federal poverty line for a single person was $11,484. For a single person with two children it was $18,123, and for a family with two adults and two children it was $22,811 (U.S. Department of Commerce 2013a).

[7] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Figure 1.3. Poverty Rates Among Women and Men Aged 18 and Older in Colorado Regions, Colorado, and the United States, 2008–2010



Note: See Appendix III for a map of the counties included within each region.
Includes those with family incomes below 100 percent of the federal poverty line.
Source: IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Although these data indicate that poverty remains a serious problem for many women in Colorado, poverty rates alone do not fully capture the extent of the hardship that women face. Established by the federal government in the 1960s, the federal poverty threshold was derived by multiplying the cost of a minimum diet times three; at that time, the typical family spent about one-third of its income on food (National Research Council 1995). Since the 1960s, the poverty threshold has been adjusted for inflation but not for other changes in the basic costs of living. For example, the poverty threshold does not distinguish between the costs incurred by families in which both parents are in the workforce and those in which both parents are not, nor does it take into account differences in living costs in various regions of the country (National Research Council 1995). A family is considered poor if its pre-tax cash income falls below the poverty threshold; as noted, in 2011 the poverty line for a single person with two children was $18,123 (U.S. Department of Commerce 2013a)–an amount that would not be enough for this type of family to make ends meet. Given that the poverty threshold is considerably lower than the amount that families need to achieve basic economic security (Wider Opportunities for Women 2010), the proportion of women and men in Colorado who face economic hardship is probably much higher than the proportion living in poverty as calculated based on the federal poverty threshold.[8]

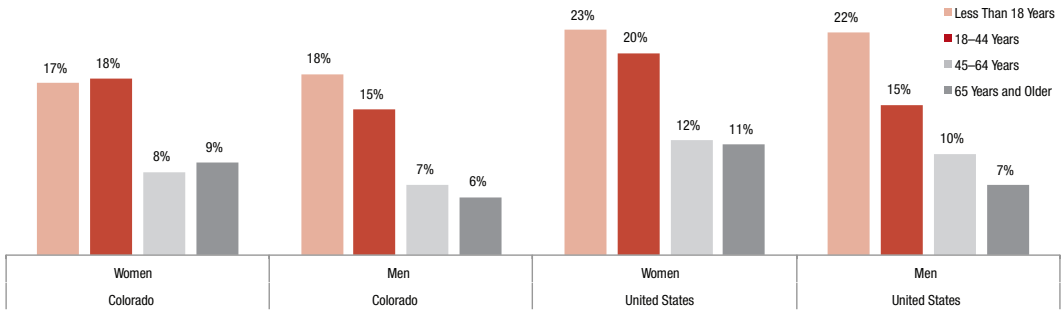
[8] Some cash benefits or cash-like assistance (e.g., the Earned Income Tax Credit and food stamps) are not counted as income when the Census Bureau calculates the official poverty rate; in this sense, the actual poverty rate may be somewhat lower than the official estimates. The new Supplemental Poverty Measure that was recently developed by the Census Bureau does account for the effects of important government benefits, as well as for taxes, work expenses, and medical expenses on households' standards of living (Short 2011). Poverty rates for women and men are higher overall under the Supplemental Poverty Measure than under the official measure, but the difference between men's and women's poverty is smaller with the new measure (IWPR 2012).

Poverty and Age

Women's poverty rates vary across the life span. Of the age groups shown in Figure 1.4, women aged 18–44 in Colorado have the highest poverty rate at 18 percent. The relatively high poverty rates for women in this age group may stem, in part, from the difficult economic circumstances that many single women with children face. As noted, single women in Colorado head a substantial portion (20 percent) of all family households with children under 18,[9] and these households are disproportionately likely to live below the poverty line. More than half (54 percent) of all families in poverty with dependent children in the state are headed by single women.[10]

Colorado is home to nearly twice as many women aged 65 and older (28,697) as men (14,658) who live in poverty.

Figure 1.4. Poverty Rates by Gender and Age, Colorado and the United States, 2011



Notes: Includes those with family incomes below 100 percent of the federal poverty line.
Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Older Women's Economic Security

Colorado is home to nearly twice as many women aged 65 and older (28,697) as men (14,658) who live in poverty.[11] In general, older women's greater vulnerability to economic insecurity stems from various factors, including their lower lifetime earnings due to the gender wage gap, family caregiving responsibilities, and occupational segregation. Older women are also more likely to experience chronic health conditions that require intensive personal care and lead to substantial out-of-pocket expenses. In addition, many women aged 65 and older are unmarried (never married, widowed, or divorced) and, therefore, may not have access to a spouse's retirement benefits or other resources (Hartmann and English 2009). Women's longer life expectancy (U.S. Department of Commerce 2012c) also means that women who are married often outlive their spouses and lose some or all of the spouses' pension benefits as a result (Hartmann and English 2009). Since older women outnumber older men, the former are less likely to remarry in the event of divorce or spousal death (Kinsella and Gist 1998).

[9] IWPR analysis of 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2013b).

[10] IWPR analysis of 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2012b).

[11] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

As the poverty rates for older women indicate, many women aged 65 and older in Colorado struggle to afford their living costs. The full extent of economic hardship for those in this age group (and for others), however, is probably not reflected in the poverty rates. The poverty threshold for elderly people ($10,788 for an individual aged 65 and older in 2011; U.S. Department of Commerce 2013a) on which these estimates are based falls far short of the cost of living for older women in Colorado. Wider Opportunities for Women has developed the Elder Economic Security Standard Index (Elder Index) to measure the income required to meet basic needs for persons aged 65 and older in the United States. This index shows that although expenses vary widely across geographic areas within Colorado and depend, in part, on the circumstances of older adults–including their household size, housing situation, and health status–the 2011 statewide annual average for basic living expenses for older single adults was $17,664 for a home owner with no mortgage, $21,828 for a single renter, and $28,260 for an owner with a mortgage (Gerontology Institute, University of Massachusetts Boston, and Wider Opportunity for Women 2011).[12]

In 2010, women aged 65 and older in Colorado received an average monthly Social Security benefit of $986, compared with $1,334 for comparable men.

The Elder Index also points to some regional differences in the expenses of Colorado's older adults. The expenses of elder persons who rent their homes are the lowest in Fremont County ($19,176), Pueblo County ($19,224), Logan County ($19,344), and Otero County ($19,620); the costs for elder renters are only slightly higher in Bent, Cheyenne, Crowley, Kiowa, Kit Carson, Lincoln, Phillips, Sedgwick, Washington, and Yuma counties ($19,668). The costs for elders who rent their homes are highest in Garfield County ($26,256), Eagle County ($26,556), and Pitkin County ($27,312; Gerontology Institute, University of Massachusetts Boston, and Wider Opportunity for Women 2011).

Given the economic vulnerability of many older women and men in the United States, Social Security provides an important economic base, especially for women, whose longer life expectancy often means that they rely on the system for a longer period of time. Social Security makes up 50 percent or more of the income of half of older Coloradans and is the only source of income for three in ten Coloradans aged 65 and older (AARP 2012). As of December 2010, 271,460 women and 221,294 men aged 65 and older in Colorado received Social Security benefits (U.S. Social Security Administration 2011). The benefits that women received from Social Security, however, were considerably less, on average, than men's benefits. Women aged 65 and older in the state received an average monthly benefit of $986, compared with $1,334 for comparable men.[13]

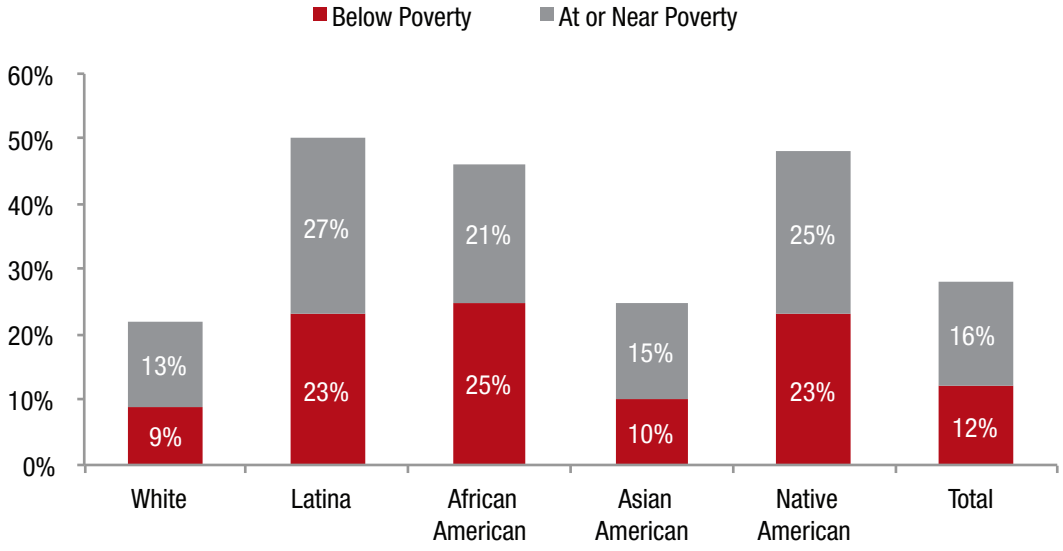
[12] Women aged 65–74 are twice as likely as comparable men to be unmarried (never married, widowed, or divorced). Forty-six percent of women in this age range are unmarried compared with 23 percent of men. Among adults aged 75–84, the gap is even larger: 65 percent of women and 28 percent of men are unmarried. Eighty-one percent of women and 44 percent of men aged 85 and older are single (Hartmann and English 2009).

[13] IWPR calculations based on data from the U.S. Social Security Administration (2011).

Poverty by Race and Ethnicity

In Colorado, women's poverty rates reflect socioeconomic disparities among racial and ethnic groups. African American, Latina, and Native American women are much more likely than their white and Asian American counterparts to face substantial economic hardship. Half of Latinas (50 percent, or 158,689 women) and nearly half of Native American (48 percent, or 5,165) and African American (46 percent, or 28,173) women have family incomes that are below the federal poverty line or "at or near poverty" (between 100 and 200 percent of the poverty line). One in four (25 percent, or 14,827) Asian American women and one in five (22 percent, or 310,992) white women are poor or near poor (Figure 1.5). For each racial and ethnic group, women are more likely than men to be poor.[14]

Figure 1.5. Poverty Status Among Women Aged 18 and Older by Race/Ethnicity, Colorado, 2008–2010



Notes: Those living "below poverty" have family incomes below 100 percent of the federal poverty line. Those living "at or near" poverty have family incomes between 100 and 200 percent of the poverty line. Racial and ethnic categories are defined as exclusive: white, not Latina; African American, not Latina; Asian American, not Latina; and Native American, not Latina. Persons whose ethnicity is identified as Latina may be of any race.
Source: IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

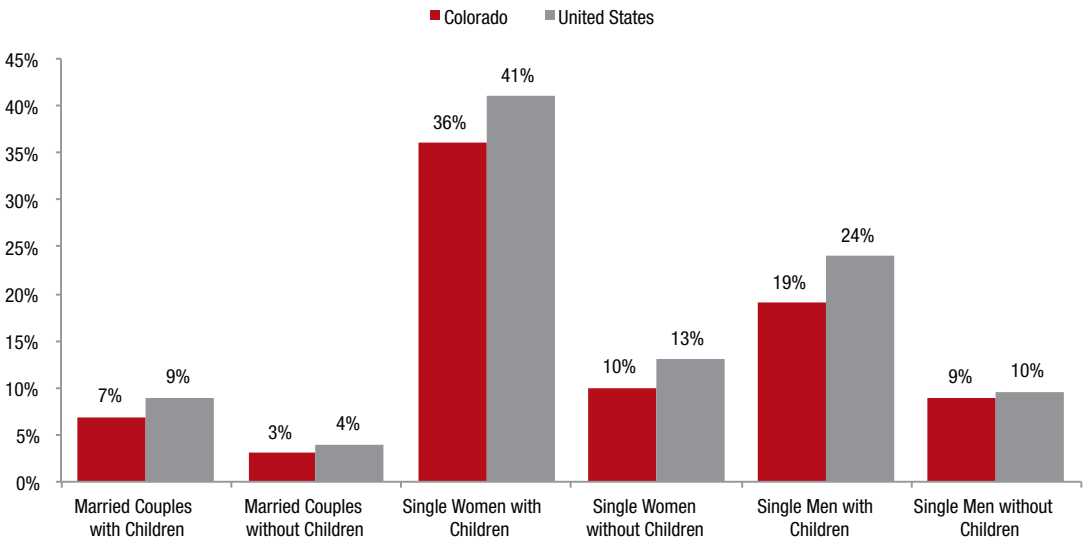
[14] IWPR analysis of 2008–2010 American Community Survey microdata (Ruggles et al. 2010).

Poverty and Family Type

As in the United States as a whole, poverty rates in Colorado vary considerably by family type. Families headed by single women with children under age 18 are more likely to be poor than those headed by single men or married couples with children. More than one in three families (36 percent) headed by single women with children are poor, compared with 19 percent of families headed by single men with children and 7 percent of families headed by married couples with children. In both the state and the nation as a whole, families headed by married couples without children have the lowest poverty rates (three percent in the state and four percent in the nation).[15]

In Colorado, more than one in three families (36 percent) headed by single women with children are poor, compared with 19 percent of families headed by single men with children and 7 percent of families headed by married couples with children.

Figure 1.6. Percent of Families with Income Below the Federal Poverty Line by Family Type, Colorado and the United States, 2011



Notes: "Single women and single men" refer to households headed by women or men who are married with an absent spouse, separated, divorced, widowed, or never married. Families with children are those with children under age 18.
Source: IWPR analysis of 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2012b).

Although published data on Lesbian, Gay, Bisexual, and Transgender (LGBT) individuals and families in Colorado are limited, national research indicates that LGBT persons and families may be disproportionately vulnerable to economic hardship. Single LGBT parents are three times more likely than single non-LGBT parents to have household incomes near the poverty line, and same-sex couples with children are twice as likely as different-sex couples to live near poverty (Gates 2013). The greater vulnerability to economic insecurity among LGBT individuals and families with children correlates with the prevalence in this population of other factors often associated with higher poverty rates.

[15] IWPR analysis of 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2012b).

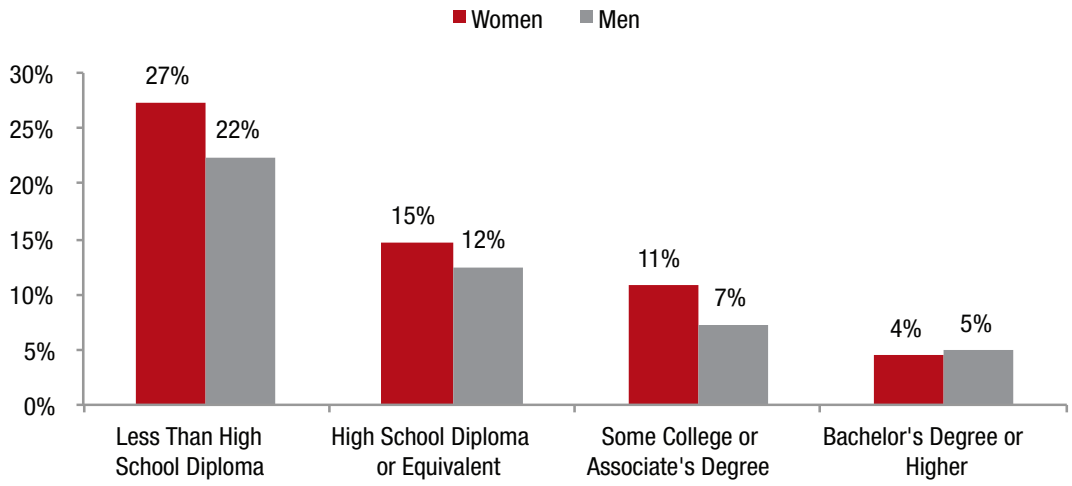
For example, LGBT parents and couples are more likely to be relatively young, female, and from minority racial/ethnic populations than non-LGBT individuals or different-sex couples (Gates 2013).[16]

Poverty and Education

In general, women who live in the state's more rural areas have lower levels of educational attainment than women who live in the state's metropolitan and ski resort areas.

Education protects women against poverty and opens up pathways to economic self-sufficiency and independence. In Colorado, as in the United States as a whole, women with a bachelor's degree or higher are substantially less likely than those with lower levels of education to be poor. In the state, 27 percent of women with less than a high school diploma live in poverty, compared with 15 percent of women with a high school diploma or the equivalent, 11 percent of women with some college education or an associate's degree, and 4 percent of women with a bachelor's degree or higher (Figure 1.7).

Figure 1.7. Poverty Rates for Women and Men Aged 25 Years and Older by Educational Attainment, Colorado, 2011



Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

The link between low levels of education and poverty also helps to account for the overall difference in women's poverty rates among Colorado's rural and metropolitan areas. In general, women who live in the state's more rural areas have lower levels of educational attainment than women who live in the state's metropolitan and ski resort areas. Only 21 percent of women in the Eastern region and 20 percent in the Southern region have a bachelor's degree or higher, compared with 52 percent of women in Boulder, 49 percent in the Central region, and 44 percent in the Denver region.[17]

[16] Female same-sex households are more than twice as likely as male same-sex households to have children (27 percent compared with 11 percent; Gates 2013).

[17] IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

The high poverty rates of women with lower levels of education make it especially important to ensure that all women and girls have access to higher education and the support to succeed in achieving their educational goals. Women who are parents, in particular, often encounter distinctive challenges in pursuing their educational goals, including the need for child care and for greater and more specialized student services for those raising children (Miller, Gault, and Thorman 2011). In addition, some single parents may have little access to information about available career opportunities and to informal or alternative education, making it difficult to secure jobs with family-sustaining wages.

"I am a single mom who did not finish college. I need more information about opportunities. I really want to achieve my dreams, but I don't know how to do it."
Participant, The Women's Foundation of Colorado's *Listening Tour 2012*

Social Safety Nets

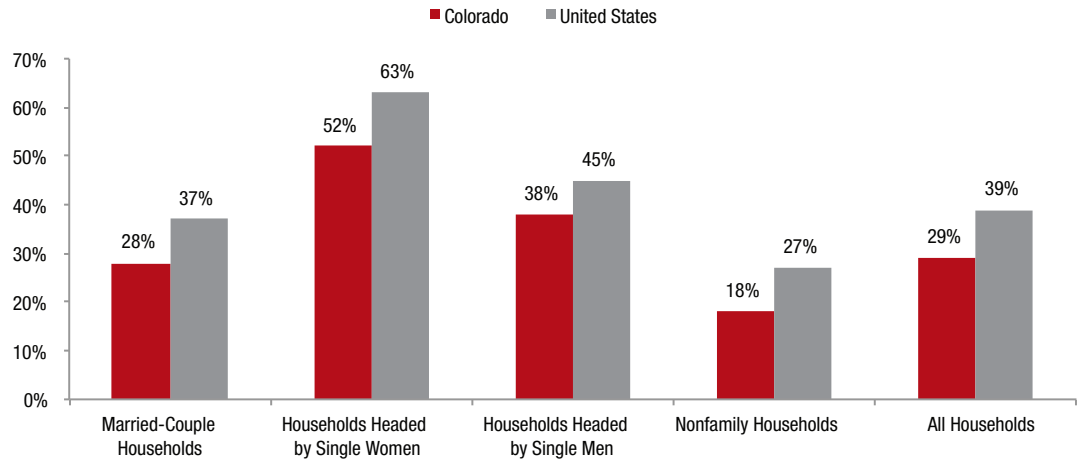
Public programs such as Temporary Assistance for Needy Families (TANF, called Colorado Works in Colorado) and Supplemental Nutrition Assistance Program (SNAP, formerly called food stamps) assist some women and families who lack economic security. While such programs do not alone alleviate poverty for many families, the benefits they offer can lessen the financial hardship that families face and enable them to make ends meet during difficult economic times.

Although public programs provide a vital source of support, they fail to reach many families who could benefit from their assistance. In Colorado, only 4 percent of married-couple households with dependent children living below 100 percent of the poverty line and 14 percent of single-mother households with dependent children living in poverty receive TANF benefits or cash assistance.[18]

In general, food stamps are a more accessible form of support for low-income households than TANF. Yet, Colorado households eligible for SNAP (with incomes at or below 130 percent of the federal poverty line) are much less likely than their counterparts in the nation as a whole to receive SNAP assistance. Only 52 percent of Colorado households headed by single women with incomes at or below 130 percent of the poverty line receive SNAP, compared with 63 percent of comparable households nationwide (Figure 1.8). In Colorado, only 38 percent of eligible households headed by single men, 28 percent of eligible married-couple households, and 18 percent of eligible nonfamily households receive food stamps. For each household type, the proportion of households receiving food stamps with incomes at or below 130 percent of the poverty line is smaller than the proportion in the nation as a whole (Figure 1.8).

[18] IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010). Colorado Works is open to families with incomes below 185 percent of the federal poverty threshold. This calculation estimates the receipt of benefits among the poorest of potential recipients (households with incomes less than 100% of the federal poverty threshold).

Figure 1.8. Households with Incomes At or Below 130% of the Federal Poverty Line That Receive SNAP Assistance by Household Type, Colorado and the United States, 2011



Note: "Single women" and "single men" refer to women and men who are separated, divorced, widowed, or never married.
Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) represents another form of support for low-income households. WIC is designed to assist pregnant and postpartum women, infants, and children under five who need financial and nutritional assistance.[19] In Colorado, the WIC program requires participants to have household incomes at or below 185 percent of the federal poverty threshold and to demonstrate nutritional need through a WIC visit, growth measurements and blood tests, and a health questionnaire (Larimer County Department of Health and Environment 2012). In 2008, 35 percent of women in the state reported using WIC during their pregnancy. Sixty-three percent of Latina mothers and 60 percent of non-Latina African American mothers reported receiving assistance from this program, compared with 20 percent of non-Latina white mothers (Centers for Disease Control and Prevention 2013a).

Work Support Benefits and the "Cliff Effect"

"Work support" benefits such as TANF, food stamps, earned income tax credits, and child care assistance can help families with low incomes cover the cost of basic expenses and achieve self-sufficiency. While for some families these benefits provide a vital form of support, research shows that the structure of work support benefits can pose a serious challenge for many workers and their families. Eligibility for these benefits is usually based on a family's income; as income increases, eligibility decreases. In some instances, even a small in-

[19] WIC participants include pregnant women, breastfeeding women (up to one year after the delivery of a baby), postpartum women not breastfeeding (up to six months after the delivery of a baby), infants, and children up to age five. Some counties in Colorado do not serve people in all of these categories (Larimer County Department of Health and Environment 2012).

crease in earnings for workers striving to advance in the labor force can result in a significant reduction in (or termination of) their benefits, leaving the workers and their families to face greater economic hardship (Dinan, Chau, and Cauthen 2007; East and Roll 2010). Often described as the "Cliff Effect," this termination of benefits may thwart families' efforts to get ahead and leave them unable to make ends meet (Chau 2010; Dinan, Chau, and Cauthen 2007).

One study that analyzed the Cliff Effect in seven Colorado counties found that while this effect has an impact on families statewide, the extent of the impact varies across counties. This difference stems partly from variation in eligibility rules for child care subsidies, which counties have the discretion to set anywhere between 130 to 225 percent of the federal poverty line (Dinan, Chau, and Cauthen 2007). In Mesa–a county that has set its eligibility limit for child care subsidies at 225 percent of poverty–the child care "cliff" is considerably smaller than in Denver, where the eligibility limit for this work support is set at 185 percent (Dinan, Chau, and Cauthen 2007). This difference in the Cliff Effect stems from the fact that families who receive a child care subsidy help to cover the cost of the care with a co-payment that grows larger as their earnings increase; with a higher eligibility limit, therefore, families pay a greater share of the child care costs before they lose the subsidy and are required to pay the full amount (Dinan, Chau, and Cauthen 2007). This means that the effect of losing the subsidy on their net resources is not as substantial as it is with a lower eligibility limit that allows families to pay a smaller share of child care costs. Even when the

The Cliff Effect: A Snapshot of the Paradox Facing Low-Wage Workers

To see how the Cliff Effect plays out in the lives of low-wage workers, consider the example of "Cindy," a single mother with a three-year-old and a six-year-old. She and her family live in Denver, where they rent an apartment. To meet her family's basic needs, Cindy needs to earn $22 an hour working full-time, but she makes only $8 an hour at her full-time job.

The good news is that she receives the following work support benefits: income tax credits, public health insurance for her children, a child care subsidy, help from the Low-Income Energy Assistance Program (LEAP), and food stamps. This allows her to provide housing, care, food, and a safe home for her family.

The bad news is that as her earnings increase, Cindy's family encounters the "Cliff Effect." They lose benefits, and her family's financial stability actually decreases. The largest setback is in the loss of child care subsidies; when Cindy loses these subsidies and LEAP, her annual net resources drop from slightly less than $3,000 to a deficit of nearly $6,000 (Dinan, Chau, and Cauthen 2007). As a result of this Cliff Effect, many women turn down promotions, overtime, raises, additional jobs, and educational opportunities in order to maintain the benefits essential to their families' stability. These systemic issues are being addressed by The Women's Foundation of Colorado through public policy work to change systems and structures to better support low-income women.

Cliff Effect is made smaller by more relaxed eligibility rules, however, it has a significant effect, pointing to the need for policy solutions that enable low-income families to maintain employment, advance in the labor force, and achieve economic self-sufficiency.

The Status of Children and Early Care and Education

Child care programs provide an important workforce support for mothers and fathers. Affordable, quality child care makes it possible for parents to do their jobs while knowing their children are receiving adequate care and a good education. For many women, this care offers a critical form of support: of the nearly 23 million working mothers with children under 18 in the United States, nearly three-quarters work full-time (74 percent).[20] In 2010, 172,242 working mothers in Colorado with children under age 6 were potentially in need of child care (Child Care Aware of America 2012).

"Child care is the make or break point of being homeless...."
Participant, The Women's Foundation of Colorado's *Listening Tour 2012*

Unfortunately, for many families the cost of early care and education is prohibitively expensive. In almost all communities surveyed in The Women's Foundation of Colorado *Listening Tour 2012*, participants cited the lack of affordable family services–especially child care–as barriers to economic security (Boysen, Wimberley, and Zeller 2012). For families in Colorado, the average annual fees for full-time care in a center are $12,621 for an infant and $9,239 for a four-year-old child. Average annual fees for full-time care in a family child care home are $8,518 for an infant and $7,889 for a four-year-old child (Child Care Aware of America 2012). These costs consume a substantial portion of many families' income: the average annual fees for full-time care for an infant in a center are 15 percent of the median family income of married couples with children and 48 percent of the median family income for single mothers (Child Care Aware of America 2012).[21]

The Colorado Child Care Assistance Program (CCCAP) subsidizes the costs of child care for low-income families in the labor force and for families enrolled in the Colorado Works Program who need child care. Income eligibility for this program is set by each county and varies widely across Colorado. In 2011, Colorado counties could set the income limit for a family of three between $23,803 (128 percent of the federal poverty line and 35 percent of the state median income) and $54,108 per year (292 percent of the federal poverty line and 80 percent of the state median income; National Women's Law Center 2011). As of February 2011, Colorado had 5,205 children on county waiting lists for child care assistance (National Women's Law Center 2011).[22]

The limited availability of child care–especially infant care–represents a significant problem for Colorado families. In 2010, there were only enough licensed infant care slots in centers for 9 percent of the state's 66,500 infants (Colorado Children's Campaign 2012). Child care availability varies across Colorado's counties; fifteen counties in the state do not have licensed infant care slots in centers available (Colorado Children's Campaign 2012). While some parents in these areas may rely on family members, friends, or neighbors to

[20] "Full-time" work is defined as 35 hours or more per week. IWPR calculation based on 2012 Current Population Survey data published by the U.S. Department of Labor (2013).

[21] Child Care Aware of America (2012).

[22] Figure represents the total of reported county waiting lists (National Women's Law Center 2011).

provide child care, others may find that the limited availability of child care services limits their workforce participation, making it more difficult to meet basic needs and to accumulate assets and save for retirement.

For parents with older children, child care often continues to be a pressing need. Since the school day does not typically cover the full working day, quality afterschool care for school-aged children is crucial. According to one study, approximately 13 percent of K-12 children (or 102,139 children) in Colorado participate in afterschool programs, but 31 percent of children (251,728) from this age range take care of themselves after school. An estimated 40 percent who are not in afterschool care (280,842 children) would probably participate if their community had an afterschool program (Afterschool Alliance 2009).

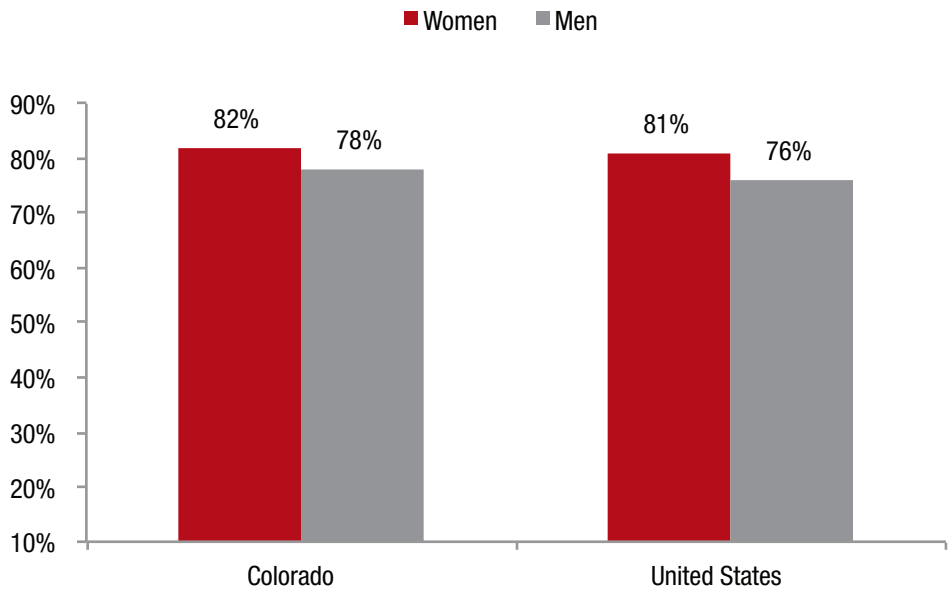
Health Insurance

Health is an important component of women's overall well-being that is closely connected to women's poverty and educational level. Research shows that women who are poor and have low levels of educational attainment are more likely than their counterparts with higher incomes and more education to report experiencing poor health, in part because they are more likely to have limited access to health insurance and less likely to use preventive services (Mead et al. 2001).

Women in Colorado are more likely than men to have health insurance coverage (82 percent compared with 78 percent) and about equally likely as women nationwide (81 percent) to have coverage (Figure 1.9). In 2011, Colorado ranked 26th out of 51 in the nation for its proportion of women aged 18–64 with health insurance coverage (Appendix II).[23]

[23] Those with health insurance were covered by one of the following options at the time the American Community Survey data were collected: (1) employer-provided insurance; (2) privately purchased insurance; (3) Medicare; (4) Medicaid or other governmental insurance; (5) TRICARE or other military care; or (6) Veterans Administration-provided insurance. The Census Bureau does not consider respondents to have coverage if their only coverage is from Indian Health Services (IHS), since IHS policies are not always comprehensive.

Figure 1.9. Percent with Any Health Insurance Coverage by Gender, Aged 18–64, Colorado and the United States, 2011



Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Latinas are especially disadvantaged when it comes to health insurance coverage: only 64 percent of Latinas aged 18–64 in the state have health insurance, compared with 87 percent of white women, 77 percent of African American women, 84 percent of Asian American women, and 74 percent of Native American women.

Women's slightly higher rate of health insurance coverage compared with men's stems partly from their higher coverage rates through an employer or union. In Colorado, 60 percent of women aged 18–64 have employer- or union-sponsored health insurance, compared with 57 percent of men from this age range.[24] This difference probably results from women's higher employment rates in the public sector, which typically provides health insurance coverage. Women in Colorado aged 18–64 are also more likely than their male counterparts to have private insurance (73 percent compared with 70 percent) and to be covered through Medicaid (10 percent compared with 8 percent).[25]

While the majority of women in Colorado have health insurance, a substantial number–an estimated 288,695 women aged 18–64, or 18 percent–lack basic coverage.[26] Latinas are especially disadvantaged when it comes to health insurance coverage: only 64 percent of Latinas aged 18–64 in the state have health insurance, compared with 87 percent of white women, 77 percent of African American women, 84 percent of Asian American women, and 74 percent of Native American women (Figure 1.10).

Lack of health insurance coverage makes it difficult for women to access basic health care so they can have regular check-ups and address any medical problems. In rural areas, many women may face an additional barrier to obtaining health care: lack of access to health care services due to the limited availability of public transportation that could take them to jobs that would provide coverage and enable them to visit a doctor or other health care provider. Having a car or friends and family members who can provide transportation in-

[24] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

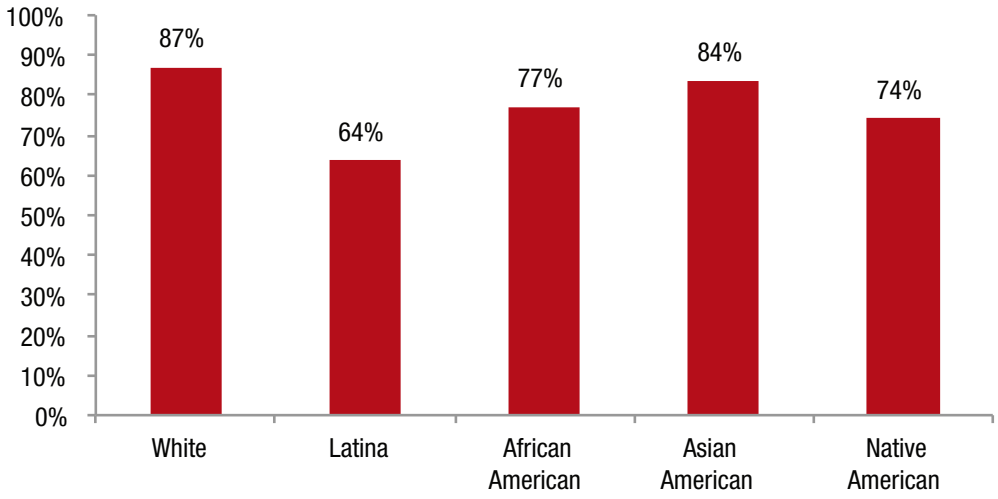
[25] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

[26] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

creases access to services for many people in rural areas (Arcury et al. 2005), but not all individuals residing in these areas have access to these forms of transportation.

The substantial number of women and men in Colorado who lack health insurance coverage suggests that more needs to be done to make health insurance accessible to individuals who currently live without it. The Affordable Care Act passed in 2010 has expanded coverage and made a range of preventive health care services more accessible and affordable to women, such as breastfeeding support, well-woman visits, and cervical cancer screening (National Women's Law Center 2012). In addition, it has increased coverage for young adults by allowing them to stay on their parents' plan until they turn 26 (U.S. Department of Health and Human Services 2012a). Yet, a large number of women and men in the state continue to have no health insurance coverage, which often leads to limited access to health care services and negative health outcomes.

Figure 1.10. Percent of Women with Health Insurance Coverage by Race/Ethnicity, Aged 18–64, Colorado, 2008–2010



Note: Racial and ethnic categories are defined as exclusive: white, not Latina; African American, not Latina; Asian American, not Latina; and Native American, not Latina. Persons whose ethnicity is identified as Latina may be of any race.
Source: IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Strategies for Action: Economic Security and Poverty

The economic hardship that many women in Colorado face stems from multiple factors, including women's low levels of participation in the labor market, the gender wage gap, and women's prevalence in female-dominated occupations that pay less than male-dominated occupations. Many women and families find that public benefits such as cash assistance and food stamps help them make ends meet during difficult economic times, but many families that qualify do not receive such forms of assistance. Action steps to improve the economic security of women and families include:

- advocating for policies that increase women's access to work and child care supports that can help them survive economic hardship and achieve self-sufficiency;
- supporting programs that provide essential services–especially for households headed by single women–such as child care, job training, counseling, and transportation;
- ensuring that all families who need it receive assistance from SNAP and Colorado Works;
- increasing access to health insurance and basic health services, especially for Latinas;
- educating young girls about the effects of their decisions regarding education, workforce engagement, and career paths on their long-term economic security; and
- encouraging discussion in local communities about how best to decrease poverty and increase economic security among women and girls.

II. Employment and Earnings

Key Findings

- Women are nearly half (an estimated 1,176,528) of all workers in Colorado, and nearly two-thirds of women in the state (or 1,289,977 women) are in the workforce. Although women's labor force participation overall is strong in Colorado, large gaps continue to exist in the labor force participation rates of mothers and fathers with dependent children.

- Although the Great Recession officially ended in June 2009, unemployment continued to rise in Colorado in 2010. In 2011, unemployment averaged 7.8 percent for women, which was more than twice as high as the unemployment rate in 2007 at the start of the recession. During this year, single mothers in the state were more than twice as likely as married women or married men to be unemployed.

- Women face a persistent gender wage gap in Colorado. In 2011, women working full-time and year-round had median annual earnings ($40,000) that were 80 percent of men's full-time, year-round earnings ($50,000). The gender wage gap is largest between women and men with a bachelor's degree or higher.

- Only about one in four women in Colorado (26 percent) are among the highest earners in the state, whereas women are more than half (53 percent) of the state's lowest earners.

- In Colorado between 1999 and 2008–2010, the gender wage gap between white women and white men grew smaller, while the gap between women from the other largest racial/ethnic groups and white men grew larger. The 2008–2010 median annual earnings of Latinas ($28,000), Native American women ($30,492), African American women ($35,448), and Asian American women ($35,500) are, for a family with a pre-school-aged child, well below the amount needed to be self-sufficient in many Colorado counties.

- Many women lack basic work/family benefits. Among workers in the private sector, four in ten women and half of Latinas do not have paid sick days.

- In 2007, women owned 29 percent of businesses in Colorado, which is a lower proportion than in 1992 when women owned 38 percent of businesses in the state. Women in Colorado are more likely to own businesses in sectors with lower revenues.

Introduction

Women are vital to Colorado's economy, and work is vital to the economic self-sufficiency of Colorado's families. Nearly one in two workers in Colorado is female and close to two-thirds of the state's women are in the workforce. Mothers with dependent children are even more likely to be in the labor force (73 percent; Figure 2.3) and their earnings are often essential to their family's economic security and stability. Yet, women continue to earn significantly less than men: they are the majority of the lowest earners in the state and are only about one in four of the highest earners. Women's economic progress in Colorado, as in the nation as a whole, has been slowed by their employment in fields with lower earnings and their responsibility for the lion's share of unpaid family work.

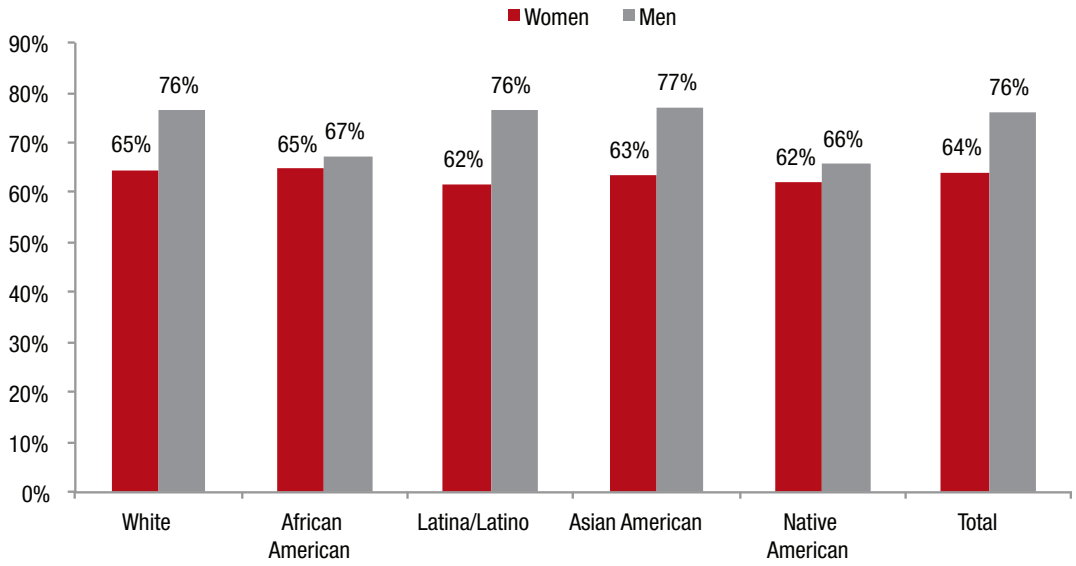
Women in the Labor Force

Women are nearly half of all workers (46 percent, or an estimated 1,176,528) in Colorado's workforce of 2.8 million.[27] The large majority of women aged 16 and older (64 percent, or 1,289,977 women) are in the labor force, which means they are either employed or actively looking for work.

Labor force participation in Colorado remains strong for women across the largest racial and ethnic groups. White and African American women have the highest labor force participation rate at 65 percent each, and Latinas and Native Americans have the lowest at 62 percent (Figure 2.1). Among women and men of the same racial/ethnic group, Latinas/os and Asian Americans have the largest gender gap in labor force participation (14 percentage points), followed by whites (11 percentage points). African American and Native American men are only slightly more likely than their female counterparts to be in the workforce (the gender gap in labor force participation is 2 percentage points for African Americans and 4 percentage points for Native Americans; Figure 2.1).

[27] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Figure 2.1. Labor Force Participation Rates by Gender and Race/Ethnicity, Colorado, 2008–2010

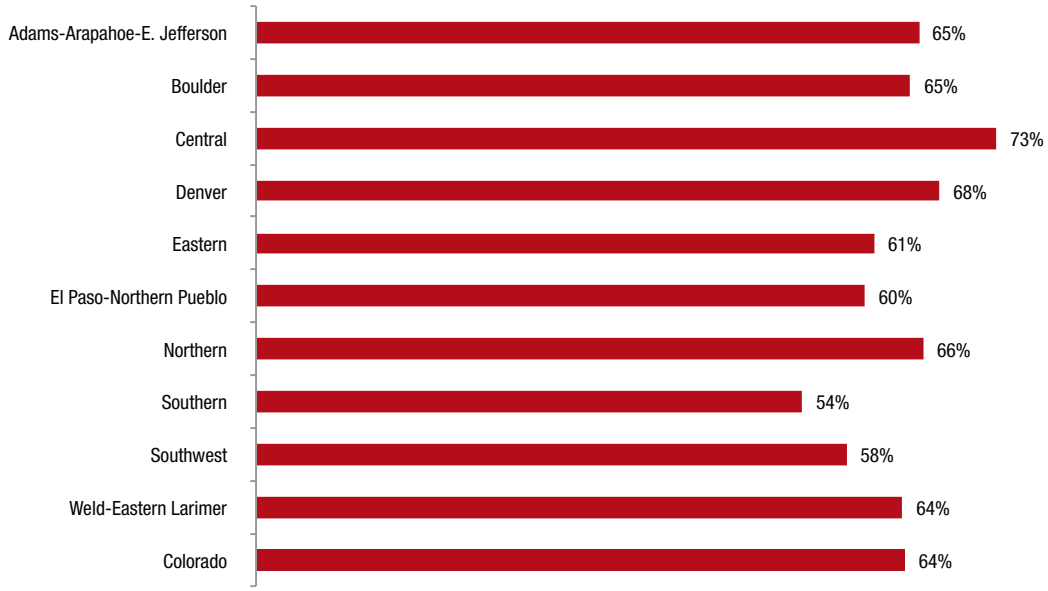


Notes: For women and men aged 16 and older.
Racial and ethnic categories are defined as exclusive: white, not Latina/o; African American, not Latina/o; Asian American, not Latina/o; and Native American, not Latina/o. Persons whose ethnicity is identified as Latina/o may be of any race.
Source: IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Women's labor force participation varies considerably across Colorado's regions. In the Central region, nearly three in four women (73 percent) are in the workforce, compared with only slightly more than half of women in the Southern region (Figure 2.2). Differences in labor force participation rates correlate closely with differences in the age structure within the state's regions: the share of the female population aged 65 and older is more than twice as high in the Southern region (19 percent) as in the Central region (8 percent).[28]

[28] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Figure 2.2. Women's Labor Force Participation Rates, Colorado Regions and Colorado, 2008–2010

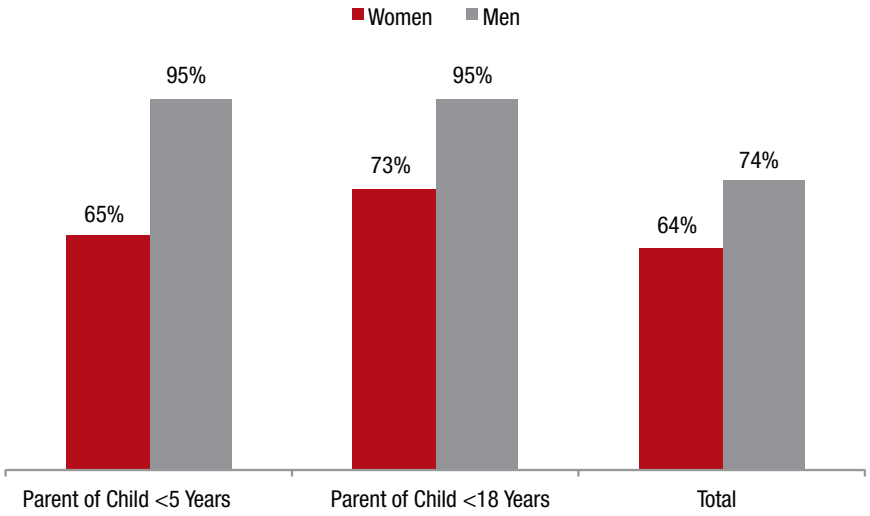


Notes: Women aged 16 years and older.
See Appendix III for a map of the counties included within each region.
Source: IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

In Colorado, the labor force participation rate of women with dependent children is higher than for all women. More than seven in ten women (73 percent) with children under 18 are in the workforce compared with 64 percent of all women. The labor force participation rate for men with children is much higher. Ninety-five percent of fathers with children under 18 and 74 percent of all men are in the labor force (Figure 2.3), suggesting that women are more likely than men to cut back on paid work when they are parents.[29] While a reduction in paid work may make economic sense for women at a single point in time given the high cost of child care and the fact that men often have higher earnings, it depresses women's lifetime earnings–which, in turn, can hinder their capacity to support themselves in retirement.

[29] In the United States overall, 66 percent of women with children under 5 and 73 percent of women with children under 18 are in the workforce. Ninety-five percent of men with children under 5 and 93 percent of men with children under 18 are in the labor force (IWPR analysis of 2011 IPUMS American Community Survey microdata; Ruggles et al. 2010).

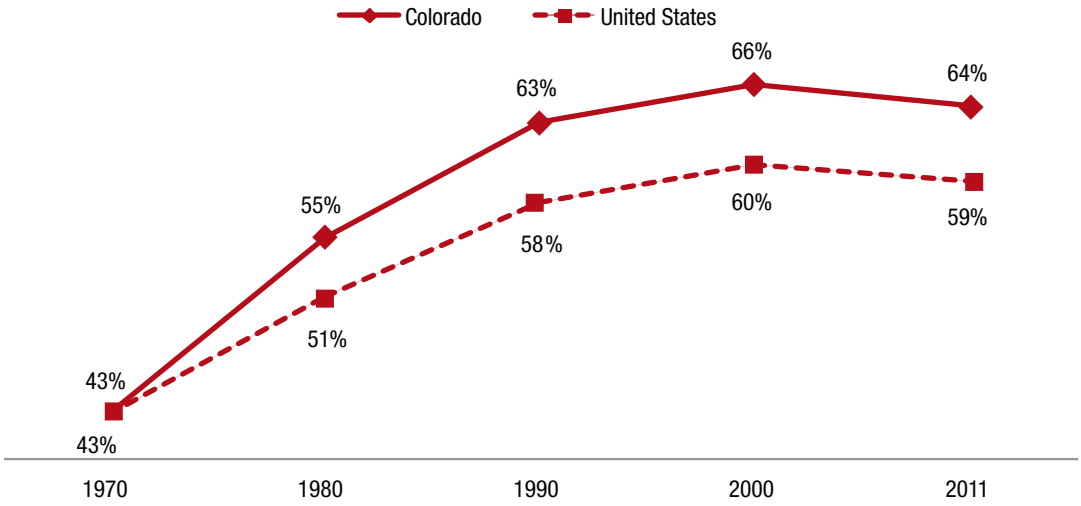
Figure 2.3. Labor Force Participation by Parental Status and Gender, Colorado, 2011



Notes: Women and men aged 16 and older. The rate of labor force participation includes anyone who is working or actively looking for work.
Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Some observers suggest that women's labor force participation has reached a plateau (e.g., Williams 2007). Without significant investments in child care, school hours aligned with the working day, and better caregiving supports for the elderly and adults in need of care, families simply may be unable to put more hours into the labor market. Since the late 1990s there has been no further growth in the proportion of women in the workforce, although women's labor force participation increased substantially in the 1970s and 1980s (Figure 2.4). Women in Colorado have slightly higher levels of labor force participation than women in the nation overall (likely due to the younger age profile of the state), but otherwise Colorado and the United States share the same trend of stagnating women's labor force participation.

Figure 2.4. Women's Labor Force Participation Rates, Colorado and the United States, 1970 to 2011



Notes: Women aged 16 and older. Data for the United States for 1970, 1980, 1990, and 2000 include the noninstitutional, civilian workforce only.
Sources: Data for Colorado 1970, 1980, and 1990 are from The Women's Foundation of Colorado and Girls Count (1994); data for 2000 are from IWPR (2002). Data for the United States from 1970 to 2000 are from the U.S. Department of Labor (2012b). Data for 2011 are based on IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Women and Part-Time Work

In total, 92,000 women in Colorado work part-time for family reasons, including child care problems, compared with only 7,000 men.

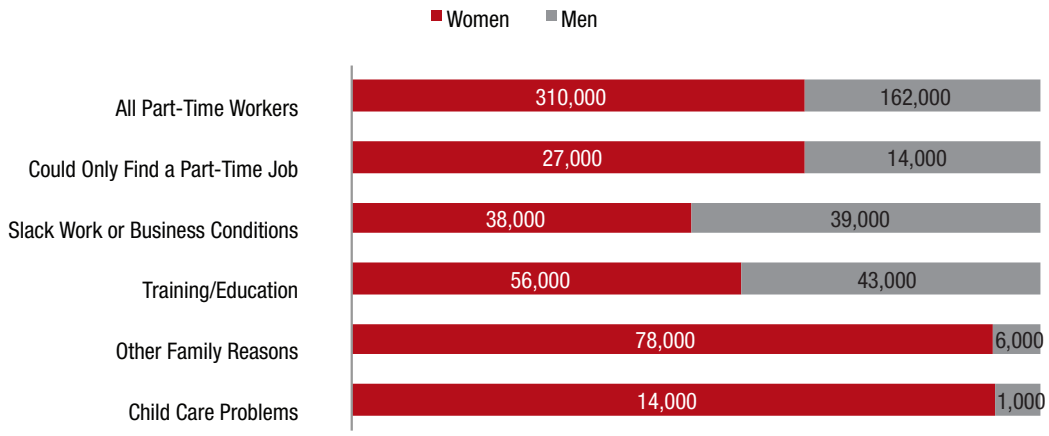
The majority of employed women work full-time and year-round.[30] Yet, women in Colorado are much more likely than men to work part-time; in 2011, three in ten employed women (30 percent) compared with about one in eight employed men (13 percent) worked part-time.[31] Figure 2.5 shows the distribution of part-time work between women and men based on the reasons that women and men say they take on part-time jobs. Female part-time workers outnumber male part-time workers among all categories shown except for "slack work or business conditions," with the greatest difference reflected in the categories of child care and other family reasons. While women are 63 percent of all part-time workers in the state, they are 93 percent of those who report working part-time because they have child care problems or "other family or personal obligations."[32] In total, 92,000 women in Colorado work part-time for family reasons, including child care problems, compared with only 7,000 men (Figure 2.5).

[30] Full-time, year-round is defined as working 50 weeks or more per year for at least 35 hours per week.

[31] A part-time worker is defined as someone who usually works fewer than 35 hours per week; someone temporarily working fewer than 35 hours per week in their full-time job is not included (IWPR compilation of data from the U.S. Department of Labor 2012a).

[32] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010) and IWPR calculations using data from the U.S. Department of Labor (2012a).

Figure 2.5. Number of Part-Time Workers by Gender and Reasons for Working Part-Time, Colorado, 2011



Notes: Individuals aged 16 and older. Part-time is defined as usually working fewer than 35 hours per week. Not all reasons for part-time work are shown.
Source: IWPR compilation of data from the U.S. Department of Labor (2012a).

While the majority of part-time workers are not looking for full-time work, a substantial number of both women and men work part-time either because of slack economic conditions or because a part-time job was the only employment they could find. Women are almost twice as likely as men to say they could only find part-time work (27,000 compared with 14,000; Figure 2.5). Part-time jobs are much less likely than full-time jobs to offer benefits such as health care insurance, pension fund contributions, paid vacation time, or paid time off to deal with one's own or one's child's illness (Society for Human Resource Management 2011). While married women and young women under the age of 25 may be able to get health insurance through their spouse or a parent, the lack of benefits in part-time jobs is particularly problematic for many single women.

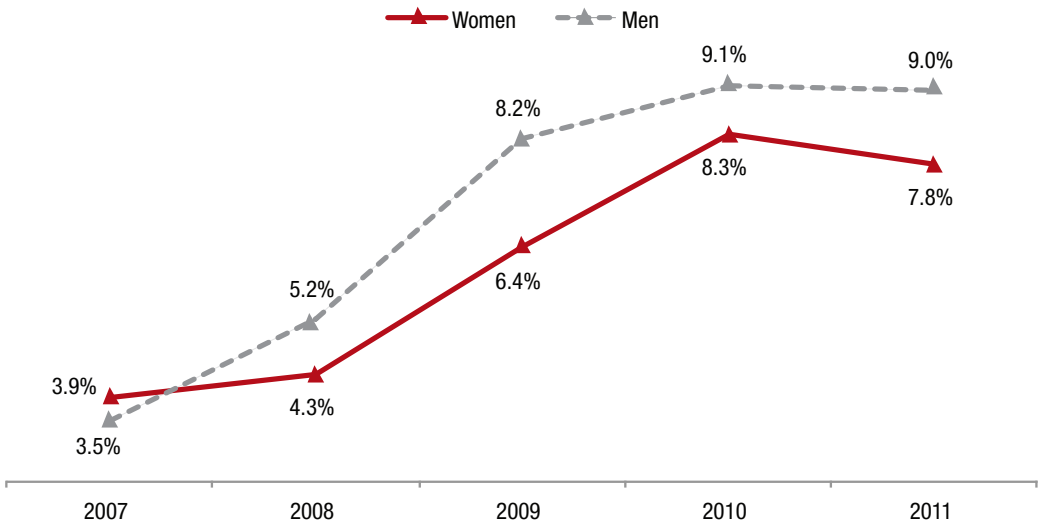
Workers whose hours have been reduced due to slack work may benefit from Colorado's Work-Share program. Introduced in 2010, this program encourages employers to temporarily reduce and redistribute hours of work between employees instead of making lay-offs and allows employees of participating employers to qualify for partial unemployment benefits. Participation in Work-Share to date, however, has been limited.[33]

Unemployment

The Great Recession of 2007–2009 had a severe negative impact on women and men in Colorado. Although the recession officially ended in June 2009, unemployment continued to rise in 2010. In 2011, unemployment averaged 7.8 percent for women in Colorado, which was more than twice as high as the unemployment rate in 2007 at the outset of the Great Recession (Figure 2.6).

[33] According to the Employer Premium Services Manager at the Colorado Department of Labor and Employment (2013), in 2011 there were 69 claimants, 27 women and 42 men. In 2012 there were 32 claimants, 16 women and 16 men. Information about Work-Share is available on the website of the Colorado Department of Labor and Employment (State of Colorado 2013).

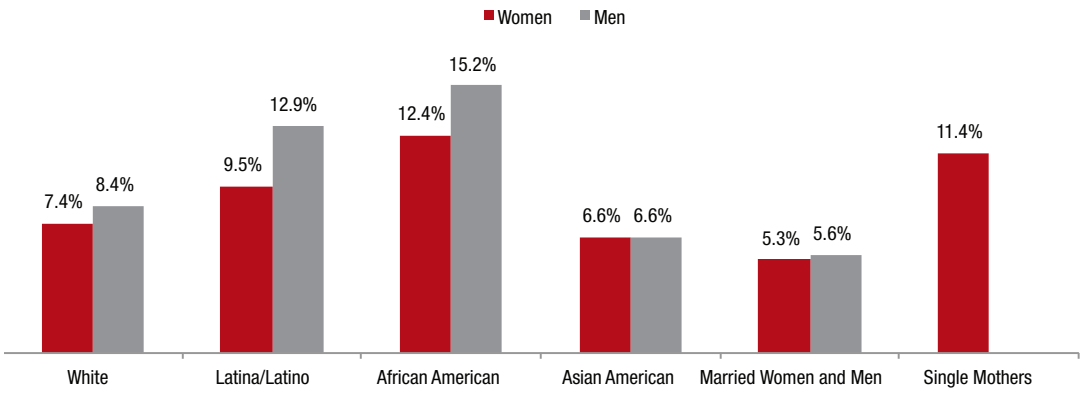
Figure 2.6. Unemployment Rates by Gender, Colorado, 2007–2011



Note: For women and men aged 16 and older.
Source: IWPR compilation of data from the U.S. Bureau of Labor Statistics (2012a).

The rate of unemployment in Colorado varies considerably by race and ethnicity. Among women, African American women in 2011 had the highest unemployment rate (12.4 percent) followed by Latinas (9.5 percent), white women (7.4 percent), and Asian American women (6.6 percent; Figure 2.7). Single mothers were more than twice as likely as married women or married men to be unemployed (Figure 2.7).

Figure 2.7. Unemployment Rates for Women and Men by Largest Racial/Ethnic Groups and Marital Status, Colorado, 2011



Notes: Racial and ethnic categories are not defined as exclusive. Persons whose ethnicity is identified as Latina/Latino may be of any race and are classified by both ethnicity and race.
"Single mothers" are women who maintain families with no husband present.
Sample size is insufficient to provide separate estimates for Native Americans and single fathers.
Source: IWPR compilation of data from the U.S. Department of Labor (2012a).

The most recent estimates of unemployment within Colorado's regions are available for 2008–2010.[34] During this period, the Southern region had the highest levels of unemployment for women; the unemployment rate in this region was 40 percent higher (almost three percentage points) than the state average. As discussed above, the Southern region also has the lowest rate of labor force participation for women in the state; faced with low employment prospects, some women in this area may have stopped actively looking for work. The rate of unemployment was lowest for women in the Central region, where it was only slightly above half of the state average. Boulder and the Northern and Southwest regions also had rates of unemployment for women that were at least a percentage point below the state average.[35]

Women's Earnings and the Gender Wage Gap

Both women and men in Colorado have higher median earnings than in the United States overall. In 2011, the median annual earnings for women in Colorado who worked full-time, year-round were $40,000, compared with $50,000 for men. In the nation as a whole, the median earnings for women and men employed full-time, year-round were $36,100 and $46,000, respectively.[36] In Colorado, as in the United States overall, women's median earnings vary considerably across different geographic areas. In the state, median annual earnings for women working full-time were highest in Boulder ($45,600) in 2008–2010 and lowest in the Southern region during this same time period ($30,000; Appendix IV, Table 2).

In both Colorado and the United States, women earn substantially less than men, although the gap between female and male earnings is slightly smaller in Colorado than in the nation as a whole (Figure 2.8). In 2011, the female-to-male median earnings ratio in the state was 80.0 percent (corresponding to a gender wage gap of 20.0 percent), compared with 78.5 percent in the United States (corresponding to a wage gap of 21.5 percent).[37] In 1989, the gender wage gap in Colorado was 30 percent (The Women's Foundation of Colorado and Girls Count 1994). Women have made considerable progress toward equality since then, yet the fact that they still only earn 80 cents for every dollar earned by men–$10,000 less for a year of full-time work–indicates how much progress still needs to be made.

Women have made considerable progress toward pay equity over the last two decades, yet the fact that they still only earn 80 cents for every dollar earned by men—$10,000 less for a year of full-time work—indicates how much progress still needs to be made.

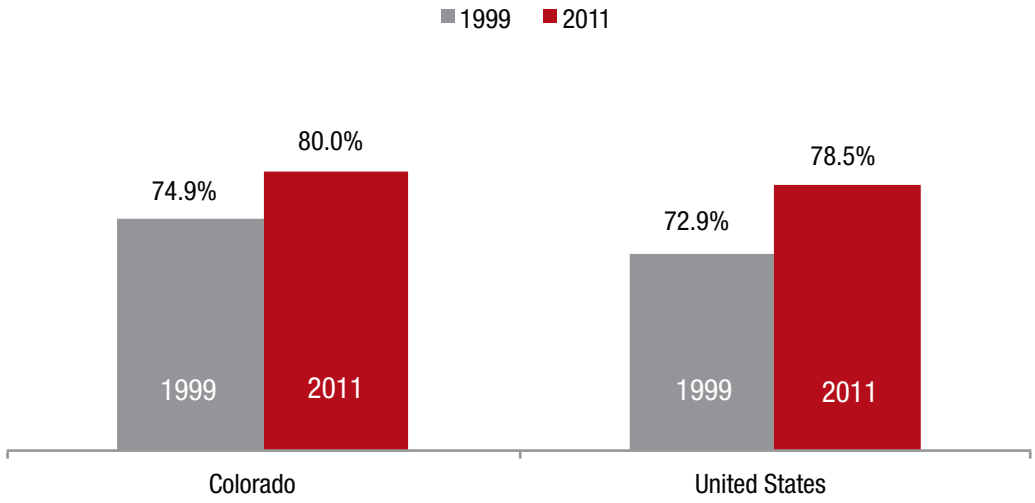
[34] IWPR analysis of 2008–2010 American Community Survey microdata (Ruggles et al. 2010). Official unemployment data collected by the U.S. Department of Labor (and used in Figures 2.6 and 2.7) are not available by gender for substate regions. The larger sample of the U.S. Census Bureau's American Community Survey (ACS) allows for regional analysis by gender; however, because the ACS uses different survey questions, rates of unemployment are not directly comparable to the official reference figures published by the U.S. Department of Labor. Therefore, only relative comparisons are provided.

[35] IWPR analysis of 2008–2010 American Community Survey microdata (Ruggles et al. 2010).

[36] IWPR analysis of 2011 IPUMS American Community Survey data (Ruggles et al. 2010).

[37] This gender earnings ratio is based on data from the American Community Survey; due to differences in the timing of data collection, the ratio differs slightly from the gender earnings ratio based on analysis of the Current Population Survey (77.0 percent for 2011; Hegewisch, Williams, and Edwards 2012).

Figure 2.8. Gender Earnings Ratio for Full-Time/Year-Round Workers, Colorado and the United States, 1999 and 2011



Notes: Employed women and men aged 16 years and older.
Sources: Data for 1999 are based on IWPR analysis of Census 2000 (IWPR 2004). Data for 2011 are based on IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Women's earnings matter to Colorado families. This is especially true for the 116,267 single mothers in the state with children under 18.[38] Women's earnings are also vital to the state's 420,122 married couples with dependent children. In more than one-fifth of these households (22 percent), women are the main or co-breadwinner and contribute at least half of household earnings.[39] The gender wage gap hurts not only women but also their families.

Women in each of the largest racial and ethnic groups in Colorado earned less than their male counterparts in 2008–2010 (Figure 2.9).White women had the highest median annual earnings at $40,656; women from other racial and ethnic groups had significantly lower annual median earnings ($35,448 for Asian American women, $35,000 for African American women, $30,492 for Native American women, and $28,000 for Latinas). In places such as Denver, Adams, Arapahoe, and Jefferson, these median earnings for all groups except white women fall well below the amount necessary for a woman to support herself and a preschool-aged child (the annual self-sufficiency standard for such a family in these counties is estimated to range from $42,245 to $46,779, while in the state as a whole it ranges from $24,033 to $59,408; Pearce 2011).[40]

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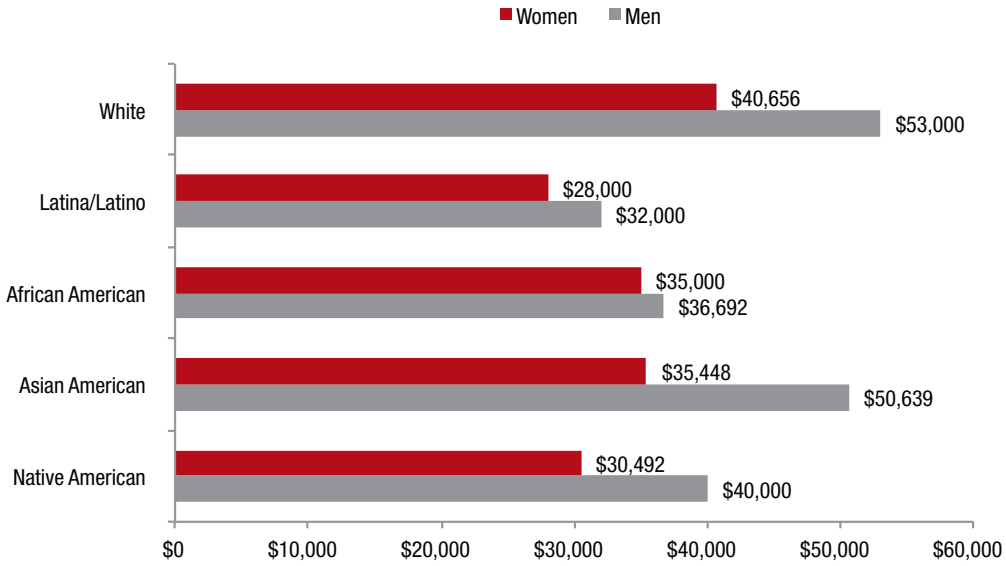
[38] IWPR compilation of 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2013b).

[39] IWPR compilation of 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2013b) and IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010)

[40] In 2008–2010, more than half of the Latina/o population in Colorado lived in Adams-Arapahoe-East Jefferson or in Denver. More than six in ten Asian Americans and nearly three-quarters of African Americans in the state also lived in these areas (IWPR analysis of 2008–2010 IPUMS American Community Survey microdata; Ruggles et al. 2010).

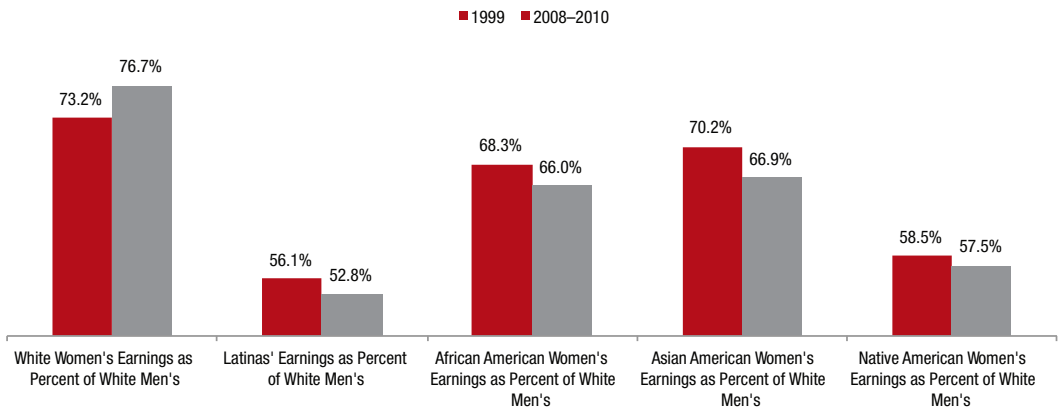
Figure 2.9. Median Annual Earnings for Full-Time/Year-Round Workers by Gender and Largest Racial/Ethnic Groups, Colorado, 2008–2010



Notes: Earnings are adjusted to 2010 dollars. For women and men aged 16 and older who worked at least 35 hours per week for at least 50 weeks per year.
Racial and ethnic categories are defined as exclusive: white, not Latina/o; African American, not Latina/o; Asian American, not Latina/o; and Native American, not Latina/o. Persons whose ethnicity is identified as Latina/o may be of any race.
Source: IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

White men in Colorado earn more than workers in all other racial/ethnic groups (with median annual earnings of $53,000; Figure 2.9). The gender earnings ratio for white women and white men is 77 percent, which reflects a considerably smaller wage gap than those between women from the other largest racial/ethnic groups and white men. Latinas fare the worst with earnings that are only 53 percent of white men's median annual earnings (Figure 2.10). During the last decade, white women have narrowed the earnings gap compared with white men, while Latinas, African American women, Asian American women, and Native American women have fallen further behind (Figure 2.10).

Figure 2.10. Gender Earnings Ratio for Women of the Largest Racial/Ethnic Groups and White Men, Colorado, 1999 and 2008–2010



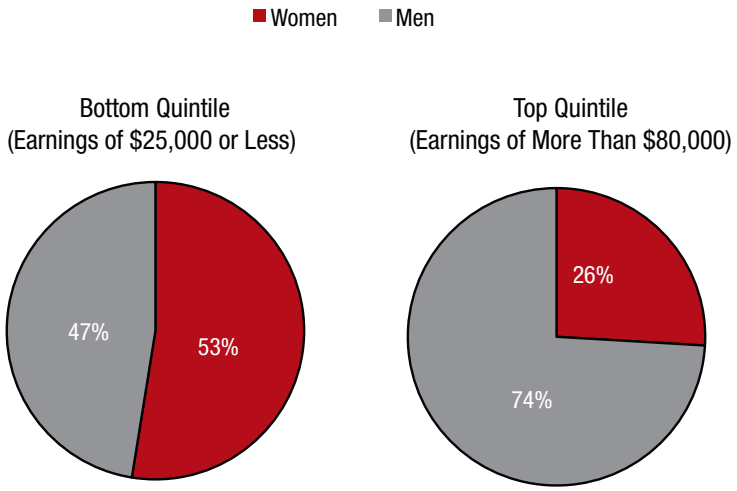
Notes: Ratio of median annual earnings for women and men aged 16 and older who worked full-time, year-round. Racial and ethnic categories are defined as exclusive: white, not Latina/o; African American, not Latina/o; Asian American, not Latina/o; and Native American, not Latina/o. Persons whose ethnicity is identified as Latina/o may be of any race.
Sources: Data for 1999 are based on IWPR analysis of the 2000 U.S. Census (IWPR 2004). Data for 2008–2010 are based IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Median earnings capture the midpoint in the earnings distribution: half of all workers earn above and half earn below the median. Another way of comparing earnings is to examine the gender composition of those among the highest and lowest earners in the state. In 2011, women were only one in four (26 percent) of those in the highest earnings quintile in Colorado but more than half (53 percent) of those in the lowest earnings quintile (Figure 2.11).[41] The share of Latinas in the lowest earning group of workers was twice as high as their share of all employed workers: in 2008–2010, Latinas comprised 14 percent of the lowest earning workers in Colorado and 7 percent of all workers. Latinas were only one percent of the top earners in the state during this time period.[42]

[41] In 2011, 20 percent of full-time, year-round earners in Colorado made more than $80,000 per year and 20 percent made $25,000 or less (IWPR analysis of 2011 American Community Survey microdata; Ruggles et al. 2010).

[42] IWPR analysis of 2008–2010 American Community Survey microdata (Ruggles et al. 2010).

Figure 2.11. Share (in Percent) of the Top and Bottom 20 Percent of Earners by Gender, Colorado, 2011



Note: For women and men aged 16 years and older who work full-time, year-round.
Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Educational Attainment and Earnings

Education is a key to lifting women out of the low-wage labor market, but it does not solve the gender wage gap. Figure 2.12 shows women's median annual earnings by highest level of educational attainment. Women aged 25 years and older who have not completed high school have median earnings of only $23,000; in the low-wage labor market, moreover, many jobs do not offer full-time, year-round employment, making it even harder to earn a family-sustaining income.[43] Women who have completed high school fare better economically, with median annual earnings of $30,000. Having some college education further increases women's earnings; women with some college education or an associate's degree have median earnings of $36,000.Women in Colorado who have completed at least four years of college have the highest median earnings at $53,000 (Figure 2.12).

For women who have left school without completing their high school education or who have not gained additional educational credentials since high school, access to workforce development and training is crucial. Some programs around the country combine support for basic study skills, literacy, and mathematics with career-specific education with an emphasis on clear career pathways with stackable credentials (Henrici 2013). Since earnings are particularly low for immigrant women in Colorado (Migration Policy Institute 2013a), targeted programs that combine skills training with English language instruction can provide a route into economic self-sufficiency, especially for those who are recent immigrants to the state.

[43] Latinas in Colorado have not only the lowest median annual earnings among the largest racial and ethnic groups but also the lowest educational levels. Thirty-five percent of Latinas aged 25 and older in the state have less than a high school diploma compared with 10 percent of all women in this age range (IWPR analysis of 2008–2010 IPUMS American Community Survey microdata; Ruggles et al. 2010). See chapter three for a discussion of educational attainment levels by gender, race, and ethnicity.

Moving Toward Self-Sufficiency

Increased training and education positively affect women's earnings. Several programs in Colorado help support women as they add to their skills and explore new career paths.

Mi Casa has, for 34 years, provided training and educational programs for low-income women and men in the Latino community. It offers a range of programs, including those that help low-income women earn their GED or move into nontraditional careers. Other Mi Casa programs provide stepping stones into better-paying jobs in the service sector through courses that prepare participants to take on customer-care positions or bilingual bank teller positions, or to work as nursing assistants. Such programs provide pathways out of the low-wage informal market into the formal labor market. Added to formal career-focused programs are sessions that provide help with immigration issues and other legal queries, basic instruction in financial and computer literacy, English as a Second Language instruction, and counseling on how to search and apply for jobs. Mi Casa aims to offer child care for participants who need it.

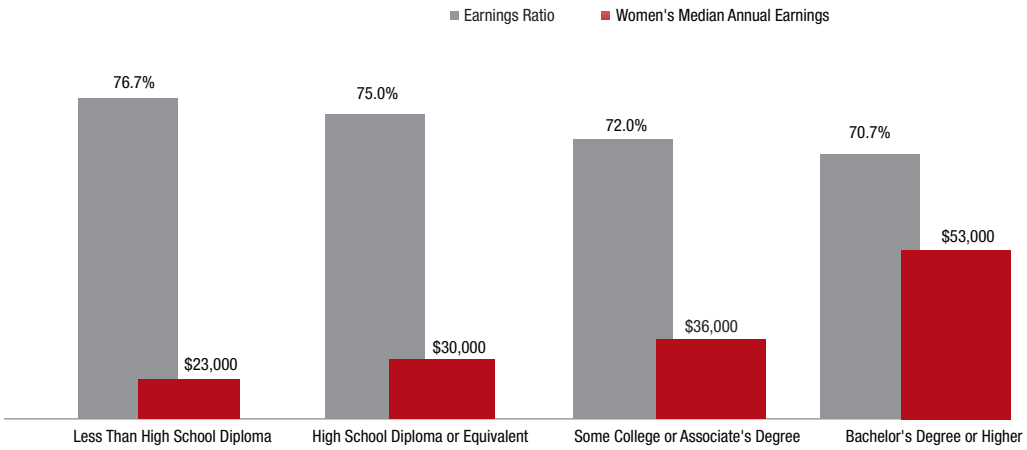
The Center for Work, Education, and Employment (CWEE) seeks to foster personal and professional transformation for low-income single-parent families through services designed to build confidence, develop customized skills, and facilitate career advancement. It offers a holistic program that incorporates adult literacy services, intensive case management, workforce readiness training, support services, and employment services to prepare program participants to enter the workforce. CWEE uses several strategies to support single mothers as they transition from work support programs. CWEE also works with employers to provide direct services and training for employees to help them overcome the barriers that keep them from getting to work, staying at work, and being productive at work. CWEE has seen that employment stability and employment retention are vastly increased when post-TANF services are offered.

In Colorado, women with some college education or an associate's degree have lower median annual earnings than men who have only finished high school ($36,000 compared with $40,000).

Such programs are particularly important for women because they earn less than men at every level of educational attainment. In Colorado, women with some college education or an associate's degree have lower median annual earnings than men who have only finished high school ($36,000 compared with $40,000).[44] The gender wage gap is largest between women and men with a college degree or higher (70.7 percent, corresponding to a 29.3-percent gender wage gap; Figure 2.12).

[44] IWPR analysis of 2011 American Community Survey microdata (Ruggles et al. 2010).

Figure 2.12. Women's Median Earnings and the Ratio of Women's to Men's Median Annual Earnings for Full-Time/Year-Round Workers by Educational Attainment, Colorado, 2011



Note: For women and men aged 25 and older who worked at least 35 hours per week for at least 50 weeks per year.
Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

One factor explaining the gender wage gap is discrimination, which includes being paid less for the same type of work as well as not being hired for the best-paid jobs and not receiving promotions. A 2010 survey found a sizable wage gap between women and men at the highest levels in the nonprofit sector. On average in 2010, female executive directors, chief executive officers, and presidents earned $74,555, whereas men in the same leadership roles earned $110,653 (Colorado Nonprofit Association 2010). A range of subtle and not-so-subtle factors may keep women from reaching the same levels of authority and pay as men. Cases litigated by the Equal Employment Opportunity Commission and the Office of Federal Contract Compliance show the range of discriminatory practices that limit women's opportunities. Yet, discrimination can often be hard to detect, particularly given the pay secrecy policies followed by many employers. Nationally, the majority of female employees report that they are either contractually forbidden or strongly discouraged from discussing their pay with colleagues (Hegewisch, Williams, and Drago 2011).

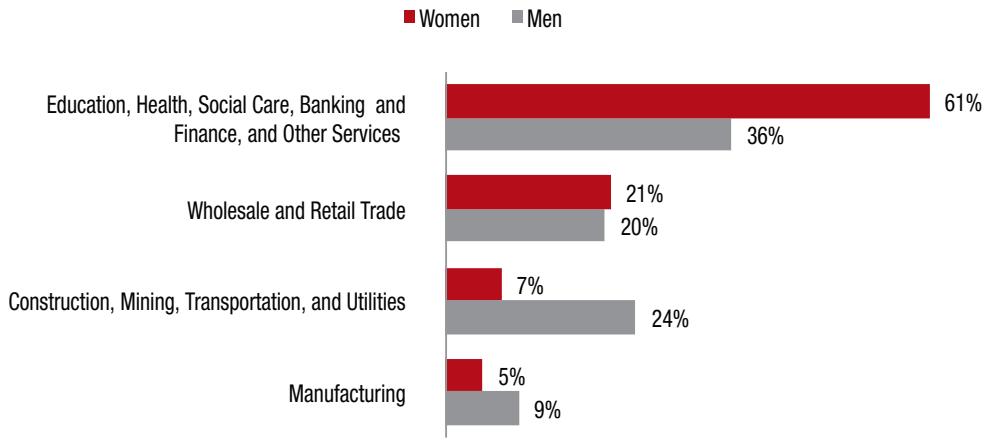
Given the difficulty of estimating discrimination directly, economists define it as the pay difference that is left unexplained after all other factors–such as education, sector of employment, working hours, and years of experience–are accounted for. Estimates for this difference range from 25 percent to 40 percent of the gender wage gap (Blau and Kahn 2007; CONSAD Research Corporation 2009).

Gender Differences in Occupations

Another important factor in explaining why women earn less than men is industrial and occupational segregation: women and men who are employed often do not work in the same industries or occupations. Figure 2.13 shows the distribution of employed women and men across industries in the state. Women are much more likely than men to be em-

ployed in services such as education, health, social care, real estate, insurance, and finance. Jobs in these sectors account for 61 percent of women's jobs compared with 36 percent of men's jobs.[45] Men are much more likely than women to work in construction, mining, transportation, and utilities (24 percent of employed men work in these jobs compared with 7 percent of employed women). Men are also more likely than women to work in manufacturing (9 percent of employed men compared with 5 percent of employed women; Figure 2.13).

Figure 2.13. Distribution of Employed Women and Men Across Industries, Colorado, 2011



Notes: Employed women and men aged 16 years and older. Only major industries are shown.
Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Figure 2.14 examines differences between women's and men's employment within major occupational categories.[46] It shows that employed women are much more likely than employed men to work in office and administrative support occupations (20 percent compared with 7 percent) and in nonprofessional service occupations (20 percent compared with 14 percent). Employed men, however, are much more likely than employed women to work in construction, maintenance, and agricultural occupations (17 percent compared with 1 percent of women) and in transportation and material moving occupations (8 percent compared with 2 percent; Figure 2.14).

Research finds that, other things being equal, differences in the sectors and occupations in which women and men work explain half of the overall gender gap in earnings (Blau and Kahn 2007). Nationally in 2011, median weekly earnings for female software developers were $1,388 (women are 18 percent of full-time, year-round workers in this occupation); the median weekly earnings of women elementary and middle school teachers were $933 (women are 81 percent of full-time employees in this occupation; Hegewisch,

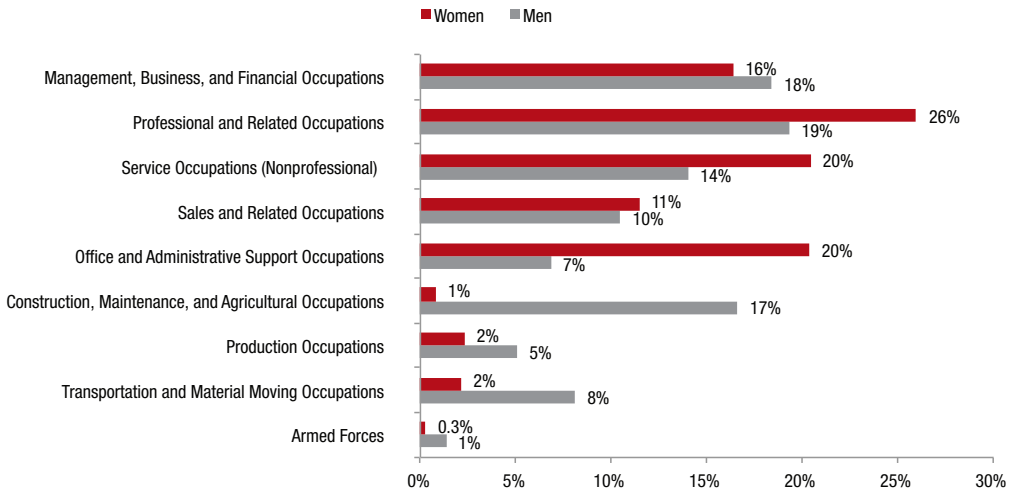
[45] An "industrial sector" includes everyone employed in an industry, whether they work as a janitor, secretary, technician, or executive.

[46] "Occupation" refers to a person's specific job, such as a nurse, administrative assistant, or accountant, irrespective of the industry in which the person works.

Williams, and Harbin 2012). Both of these occupations require at least four years of college education. Earnings differences are just as stark for occupations requiring an associate's degree. In 2010, the median annual earnings of a female agricultural and food science technician were $32,163 (women are 96 percent of workers in this occupation), and the median earnings of a female engineering technician were $42,226 (women are 14 percent of workers in this occupation). For a female electrician, median earnings were $42,629 (women were 5 percent of electricians) and for a female computer support specialist they were $49,711 (women were 25 percent of computer support specialists; Moughari, Gunn-Wright, and Gault 2012). As these earnings data indicate, the gender wage gap stems partly from the fact that the sectors and occupations in which women concentrate tend to be paid less than those in which men concentrate.

Women are much less likely than men to work in science, technology, engineering, and mathematics (STEM) occupations, which deliver much higher returns at a given level of education.

Figure 2.14. Distribution of Employed Women and Men Across Major Occupational Categories, Colorado, 2011



Notes: Employed women and men aged 16 years and older.
Construction and extraction; installation, maintenance, and repair occupations; and farming, fishing, and forestry occupations have been collapsed into "construction, maintenance, and agricultural occupations" because each category employs fewer than 0.4 percent of women in Colorado. Service occupations include nonprofessional occupations in health care, education, and social care.
Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Not all occupations primarily done by women have low earnings. Nurses, dental hygienists, and paralegals, for example, all have earnings well above the median for women and are projected to see modest to high growth in Colorado.[47] Yet, overall, predominantly female occupations pay significantly less than predominantly male occupations, and the gap between earnings in female- and male-dominated occupations is largest for occupations requiring at least a bachelor's degree (Hegewisch et al. 2010).

[47] Data projections estimate that between 2010 and 2018, the demand for registered nurses will increase by 29 percent; dental hygienists and dental assistants by 25 percent; and paralegals and legal assistants by 13 percent (Projections Central n.d.).

"We need to get women into nontraditional fields where the pay is better." Angeline, Grand Junction, The Women's Foundation of Colorado's *Listening Tour 2012*

While women's earnings increase with each step up the educational ladder, degrees in some fields tend to lead to higher wages than others. Women are much less likely than men to work in science, technology, engineering, and mathematics (STEM) occupations, which deliver much higher returns at a given level of education (Carnevale, Smith, and Melton 2011).

Not all STEM occupations require a four-year college degree or more. One route into STEM jobs with the potential for family-sustaining earnings is an apprenticeship. Because apprenticeships provide certification in a trade while the apprentice is working (and earning), becoming qualified through an apprenticeship is much less expensive than getting a college degree. A recent evaluation of the impact of registered apprenticeships on earnings in ten states found that six years after enrolling in the apprenticeship, women's annual earnings, on average, were $2,615 higher than the earnings of comparable women who had not completed a registered apprenticeship (Reed et al. 2012). Unfortunately, women's participation in apprenticeships overall is extremely low (less than nine percent of people enrolled in registered apprenticeship programs are women). Women interviewed for the study stressed the need for more outreach, support, enforcement of nondiscrimination practices and policies, and antiharassment policies on worksites to allow women more equal access to the opportunities provided by apprenticeships (Reed et al. 2012).

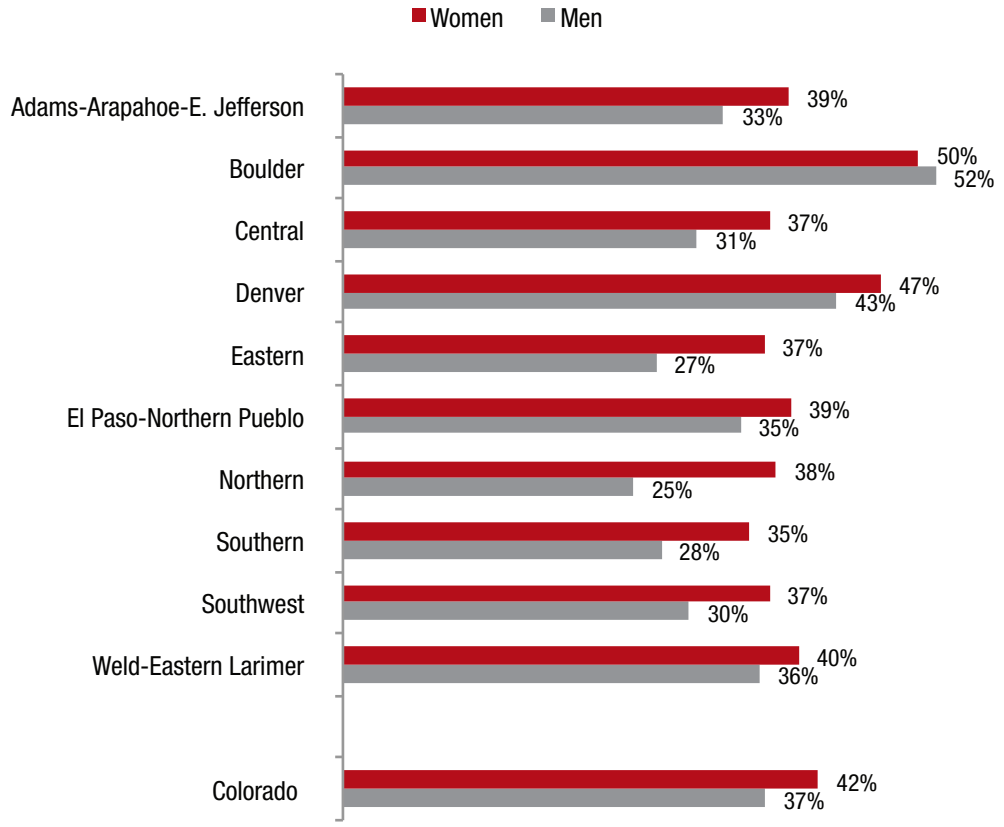
"Women and girls need the skills and ability to choose any career path they want, including an engineer, a scientist or an astronaut. Too often, women and girls are still pushed into traditional female careers." Shanda, Denver, The Women's Foundation of Colorado's *Listening Tour 2012*

Under the Workforce Investment System, One Stop Centers provide career counseling and facilitate access to training and education programs to women and men who lost their jobs or are looking for employment after having been out of the labor force as "homemakers." Such training may be an opportunity to lift up women's earnings and lower the gender wage gap. Yet, national research shows that the wage gap among people who received training services through the One Stop system is not smaller than among the general population, since women receive training for lower-paying, female-dominated jobs, while men receive training for higher-paying, male-dominated jobs (Hegewisch and Luyri 2009). Girls and women need career advice that includes information about a broad range of careers and the average earnings of those who work in these careers.

Regional Differences in Career Opportunities

Women in Colorado are substantially more likely than men to work in professional occupations (26 percent of employed women compared with 19 percent of employed men) and almost as likely to work in managerial occupations (16 percent of employed women compared with 18 percent of employed men; Figure 2.14). While working in such jobs may not guarantee equal pay, it does provide access to higher earnings for women. The proportion of women working in professional and managerial occupations, however, varies widely across the state. Boulder has the highest share of employed women and men working in such jobs as well as the highest median earnings (Figure 2.15; Appendix IV, Table 2). With the exception of Boulder, employed women are more likely than employed men to work in professional or managerial jobs in all of Colorado's major regions; in Boulder in 2008–2010, 50 percent of employed women compared with 52 percent of employed men worked in such positions (Figure 2.15). The Southern region has the lowest share of employed women working in professional or managerial jobs (35 percent) and the lowest median earnings for both women and men (Figure 2.15; Appendix IV, Table 2).

Figure 2.15. Shares (in Percent) of Employed Workers in Professional and Managerial Occupations by Gender, Colorado Regions and Colorado, 2008–2010



Notes: Employed women and men aged 16 years and older.
See Appendix III for a map of the counties included within each region.
Sources: IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Work/Family Supports

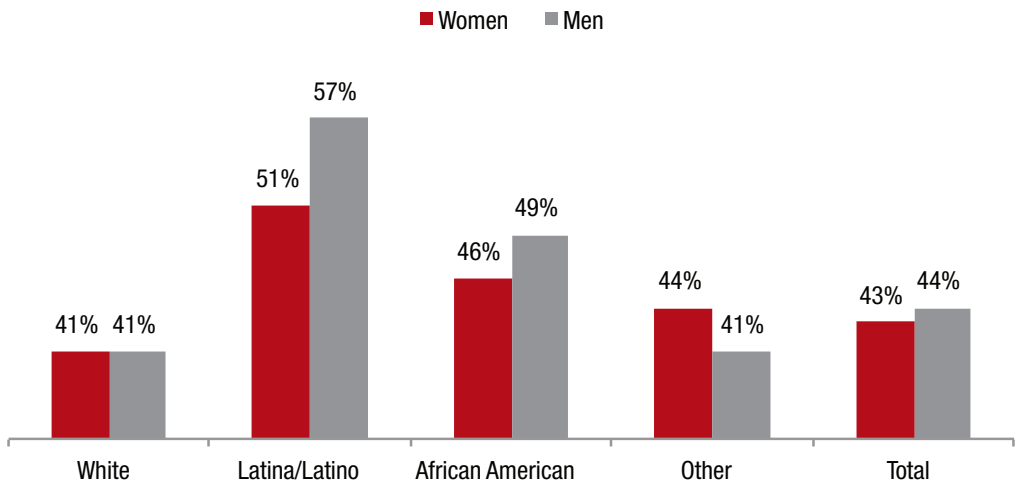
Research suggests that access to work/family supports–including reliable child care and health insurance–increases women's earnings and job attachment, particularly for low-waged women (Lee 2004). Other research shows a link between access to job-guaranteed maternity leave and wage progression (Hegewisch and Gornick 2011; Waldfogel 1998). Many women, however, do not have these supports. As discussed in chapter one, child care–especially infant care–is expensive in Colorado and not always readily available. In addition, while the Family and Medical Leave Act of 1993 (FMLA) provides a right to job-protected family and medical leave for up to 12 weeks, including for maternity leave, restrictions in eligibility to employees in larger workplaces and employees who have

[48] The Family and Medical Leave Act of 1993 allows an employee to take up to 12 weeks of job-protected leave for maternity, paternity, and adoption leave or other serious medical issues requiring time off, either for oneself or to care for a child, spouse, or parent. Only employees who work for employers with at least 50 employees, have at least 12 months job tenure, and who were employed for at least 1,250 hours during the last 12 months are formally entitled to such leave (Appelbaum 2013).

worked on average at least 24 hours per week in the previous 12 months[48] leave four in ten workers without FMLA protection. Some smaller employers are voluntarily providing FMLA-type leave (Appelbaum 2013); but the law still does not mandate payment during such leave, and many employers have not stepped into the breach. Nationally, fewer than 20 percent of employers provide paid maternity leave to all their employees (Klerman, Daley, and Pozniak 2013). Lower-paid workers are least likely to have access to paid leave (Klerman, Daley, and Pozniak 2013).

Many workers in Colorado also do not have paid sick days. In Colorado, approximately 360,000 female and 420,000 male workers in the private sector do not get paid when they have to take time off from work because they are sick.[49] The lack of access to paid sick days is a problem for women of all racial and ethnic backgrounds but especially for the Latino population: half of all Latina (51 percent) and 57 percent of all Latino workers in the private sector do not have access to paid sick days (Figure 2.16). When the alternative is to lose a day's pay, or even one's job entirely, workers may decide to come to work sick. In addition to the obvious negative consequences this decision has for the health of the worker, it may also spread the illness to co-workers and customers.

Figure 2.16. Private Sector Workers Without Paid Sick Days, by Gender and Largest Racial/Ethnic Group, Colorado, 2011



Notes: For individuals aged 18 years and older working in the private sector in Colorado, regardless of their place of residence.
Whites and African Americans are defined as exclusive: white, not Latina/o and African American, not Latina/o. Persons whose ethnicity is identified as Latina/o may be of any race. "Other" includes those who chose more than one racial category, as well as those who identify as Asian American or Native American. Neither of these groups was large enough to analyze separately.
Source: IWPR analysis of 2010–2011 National Health Interview Survey (Centers for Disease Control and Prevention 2010 and 2011 and 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

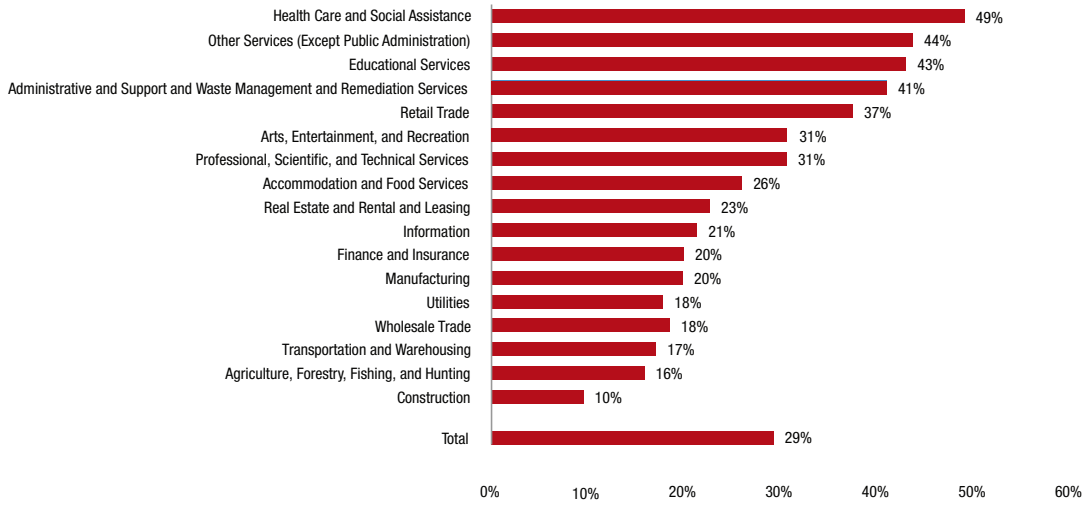
[49] IWPR analysis of 2010–2011 National Health Interview Survey (Centers for Disease Control and Prevention 2010 and 2011) and 2011 IPUMS American Community Survey (Ruggles et al. 2010).

Working hours and shift patterns that provide schedule predictability and flexibility for workers are also essential for work-family balance. The lack of workplace flexibility, combined with the lack of accessible, affordable child care, pushes many mothers out of the workforce or into jobs that underutilize their skills and training–which has adverse effects on their earnings and long-term economic security (Hegewisch and Gornick 2008). This "loss of human capital," moreover, has costs that go beyond individuals to affect businesses and the economy as a whole (Corporate Voices for Working Families 2005). Research suggests that workplace flexibility benefits employees, employers, and the economy by increasing workers' productivity, positively affecting their health and overall well-being and reducing turnover (Corporate Voices for Working Families 2005).

Women-Owned Businesses

Women owned 29 percent of businesses in Colorado in 2007 (U.S. Department of Commerce 2007), which was comparable to the rate of women's business ownership in 1997 (28 percent; IWPR 2002) but less than in 1992, when women owned 38 percent of businesses in the state (IWPR 2000). As the business sector has expanded, women's ownership has not kept pace. In Colorado, the largest share of women-owned businesses in 2007 were in health care and social assistance (49 percent). Women in the state do not own the majority of businesses in any sector (Figure 2.17).[50]

Figure 2.17. Shares of Businesses Owned by Women, by Industry, Colorado, 2007



Notes: A woman-owned business is one where a woman owns at least 51 percent of the interests or stock of the business (U.S. Department of Commerce 2010). "Other services" include those that do not fall into the other business categories used in the Survey of Business Owners, such as personal care services, dry cleaning and laundry services, death care services, pet care, and grantmaking and advocacy.
Source: IWPR compilation of data from the 2007 U.S. Survey of Business Owners (U.S. Department of Commerce 2007).

[50] See also chapter five for a discussion of women's business ownership in Colorado as an important component of women's leadership.

Strategies for Action: Employment and Earnings

Women are a vital part of Colorado's economy, and their earnings are essential to family economic security in the state. Yet, women continue to face a number of challenges. For example, even though it is now commonplace for mothers to be in the workforce, many families still do not have basic work/family supports, including such fundamental supports as paid parental leave, paid sick days, and quality and affordable child care. In the absence of such supports, women are more likely than men to cut back on their time in the labor force when they have children or when other caregiving responsibilities arise. Single mothers who do not have the support of another adult when child care falls through or a child is sick are particularly vulnerable when work/family supports are lacking. In addition, although women in Colorado are now more likely than men to work in professional occupations and nearly as likely to work in managerial occupations, pay equity continues to elude them. Addressing occupational segregation–the fact that women typically work in different careers than men and are particularly underrepresented in higher-paying, fast-growing STEM careers–is a key to addressing pay equity and increasing the economic security of women and their families. Some strategies for action include:

- expanding financial literacy education for women and girls to increase knowledge about the impact of career decisions and time out of the labor market on life-time earnings and retirement security;
- ensuring that career advice for women and girls explicitly addresses the earnings potential of different fields of study and occupations;
- making adult education and community training programs accessible to women–particularly single mothers–by providing child care, publicizing programs in Spanish, and including ESL supports for women who do not speak English as their first language;
- advising employers on how to implement best practices for recruiting and retaining women and encouraging them to share data on women's contributions to the workplace and companies' financial success;
- encouraging boys and men to become actively engaged in family care and more equally share family caregiving responsibilities;
- offering advice on good practices to employers interested in promoting work-life balance and implementing workplace flexibility practices;
- advocating that employers make work/family supports such as parental leave and workplace flexibility equally accessible to women and men;
- holding public authorities such as the Workforce Investment System, the Office of Apprenticeship, Community Colleges, and education authorities accountable for the gender balance in training and education and encouraging them to set (and publish) meaningful targets for improving the gender balance in fields where women are underrepresented;

- enforcing existing legislation and developing new statutes that address barriers to equality such as lack of work/family supports;

- encouraging women and girls– and the men in their lives–to openly discuss how much money they make; and

- helping women develop their skills in pay negotiations by pointing them to resources such as the Wage Project (www.wageproject.org).

III. Educational Opportunity

Key Findings

- On the whole, women in Colorado are relatively well educated. More than one in three women aged 25 and older in the state (36 percent) have a bachelor's degree or higher, compared with 28 percent of women in the nation as a whole. The educational attainment of Colorado's women has increased substantially over the last two decades: in 1990, slightly less than one-quarter of women (23.5 percent) aged 25 and older in the state had a bachelor's degree or higher.

- Although women in Colorado overall have comparatively high levels of postsecondary education, a substantial number—an estimated 155,051—do not have a high school diploma. The share of women with this lowest level of education is largest in the Southern region (17 percent) and smallest in Boulder (5 percent).

- Educational attainment among women in Colorado varies considerably among the largest racial and ethnic groups. White women are the most likely to have a bachelor's degree or higher (41 percent), followed by Asian American women (40 percent), African American women (21 percent), Native American women (20 percent), and Latinas (13 percent).

- The dropout rates for girls and boys in Colorado have declined several percentage points since the 2005–2006 school year, with the rates for girls remaining consistently below the rates for boys. In the 2010–2011 academic year, 2.8 percent of girls (or 5,750 girls) and 3.2 percent of boys (or 6,994 boys) in grades 7–12 dropped out.

- In 2009–2011, the live birth rate to teens aged 15–17 in Colorado was 17.2 per 1,000. In 2010, there were 1,717 live births to girls of this age range in the state.

- Girls in Colorado's third through tenth grades outperform boys in reading and writing on the Transitional Colorado Assessment program examinations and perform nearly as well as boys in mathematics. Girls in the state, however, are considerably less likely than boys to meet college readiness benchmarks in mathematics and science but more likely to be prepared for college coursework in reading and writing.

- For many families in Colorado, child care is unaffordable. For a two-parent family with a preschooler and an infant, child care expenses are expected to be 21 percent to 34 percent of the family's overall living expenses. The cost of full-time center-based child care for an infant is nearly half (48 percent) the median annual income for single mothers.

Introduction

Education helps women to reach their full potential. Both nationally and in Colorado, women have made considerable educational progress in recent decades. In the United States as a whole, women have closed the educational gap in higher education and now outnumber men in both graduate and undergraduate degree programs (Snyder and Dillow 2012). In Colorado, signs of educational progress and success for women and girls have emerged: as of 2011, school dropout rates had declined, and women overall were more educated than their counterparts nationwide.

Yet, a closer look at disparities in educational attainment and resources for education and training across the state sheds light on Colorado's shifting needs. As in other states, demographic changes in Colorado, the high costs of college degrees and early care and education, and an increasing demand for postsecondary education in the labor market present challenges for the state's educational infrastructure in preparing women and girls for successful careers with family-sustaining wages. Addressing these challenges is essential to enabling women and their families to thrive and to strengthening the economy and well-being of Colorado as a whole.

Early Care and Education

For many people, a strong educational foundation comes from early care and education programs. Research finds that 85 percent of a child's core brain structure develops by age three (Goldberg, Bruner, and Kot 1999) and that early care and education programs support this development by building social and cognitive skills that are integral to success later in life (Schweinhart et al. 2005). In general, early care and education has been found to have many short- and long-term benefits, including stronger math and language skills, improved academic performance, and an increased likelihood that a child will go on to pursue postsecondary education (Campbell et al. 2001).

In addition to the many benefits that early care and education has for children, these programs are an important form of support for working mothers and fathers. Affordable, quality child care makes it possible for parents to work while having the assurance that their children are receiving adequate care and a good education. According to one national study, three in four employed mothers with children under age six work 30 hours or more per week, and more than nine in ten of these mothers use some form of child care (Boushey and Wright 2004). According to the U.S. Department of Health and Human Services, 255,839 children in Colorado under the age of six live in "working families," or households in which all parents (one for single parent households, two for two-parent households) are in the workforce (U.S. Department of Health and Human Services 2012b). Although early care and education provides an important support for many working families, in 2007–2011 in Colorado, nearly four in ten children between the ages of three and five years (39 percent) were not enrolled in nursery school, preschool, or kindergarten, which is similar to the share at the national level (40 percent; Annie E. Casey Foundation

2012). On this indicator, Colorado ranked 32nd of 49 states, tied with Hawaii, California, and Virginia (Annie E. Casey Foundation 2012).[51]

For many families, the cost of child care is simply too high. In 2012, child care centers in Colorado had average annual fees ranging from $7,889 (for a four year-old in a family child care home) to $12,621 (for full-time care for an infant in a child care center), while the average annual total cost of tuition and fees at a public four-year university in the state was $7,849 (Child Care Aware of America 2012). For a two-parent family with a preschooler and an infant, child care expenses are expected to be 21 percent to 34 percent of the family's overall living expenses (Colorado Children's Campaign 2012). The cost of full-time center-based child care for an infant in Colorado is nearly half (48 percent) the median annual income for single mothers (Child Care Aware of America 2012).

In Colorado, the average cost of full-time, center-based child care for an infant is nearly half the median annual income of single mothers.

Finding child care at all can also be a challenge. Colorado's licensed care centers and family care homes have the capacity to provide care for only 33 percent of the state's infant and preschool-aged children (children aged 0–5).[52] Access to licensed care for infants and young children varies geographically across the state; 15 counties in Colorado do not have any slots at all for licensed infant care (Colorado Children's Campaign 2012).

The Colorado Preschool Program (CPP) is one program that addresses the longer-term effects of the lack of affordable, quality early care and education. Established in 1988, it seeks to reduce the number of students who drop out of school by providing funding to support early care and education for at-risk three- and four-year-olds. The program served 19,486 at-risk children in the 2010–2011 academic year, providing them with important early learning experiences that would otherwise be inaccessible due to cost (Barnett et al. 2011).

While the CPP is providing much-needed services, the program was identified as meeting only six of the ten benchmarks of quality early care and education identified by the National Institute for Early Education Research (Barnett et al. 2011). The CPP scored well on indicators of class size–such as having class sizes of 20 or fewer and staff-to-child ratios of 1:10 or better–but poorly on indicators of teacher preparation and wrap-around services, such as health support services and provision of at least one meal per day at the child care centers (Barnett et al. 2011).

Academic Achievement/K-12 Schooling

Like early care and education, primary and secondary school are vital to establishing a strong foundation for women and girls. In Colorado, girls fare well in K-12 education relative to their male counterparts. Recent data from state administration of the Transitional Colorado Assessment Program exams show that girls in the third through tenth grades outperform boys in reading and writing and perform almost as well as boys in mathematics and science (Table 3.1).

[51] The District of Columbia is not included in the ranking. Data for North Dakota were suppressed due to small sample size.

[52] IWPR calculations using data from Qualistar Colorado (2012).

Table 3.1. Percent of Students in Grades 3–10 Demonstrating Proficiency on the Colorado Assessment Program by Subject, Gender, and Year of Assessment, 2010–2012

	2010	2011	2012
Reading			
Female	73.0%	72.5%	73.9%
Male	63.9%	63.5%	64.9%
Writing			
Female	60.3%	62.6%	61.7%
Male	45.9%	48.3%	46.7%
Math			
Female	54.4%	55.4%	55.4%
Male	55.3%	56.1%	56.2%
Science			
Female	45.8%	46.6%	48.2%
Male	48.9%	49.1%	49.6%

Notes: Beginning in 2012, the state's standardized academic assessment examination was called the Transitional Colorado Assessment Program, indicative of the state's switch from the Colorado Model Content Standards of academic proficiency to the Colorado Academic Standards system.
Reading, writing, and mathematics assessments are administered in all grades 3–10, while the science assessment is only administered in grades 5, 8, and 10.
Source: IWPR compilation of data from the Colorado Department of Education (2012c).

Large disparities exist across counties, however, in girls' academic proficiency at the primary and secondary levels. Table 3.2 shows the counties with the highest and lowest shares of female students demonstrating proficiency in each subject area of the Colorado Assessment Program examination in the last year for which data are available.[53] These gaps in academic proficiency among female students have important long-term implications: girls who are less successful in school are more likely later in life to have limited access to strong employment opportunities, making it more difficult for them to make ends meet and achieve long-term economic security (Julian and Kominski 2011).

[53] See Appendix IV, Tables 6–8 for county-level data on proficiency in mathematics, reading, and science on the Colorado Assessment Program examination disaggregated by gender.

Table 3.2. Range (in Percent) of Female Students Demonstrating Proficiency on the Colorado Assessment Program Examination by Subject, 2012

	Reading	Writing	Mathematics	Science
Lowest	50.6% (Lake County)	35.8% (Lake County)	35.8% (Sedgwick County)	22.2% (Costilla County)
Highest	89.0% (Ouray County)	78.6% (Ouray County)	76.3% (Ouray County)	74.0% (San Miguel County)

Note: Reading, writing, and mathematics data are for students in grades 3–10. Science data are for students in grades 5, 8, and 10.
Source: IWPR compilation of data from the Colorado Department of Education (2012c).

Girls who are less successful in school are more likely later in life to have limited access to strong employment opportunities, making it more difficult for them to make ends meet and achieve long-term economic security.

ACT Scores

When it comes to standardized testing for admission to postsecondary educational institutions, female and male students in Colorado perform very similarly. In 2012, graduating female students had a composite ACT score average of 20.7 compared with their male counterparts' average score of 20.5.[54] These scores were also similar to the national average composite ACT scores for graduating students of both genders (21.0 for female students and 21.2 for male students; ACT 2012).

Performance on the ACT varies widely across Colorado's counties. Data on eleventh grade ACT results show that Elbert, Larimer, Routt, Douglas, San Miguel, Boulder, Ouray, and Pitkin counties have the highest scores with average composite scores above 20, indicating higher levels of student preparedness for postsecondary education. Costilla, Saguache, Rio Grande, Lake, Denver, and Bent counties have the lowest average composite scores for students overall, ranging from 16.6 to 17.7 (Colorado Department of Education 2012c).

Among Colorado's high school graduating class, the proportion of ACT-takers who meet college readiness benchmarks has increased or remained fairly constant since 2008 in each of the tested subjects: English, mathematics, reading, and science (ACT 2012). Less than one-quarter (23 percent) of Colorado's graduating female students and 27 percent of graduating male students who took the ACT in 2012, however, demonstrated college readiness in all four subjects. This is slightly higher than the share of graduating female students (22 percent) and lower than the share of graduating male students (29 percent) demonstrating college readiness in all four subjects on the ACT nationally. When analyzed by subject, data on students' performance on the ACT indicates gender gaps in preparation within certain areas of study. As shown in Table 3.3, female students tend to be better prepared than their male colleagues for college coursework in English and reading, but they are less likely than their male counterparts to be prepared in mathematics and science.

[54] The ACT exam is scored on a scale of 1 to 36.

Table 3.3. Percent of Students Meeting College Readiness Benchmark Scores by Gender, Colorado and the United States, 2012

	English	Mathematics	Reading	Science	All Four Subjects
Colorado					
Female	66%	38%	50%	28%	23%
Male	59%	44%	45%	34%	27%
Total	62%	41%	47%	31%	25%
United States					
Female	69%	42%	53%	27%	22%
Male	64%	50%	51%	35%	29%
Total	67%	46%	52%	31%	25%

Note: Data are for graduating students. 2012 ACT benchmarks by subject were: 18 for English, 22 for Mathematics, 21 for Reading, and 24 for Science (all out of 36); a benchmark score is defined as the minimum score needed on the ACT subject-area test to suggest that a student has a 50-percent chance of obtaining a B or higher or a 75-percent chance of earning a C or higher in the corresponding credit-bearing college course. The corresponding college courses for the subject tests are as follows: English Composition for English, Algebra for Mathematics, Social Sciences for Reading, and Biology for Science. See ACT Profile Reports for more detailed information (ACT 2012).
Source: IWPR compilation of data from the ACT Profile Reports (ACT 2012).

When compared with their counterparts at the national level, students overall in Colorado lag substantially behind national college readiness levels in all subject areas except science (Table 3.3). This suggests that for many young adults in Colorado, K-12 education is not preparing them adequately for postsecondary education and, ultimately, professional success.

Challenges and Obstacles to Schooling

Dropout Rates

While national political rhetoric has focused on the importance of postsecondary education for economic security, completing high school is also critical to the economic stability and security of many women and families. In Colorado, earnings levels for women and men rise with each step up the educational ladder (see chapter 2).Women with a high school diploma or the equivalent earn 30 percent more than those without a high school diploma and are nearly 20 percent less likely to live in poverty.[55]

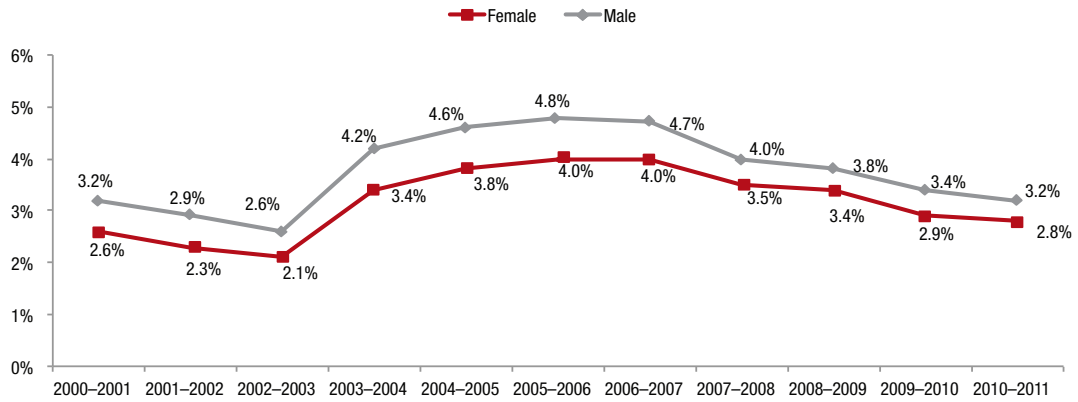
[55] IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

In Colorado, the dropout rates for both girls and boys have decreased over the last several years. In 2005–2006, the dropout rate for students in grades 7–12 was 4.0 percent for girls and 4.8 percent for boys; by the 2010–2011 school year, these rates had dropped to 2.8 percent for girls (or 5,750) and 3.2 percent for boys (or 6,994; Figure 3.1 and Colorado Department of Education 2012a).[56] Even with this decline in the dropout rate, high school completion among Colorado's K-12 students remains an issue of concern, particularly since these rates translate to a total of 12,744 students in grades 7–12 who dropped out during the 2010–2011 academic year (Colorado Department of Education 2013b).

Dropout rates are higher within specific student populations and in certain parts of the state.[57] During the 2010–2011 academic year, 6.5 percent of Native American students dropped out, compared with 4.9 percent of Latina/o students and 4.4 percent of black students. Only 2.0 percent of white students and 1.7 percent of Asian American students dropped out during this same year (Colorado Department of Education 2012a). Sedgwick County had the highest dropout rate at 35.7 percent, followed by Baca and Denver (6.4 percent each), Montezuma (5.9 percent), and Adams counties (4.7 percent; Appendix IV, Table 9). The dropout rate was also relatively high among homeless students (6.7 percent) and students with limited English proficiency (5.5 percent; Colorado Department of Education 2012a).[58]

Women with a high school diploma or the equivalent earn 30 percent more than those without a high school diploma and are nearly 20 percent less likely to live in poverty.

Figure 3.1. Annual Dropout Rates in Grades 7–12 by Gender, Colorado, 2000–2011



Note: The Colorado dropout rate is an annual rate that reflects the percentage of all students enrolled in grades 7–12 who leave school during a single year without subsequently attending another school or education program. It is calculated by dividing the number of dropouts by a membership base that includes all students who were in membership at any time during the year. In accordance with a 1993 legislative mandate, beginning with the 1993–94 school year the dropout rate calculation excludes expelled students.
Source: IWPR compilation of data from the Colorado Department of Education (2012a).

[56] The Colorado Department of Education reports dropout data for grades 7–12.

[57] County-level data on dropout rates in Colorado disaggregated by gender and race and ethnicity are not available.

[58] Data disaggregated by gender for homeless students and English language learners are not available.

While girls are slightly less likely to drop out of school than boys, gender differences in the proportions of students who drop out between grades 7–12 are not substantial (Figure 3.1). Yet, research suggests that programmatic and policy interventions that address the problem of dropping out tend to focus primarily on boys, ignoring the social and economic repercussions of girls' failure to complete their secondary education (Bennett and MacIver 2009; REFT Institutes, Inc. 2009). Research also suggests that female dropouts are less likely to be able to find employment after leaving school. They earn less, on average, and are in poorer health than their male counterparts, making female dropouts more likely to rely on public supports (REFT Institutes, Inc. 2009).

Research suggests programmatic and policy interventions that address the problem of dropping out tend to focus primarily on boys, ignoring the social and economic repercussions of girls' failure to complete their secondary education.

The reasons for which girls and boys drop out of school also differ. While boys are more likely to drop out due to incarceration for crimes such as stealing cars and for involvement in gang violence or as a result of disciplinary action leading to their suspension or expulsion, girls are more likely to be "pulled out" of school to take on caregiving responsibilities in the home or to be kept at home for reasons of personal safety. Some girls also drop out because they face pregnancy or parenting needs, while boys are more likely than girls to leave school to work in order to help support their families (Bennett and MacIver 2009). One promising difference for girls, however, is that they tend to be more likely to seek help or try independently to address academic challenges before dropping

2011–2014 Girls' Dropout Prevention Initiative

In partnership with the Embrey Family Foundation, the Girls' Dropout Prevention Initiative builds on The Women's Foundation of Colorado's research on the reasons girls drop out of school and has recommended interventions for preventing this phenomenon. Since early 2011, The WFCO has given grants to six organizations around the state that provide services to at-risk middle school girls, with an emphasis on mentoring and afterschool sports programs.

Key academic, behavioral, and other indicators that lead to improved graduation rates are tracked over a three-year period to assess the effectiveness of the organizations' approaches and document their impact. The WFCO has also provided an evaluation grant to ensure that the initiative's impact was assessed using appropriate technical research tools. The initiative has reached 215 girls in various regions across the state. Results show positive gains among these girls in overall GPA, increases in their math grades, improvements in their state standardized test scores, and positive scores for their school engagement.

An example of success for the initiative is Esther, who is in her second year of a mentoring program. Esther has changed from a shy, withdrawn sixth-grader into an energetic and social eighth-grader. She and her mentor attend youth group together, where she is encouraged to make healthy choices and has made some positive friendships. Esther and her mentor also spend time every week doing homework and another activity together. Esther's grades have improved, her school attendance is better, and she looks forward to being a mentor herself when she is in high school.

out of school, whereas boys tend to act out in response to academic difficulty. This suggests that continued mentoring and strengthened supports for girls who struggle in school may benefit these female students (Bennett and MacIver 2009).

Teen Pregnancy

Teen pregnancy can derail the educational and economic prospects of mothers and children. Many girls who become pregnant drop out of school, diminishing their chances of continuing education and achieving economic security and autonomy later in life. In a study of 467 dropouts published in 2006, more than one-quarter (26 percent) of female high school dropouts reported that pregnancy or parenting affected their decision to leave school (Bridgeland, DiIulio, and Morison 2006). In 2010, the national birth rate among young women aged 15–19 years was 34.2 per 1,000, a 10-percent drop from 37.9 per 1,000 in 2009. The birth rates for women in this age group reflected a decrease over the last couple of decades for all racial/ethnic groups (Hamilton, Martin, and Ventura 2012).

In Colorado, the teen birth rate has dropped significantly over the last couple of decades. In 1991, the birth rate for teens aged 15–19 was 55.5 per 1,000 teens; by 2011, the rate had dropped to 27.8 per 1,000 (Colorado Youth Matter 2013). Although the state-level rate has declined, some areas of Colorado continue to experience very high teen birth rates. In 2009–2011, Rio Grande County had the highest birth rate for teens aged 15–19 at 69.2 per 1,000 teens (Colorado Youth Matter 2013). This same county also had the highest rate of live births to teens aged 15–17 (38.5 live births per 1,000; Appendix IV, Table 10). In 2010 there were 1,717 live births to teens aged 15–17 in the state (U.S. Department of Health and Human Services 2013).

Economic Hardship and Education

Economic hardship poses a challenge to obtaining a quality education. In Colorado, two percent of students enrolled in prekindergarten through twelfth grade are homeless (Colorado Department of Education 2013a).[59] Among counties for which data on student homelessness are available, Adams, Jefferson, and Arapahoe counties have the highest numbers of homeless students (Appendix IV, Table 13). Female and male students are equally likely to be homeless in the state overall, although some variation in the gender distribution of homeless students exists across counties. In Delta County, for example, 63 percent of homeless students are female, while in Costilla County, almost 60 percent of homeless students are male.[60]

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[59] Students are identified as homeless if they are listed by their school district as participating in the McKinney-Vento Homeless Education Program. These students include those in shared housing due to the loss of housing or economic hardship; students living in motels, trailer parks, or camping grounds due to the lack of alternative housing; students living in transitional housing; students living in cars, public parks, and other public spaces; and students living in other places not used as regular sleeping accommodations. Since homelessness data are reported from school district records, these figures do not represent homeless children and youth who are not enrolled in school and therefore may underestimate youth homelessness in the state (Colorado Department of Education 2011).

[60] IWPR calculations using data from the Colorado Department of Education (2013a).

Food insecurity is another type of economic hardship that presents a challenge for some students in Colorado. One indicator that children in families with low incomes may not have enough to eat is free and reduced-price school lunch. In Colorado, four in ten students (41 percent, or 348,930 students) enrolled in prekindergarten through twelfth grade in the state qualify for a free or reduced-price lunch in school (Appendix IV, Tables 11 and 12). Costilla and Saguache counties have the largest proportions of students eligible for free or reduced-price lunches (87 percent and 79 percent, respectively). In at least 18 counties, 55 percent or more students qualify for free or reduced-price lunches. Among all counties in Colorado, Pitkin (6 percent) and Douglas (11 percent) have the smallest shares of eligible students (Appendix IV, Table 11).

As is the case with early care and education, there are disparities in access to quality K-12 schooling for Colorado's youth, with a correlation between an area's affluence and availability of educational resources. One study focusing on a selection of school districts in the Denver region found that high-quality schools were most heavily concentrated in areas with the fewest low-income students (Buckley et al. 2008).

English Language Learners

Like many other states, Colorado has experienced rapid growth in its immigrant population in recent years. Between 2000 and 2011, Colorado's immigrant population grew by 34 percent, from 369,903 to 494,760 (U.S. Department of Commerce 2000; U.S. Department of Commerce 2011b).[61] Consequently, the Colorado school system has an expanding population of students who are learning English while they are learning subject content. Such students require specialized attention to avoid falling through the cracks.

As Colorado's immigrant population has grown, the share of its K-12 students who are English language learners (ELLs) has increased. Between 2000 and 2011, the proportion of students in Colorado who were ELLs grew from 8.4 percent (60,852 students) to 14.4 percent (123,002; Annie E. Casey Foundation 2013).[62] This significant increase places Colorado ninth in the nation for its number of ELLs in elementary school, behind only California, Texas, Florida, New York, Illinois, Arizona, Nevada, and North Carolina (Chudowsky and Chudowsky 2010). In Colorado, ELLs are unevenly distributed throughout the state. In Denver, Eagle, and Lake counties, ELLs comprise more than one-third of all enrolled students compared with only one percent in Huerfano, Gilpin, and Crowley counties (Colorado Department of Education 2013a).

ELL students face multiple challenges. Not only must they cope with learning another language and integrating into a different culture, but often their families face economic hardship. About 83 percent of ELLs in Colorado qualify for free (75 percent) or reduced-price (8 percent) lunches (Colorado Department of Education 2011).

[61] During this same time period, the immigrant population in the nation grew by 30 percent.

[62] Data on ELLs in Colorado's K-12 education system by gender are not available.

One study that examined the academic progress of ELL students in states across the nation over several years found that the progress of ELL students in Colorado may not be as strong as in the nation as a whole. The Center for Education Policy analyzed data from 2006 through 2008 on the achievement of fourth and eighth grade ELL students across the United States to determine if this group's academic performance improved during this three-year time period. Their findings suggest that nationwide, ELL students made significant progress in reaching state proficiency benchmarks in reading and math; Colorado is the only state that experienced a decrease in the percentage of proficient ELL students according to the state tests used for No Child Left Behind accountability measures.[63] The declining share of proficient ELL students in Colorado may stem partly from the large influx of new immigrants to the state. As recent arrivals enter the group of ELL students who are tested, those who have deepened their command of the English language leave the group, making it difficult for the group as a whole to demonstrate progress on reading and language arts examinations (Chudowsky and Chudowsky 2010).[64]

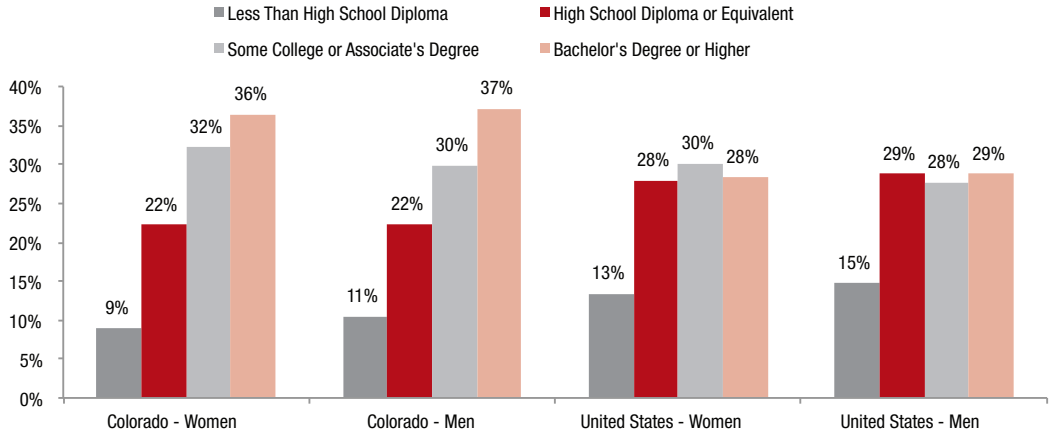
Educational Attainment Among Adults

Postsecondary education has become increasingly important for individuals to secure quality jobs in today's labor market. In Colorado, women and men have similar levels of education, and both women and men have higher levels of education than their counterparts nationwide (Figure 3.2). Among the 50 states and District of Columbia, Colorado ranks fifth highest for its proportion of women aged 25 and older with at least a bachelor's degree (Appendix II); approximately 36 percent of women have a bachelor's degree or higher, compared with 37 percent of men in the state and 28 percent of women in the nation overall (Figure 3.2 and Appendix IV, Table 3). Colorado's women have a history of relatively high education levels. In 1990, 23.5 percent of women in the state aged 25 and older had four years of college education or more, compared with 17.6 percent of women in the United States overall (IWPR 2000).

[63] ELLs must take the regular state examinations that are administered to all students and used for accountability under No Child Left Behind.

[64] The authors of the study also caution that language barriers make it difficult to accurately assess the knowledge and skills of ELL students. As a result, "questions remain about the reliability of test scores for ELLs and the validity of inferences drawn from test results" (Chudowsky and Chudowsky 2010).

Figure 3.2. Educational Attainment by Gender, Aged 25 Years and Older, Colorado and the United States, 2011

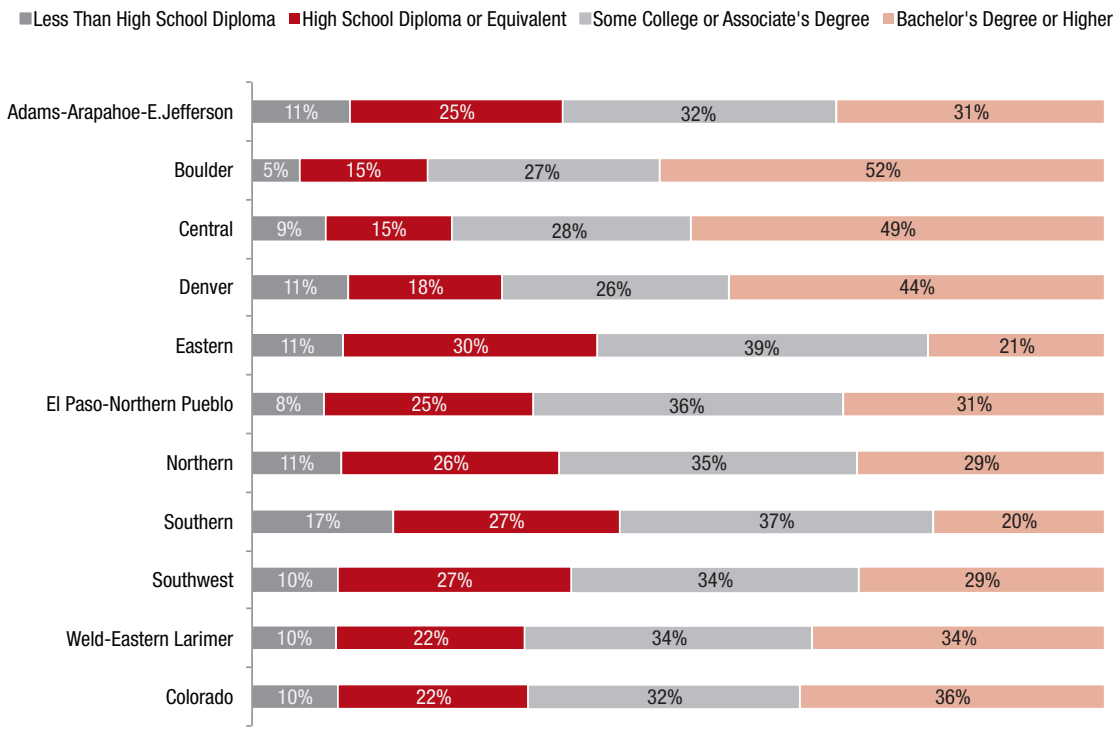


Note: Totals may not sum to 100 percent due to rounding.

Source: IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

The educational attainment of women in Colorado, however, varies considerably across the state's regions. As shown in Figure 3.3, while approximately half of all women aged 25 and older in the Boulder and Central regions of Colorado have a bachelor's degree or higher (52 percent and 49 percent, respectively), in the Eastern and the Southern regions only one-fifth of women have at least a bachelor's degree. In these latter two regions, more than four in ten women have only a high school diploma or less (Figure 3.3).

Figure 3.3. Women's Educational Attainment, Aged 25 and Older, Colorado Regions and Colorado, 2008–2010



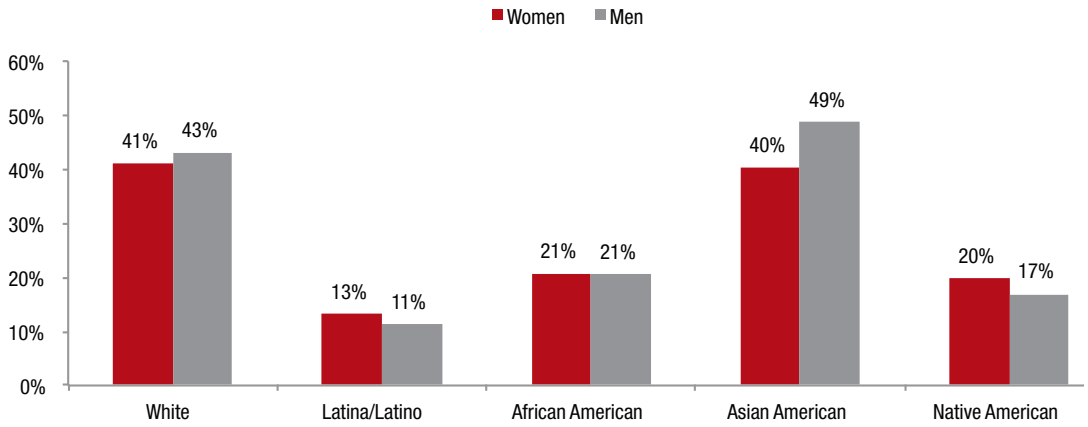
Notes: See Appendix III for a map of the counties included within each region. Totals may not sum to 100 percent due to rounding.
Source: IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

"There is still a lot of gender bias in choosing an academic track. Girls are not encouraged to study math and science. That bias is alive and well."
Participant, The Women's Foundation of Colorado's *Listening Tour 2012*

Educational attainment in Colorado also varies widely by race and ethnicity. Approximately four in ten white and Asian American women have a bachelor's degree or higher, but only about one in five African American (21 percent) and Native American (20 percent) women and about one in eight Latinas (13 percent) have this same level of education (Figure 3.4). Among Latinas, 35 percent of those aged 25 and older have less than a high school-level education; among white women, the share of those with this lowest level of educational attainment is only 5 percent.[65]

[65] IWPR analysis of 2008–2010 American Community Survey microdata (Ruggles et al. 2010).

Figure 3.4. Percent of Women and Men with Bachelor's Degrees or Higher by Race/Ethnicity, Aged 25 Years and Older, Colorado, 2008–2010



Note: Racial categories are identified as exclusive: white, not Latina/o; African American, not Latina/o; Asian American, not Latina/o; and Native American, not Latina/o. Persons whose ethnicity is identified as Latina/o may be of any race.
Source: IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

While many women in Colorado do complete postsecondary education, there is a pipeline effect that leads to gender, racial, and ethnic disparities in colleges and universities. A study of the experiences and representation of minorities and women in higher education in Colorado found that while women have higher rates of enrollment in Colorado's public institutions of higher education than men–with an even more dramatic gender gap between women and men of underrepresented minority groups[66]–women, especially women of color, are underrepresented among those who are employed as academic faculty (Saenz 2008).

Women and Girls in STEM

High school completion and postsecondary education help women to access higher-waged and higher-skilled work opportunities; however, even within the higher educational attainment levels, a gender wage gap exists. As discussed in chapter two, among the most educated workers–those with a bachelor's degree or higher–women earn 70.7 cents for every dollar earned by similarly-educated men.[67] This gap results partly from occupational segregation. Women and men often do not work in the same occupations, and even within each broad skill level (low, medium, high), occupations more commonly held by women are associated with lower earnings than those more commonly held by men (Hegewisch et al. 2010).[68]

[66] The author defines "underrepresented minority students" to include blacks, Latinas/os, American Indians, and Alaskan Natives (Saenz 2008).

[67] See Figure 2.12.

[68] See chapter two for a more in-depth discussion of educational attainment and earnings, as well as occupational segregation and earnings.

One strategy for addressing occupational segregation and the persistent gender wage gap involves improving career and academic opportunities for women and girls in the sciences, technology, engineering, and mathematics (STEM). Some of the highest-paying careers in today's economy are in STEM fields; research shows that STEM occupations pay well at every educational level (Carnevale, Smith, and Melton 2011). Since jobs in STEM have historically been male-dominated and higher-paid, it is important to ensure that women have effective support and access to career paths in STEM fields.

Girls' STEM Pipeline Programs

The Women's Foundation of Colorado funds programs that enhance the pipeline of girls to pursue STEM careers in college or seek STEM job training. One such program is Las Chicas de Matemáticas, a free residential summer camp that was founded by mathematics professors Dr. Hortensia Soto-Johnson and Dr. Cathleen Craviotto. The program is funded and administered through the University of Northern Colorado (UNC) and is supported by a number of organizations and companies, as well as by The WFCO. The summer math camp involves a week-long stay on the UNC campus that gives 32 young women entering grades 9–12 the opportunity to network with women in STEM careers and other young women who enjoy mathematics, gain exposure to college-level mathematics and collegiate life, and build confidence in their ability to develop new skills and pursue careers in mathematics. In addition to the summer camp, Las Chicas de Matemáticas organizes follow-up activities and events that connect the participants to guest speakers, online resources, and STEM-related activities. Some examples of follow-up activities have included a guest lecture from the UNC financial department to talk about college scholarship processes and a group visit to the Denver Museum of Natural History (University of Northern Colorado 2009–2013).

A 2010 report from the Colorado Department of Education suggests that more rigorous preparation in mathematics would help many students at the postsecondary level: 41 percent of recent graduates from Colorado public high schools who are enrolled for the first time in two-year public institutions in the state needed remedial education in mathematics. Sixteen percent of comparable students enrolled in four-year public institutions needed remedial education in mathematics. The same report found that a higher proportion of women than men needed remedial education in at least one subject (mathematics, reading, or writing), in both two-year and four-year public institutions (Colorado Commission on Higher Education 2010).

In addition, comparative longitudinal research on underrepresented students in higher education at the undergraduate level finds that in engineering, the representation of students of color in the Colorado state university system reached a plateau between 2000 and 2006 while the share of female students in the engineering student body actually declined. During this same time period, public university systems in Washington and California experienced either an increase or a far less dramatic decline in shares of women and students of color among engineering students (Saenz 2008).

Adult Education and Training

Particularly in the context of a recovering economy and changing labor market, educational attainment and opportunities for professional development and vocational training are critical to the economic security and well-being of women and their families. Research has shown that higher education and postsecondary credentials are linked to significantly higher earnings, particularly among those receiving cash assistance through the Colorado Works Program (Turner 2011).

Support for Women to Continue Education

Women, particularly those with limited educational experience and financial resources, benefit from specific supports to address the barriers they face to completing education, such as limited access to child care, scholarships, and mentoring. There are programs in place to support these specific needs for women.

The Flying Solo Scholarship program fills a niche not addressed by many scholarship programs. It offers scholarships primarily to low-income, single-parents, who often are not able to get sufficient funding to successfully complete an undergraduate college degree. The program's primary focus is on the Colorado Springs area, with the majority of scholars attending the University of Colorado at Colorado Springs (UCCS) or Pikes Peak Community College (PPCC). The program has grown from 25 scholars at its inception to 55 students annually.

Since the program's start in 2002, 95 scholars have been awarded scholarships. At present, 86 percent of the students who enter the program remain in or have graduated from the Flying Solo program. Not included in this rate are students who, because of improvements to their life circumstances, no longer qualify for the program but are still seeking to earn degrees. This 86 percent retention rate is higher than the national overall graduation rate from institutions with similar acceptance rates to UCCS. For the 2012–2013 academic year, the program has awarded $275,000 in scholarships to 55 individuals, with each receiving $5,000.

Another nonprofit organization, Project Self Sufficiency, offers access to a child care fund that assists parents with child care expenses while the parents are in the classroom and studying for classes in postsecondary education. The level of support ranges from $600 to $3,000 for two semesters ($300–$1500 per semester), depending on the family size and age of children. Most graduates from this program complete either a bachelor's or associate's degree and enter careers with the potential to earn family-sustaining wages. Recent graduates have completed degrees in radiology technology, nursing, microbiology, social work, and business.

Work requirements for cash assistance and income support, however, often prevent low-income women from pursuing additional schooling and vocational training (Jones-DeWeever and Gault 2008). Research suggests that welfare reform through the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which emphasized work over pursuit of education among welfare recipients, led to a substantial decline in the probability of high school and college attendance among young women who are at risk for relying on welfare (Dave, Reichman, and Corman 2008).

One study estimates that by 2018, 67 percent or 2.1 million jobs in the state of Colorado will require some postsecondary training or education. This percentage is the fifth highest of all 50 states and the District of Columbia and four percentage points higher than the share of jobs in the nation overall that would require education beyond high school in 2018 (Carnevale, Smith, and Strohl 2010).

Strategies for Action: Educational Opportunity

Education at all stages of life is a key factor in enabling women and their families to enjoy economic security and a high quality of life. Yet, access to quality care and schooling, and the institutional support structures that enable academic achievement, vary widely among women and girls from different regions in the state and different racial/ethnic backgrounds. These disparities point to the need for interventions that include:

- increasing the availability and affordability of child care for working parents, especially for single mothers pursuing continued education and training;
- expanding and strengthening mentoring and academic resources for low-income students, students of color, and students with limited English proficiency;
- providing educational support for pregnant teens and teen mothers to encourage them to complete their education;
- encouraging girls and women to pursue careers in STEM and other nontraditional areas (e.g. construction);
- allowing Colorado Works and other income support program recipients to pursue education and professional training to enhance their employability while continuing to receive assistance; and
- encouraging dialogue that critically examines the current status of educational opportunity in local communities and women's and girls' experiences in pursuing education and training.

IV. Personal Safety

Key Findings

- Domestic violence undermines the economic security and safety of many women and girls in Colorado. In 2011, Colorado's 46 domestic violence crisis centers served 34,685 clients, which represents an increase over 2010 when 28,132 clients were served.
- Colorado has the sixth highest lifetime prevalence of rape in the nation: nearly one in four women in the state (24 percent, or an estimated 451,000) has been a victim of rape.
- Forty-seven percent of women in Colorado aged 18 and older (approximately 897,000 women) have experienced sexual violence other than rape in their lifetime, which is a slightly higher proportion than in the United States overall (45 percent).
- In one recent survey, approximately one in five high school girls reported having been bullied at school in the past 12 months and 10 percent said they had been forced to have sex.
- Mental health issues among girls in Colorado pose a serious concern. Twenty-seven percent of girls in ninth through twelfth grades report having felt sad or hopeless for two or more weeks in a row in the past 12 months.
- More than one in six high school girls (17.5 percent) have seriously considered suicide. Girls in Colorado are more likely to report having seriously considered suicide than boys and having tried to commit suicide, but boys are more likely to have their suicide attempt result in their death.
- Latina/o middle and high school students are substantially more likely than non-Latina/o white students to report having made a plan to commit suicide, attempted suicide, or sustained an injury due to a suicide attempt.
- Human trafficking is a significant problem in Colorado, as in other states across the nation. One recent study suggests that many organizations involved in anti-trafficking efforts in the state offer important services such as intensive case management and long-term housing to trafficking survivors, but gaps in services remain, including a limited number of shelters for youth and a lack of mental health services specifically for trafficking victims.

Introduction

Personal safety is a key to enabling women and girls to reach their full potential. Without a sense of safety, women and girls may remain reluctant to take on leadership roles or pursue educational and job-training opportunities that could lead to higher wages and better quality jobs.

Unfortunately, many women, men, and children in Colorado–as in the nation as a whole–live with circumstances that undermine their personal safety on an ongoing basis, such as domestic violence, sexual assault, bullying, and trafficking. While contextual factors such as poverty status, gender, immigration status, and racial/ethnic background correlate with greater vulnerability to these forms harm, people from all walks of life can experience them. Consistent, reliable data on the realities that undermine safety are difficult to collect, but research indicates that they affect the lives of many women and girls in Colorado. Their pervasiveness points to the need to strengthen initiatives that ensure the personal safety of all women, men, and children in the state and nation as a whole.

Young women aged 20 to 24 are the most vulnerable to nonfatal intimate partner violence.

Domestic Violence

Historically, advocates and scholars have viewed domestic or intimate partner violence as involving physical battering. Recently, however, many people have come to recognize it more broadly as a pattern of behavior in which one person seeks to isolate, dominate, and control the other through psychological, sexual, economic, and/or physical abuse (Black et al. 2011; Stark 2007). This pattern of control affects the lives of many women in the United States. One study estimates that more than one in three women (36 percent) across the nation experience domestic violence at some point in their lives (Black et al. 2011).

While both women and men can be victims of this violence, research shows that women are at much higher risk. One study that analyzed data from the National Crime Victimization Survey (NCVS) found that in a one-year period, 85 percent of nonfatal violent victimizations in the United States by intimate partners were committed against women (Rennison 2003). Another study found that young women aged 20 to 24 are the most vulnerable to nonfatal intimate partner violence (Catalano 2007).

While consistent, comprehensive data on domestic violence in Colorado are not readily available, several indicators suggest that domestic violence is a serious problem for many women and girls in the state. In 2010, Colorado Law Enforcement Agencies reported to the Colorado Bureau of Investigation a total of 12,922 domestic violence victims, who experienced a range of domestic violence-related offenses, including aggravated assault (2,026), sex offenses (410), homicide (12), intimidation (534), kidnapping (885), robbery (72), and simple assault (8,983; Colorado Bureau of Investigation 2011b). Since not all domestic violence victims report these offenses to the police and not all law enforcement agencies report domestic violence-related offenses to the Colorado Bureau of Investigation, the actual number of victims is likely higher than these statistics would indicate.

Data from domestic violence crisis centers also indicate that domestic violence affects many women in Colorado, as in other jurisdictions. In 2011, Colorado's 46 domestic violence crisis centers responded to 61,335 phone calls throughout the state and served a total of 34,685 clients (Colorado Department of Human Services 2011). These figures represent an increase over 2010, when the 46 centers responded to 57,434 crisis phone calls and served a total of 28,132 clients (Colorado Department of Human Services 2010). Since many women who experience domestic violence likely do not reach out to crisis centers for help, these numbers probably do not reflect the full extent to which women and families are affected by domestic violence in Colorado.

In Colorado, Latinas are disproportionately represented among those receiving residential and nonresidential services from domestic violence crisis centers. Although Latinas comprise only 21 percent of the state's total female population (Table 6.1), they made up 30 percent of those assisted by Colorado's domestic violence crisis centers in 2011. Among the remainder of the victims served, 44 percent were white, 7 percent were African American, 2 percent were Native American, 1 percent were Asian American, and the remaining 16 percent were multiracial, identified with another racial group, or did not identify their racial/ethnic background (Colorado Department of Human Services 2011).[69]

While some domestic violence victims may feel trapped and unable to access available resources, others seek assistance from antiviolence programs and services in their local areas. On September 15, 2011, the National Network to End Domestic Violence conducted its annual one-day count of domestic violence shelters and services across the country. The 40 participating programs in Colorado (which represented 89 percent of identified local domestic violence programs in the state) served 1,317 victims on this day, 622 of whom were provided emergency shelters or transitional housing and 695 of whom received nonresidential assistance such as counseling, legal advocacy, and children's support groups. A total of 235 requests for services went unmet, reflecting a shortage of funds and staff (National Network to End Domestic Violence 2011).

For victims from underserved populations, it is often especially difficult to find help in dealing with domestic violence. For example, some immigrant women who experience domestic violence may lack access to culturally and linguistically appropriate services (Ammar et al. 2005) or, especially if they are undocumented, fear they will be reported to immigration authorities if they contact the police for help (Hess, Henrici, and Williams 2011; Orloff 2002). Members of the LGBT community who experience domestic violence also face barriers to safety. They may encounter discrimination in their interactions with criminal justice personnel and, due to the lack of outreach about violence in LGBT relationships, remain unaware of the services available to them and their protections under the law (Buckley 2009). In addition, law enforcement officials are not always familiar with the needs of LGBT crime victims and may discriminate against LGBT survivors (National Coalition of Anti-Violence Programs 2010). LGBT individuals may also experience discrimination in shelters, and the relatively small and "tight-knit" nature of many LGBT communities can make it difficult for survivors to find safe, confidential housing (National Coalition of Anti-Violence Programs 2010).

[69] Asian Americans here do not include Pacific Islanders.

The Violence Against Women Act (VAWA)

For nearly 20 years, The Violence Against Women Act (VAWA) has supported state and local efforts to address the problem of violence against women. First passed in 1994, VAWA authorized funds for battered women's shelters, rape prevention programs, domestic violence intervention and prevention programs, and programs to improve law enforcement, victim services, prosecution, and court responses to violence against women. VAWA also created new legislation to address federal interstate stalking and domestic violence and established the National Domestic Violence Hotline, a toll-free number that has served victims across the nation. In addition, VAWA 1994 created legal protections for undocumented immigrant victims of violence whose abusers often use their legal status as a tool of coercion; these protections were strengthened in subsequent reauthorizations of VAWA (Faith Trust Institute 2013).

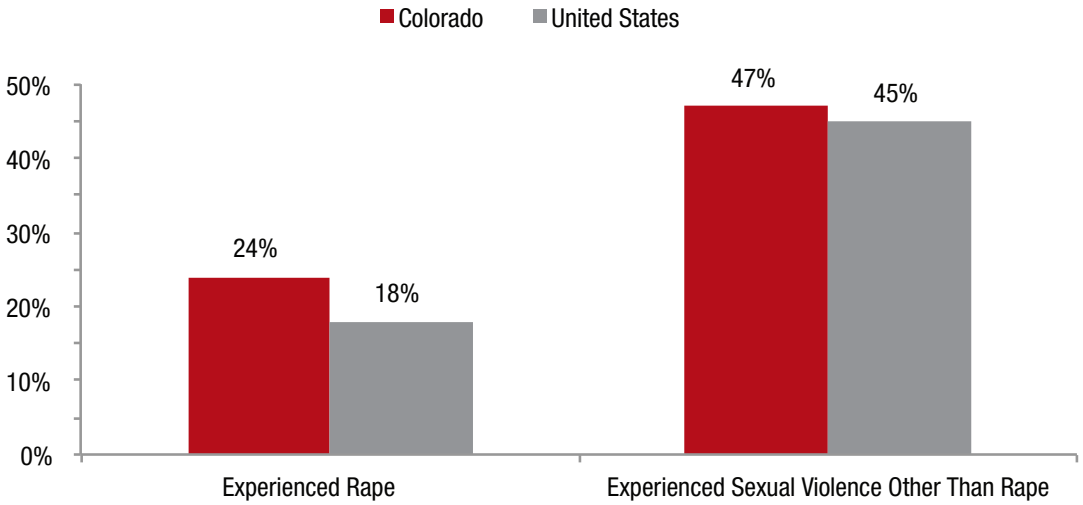
The most recent reauthorization of VAWA, which was signed into law in March 2013, extends provisions for victims in multiple ways (Violence Against Women Reauthorization Act 2013). It explicitly includes members of LGBT communities among those eligible for VAWA programs and increases protections for Native American women by empowering tribal authorities to prosecute non-Native American residents who commit violent crimes on tribal land (National Network to End Domestic Violence 2013). In addition, VAWA 2013 adds stalking to the list of crimes that make undocumented immigrants eligible for protection (National Organization for Women 2013) and requires colleges and universities to provide information to students about dating violence, sexual assault, and stalking and to improve data collection about these crimes (National Network to End Domestic Violence 2013).

Sexual Violence and Rape

Sexual violence and rape–which often occur within a context of domestic violence–also pose a serious threat to the health and overall well-being of many women in Colorado and the United States as a whole. In 2011, a total of 2,236 forcible rapes were reported by law enforcement agencies in Colorado, which represents a three percent increase from the number of forcible rapes reported in 2010 (Colorado Bureau of Investigation 2011a). In addition, according to a recent study published by the National Center for Injury Prevention and Control of the Centers for Disease Control and Prevention (CDC), Colorado's rate of female victimization from rape is the sixth highest in the nation: nearly one in four women aged 18 and older in the state–an estimated 451,000, or 24 percent–has been raped in her lifetime, compared with 18 percent of women in the United States as a whole (Figure 4.1). Forty-seven percent of women in Colorado aged 18 and older have experienced sexual violence other than rape in their lifetime, which is a slightly higher proportion than in the United States overall (45 percent; Figure 4.1).[70]

[70] Sexual violence is defined to include not only rape and sexual assault but also "expressive psychological aggression and coercive control, and control of reproductive or sexual health" (Black et al. 2011).

Figure 4.1. Percent of Women Having Experienced Rape or Sexual Violence Other Than Rape, Aged 18 and Older, Colorado and the United States, 2010



Source: IWPR compilation of data from the Centers for Disease Control and Prevention (Black et al. 2011).

Like the recent CDC survey, the Federal Bureau of Investigation's Uniform Crime Reporting (UCR) Program reports that Colorado's rate of forcible rapes is much higher than the national rate. In 2011, the rate of forcible rapes in Colorado was more than one-and-a-half times that of the nation (44.5 per 100,000 residents compared with 26.8 per 100,000 residents; U.S. Department of Justice 2013a).[71]

Official UCR data on rape, however, probably underestimate the number of rapes in Colorado, for two reasons. First, these data include only reported rapes, and most rape victims do not report the crime to the police. One study that analyzed data from the National Crime Victimization Survey found that only 36 percent of completed rapes, 34 percent of attempted rapes, and 26 percent of sexual assaults that occurred between 1992 and 2000 came to police attention (Rennison 2002). Second, these data are based on the Uniform Crime Reporting (UCR) definition of rape, which from 1927 to 2011 included only forcible rapes of women by men (U.S. Department of Justice 2012 and 2013b). In December 2011, the UCR definition of rape was revised to include both male and female victims and perpetrators and to reflect more forms of sexual penetration than the previous definition had recognized. The U.S. Department of Justice suggests that this revised definition will lead to a more accurate and comprehensive reporting of rape (2012).

[71] The FBI Uniform Crime Reporting (UCR) definition of "forcible rape" does not include statutory rape, or nonforcible sexual intercourse with a person younger than the statutory age of consent (U.S. Department of Justice 2013b).

Stalking

Stalking is an unfortunately common crime. While there is no universally accepted definition of stalking, most state stalking statutes define it as a course of conduct directed at a specific individual that would cause a reasonable person to feel fear (Catalano 2012). Common stalking behaviors include making unwanted phone calls or sending unwanted messages, sending unsolicited e-mails or letters, spreading rumors about the victim, following or spying on him or her, and leaving unwanted gifts (Catalano 2012). Nearly seven in ten victims are stalked by someone they know (Catalano 2012), and many suffer serious effects from the crime. Even when stalking does not lead to physical violence, it can invade the victim's privacy, create severe emotional distress, and lead to financial disruption and the loss of economic security, especially for those who are forced to move and leave their jobs behind (National Center for Victims of Crime 2002).

Several recent estimates of stalking victimization give insight into its prevalence in the nation as a whole and in Colorado. According to a 2009 study from the Bureau of Justice Statistics, during a 12-month period between 2005 and 2006, an estimated 3.3 million people aged 18 and older in the United States were stalked; the majority of victims were female, with those who are divorced or separated especially at risk (Catalano 2012). A recent Centers for Disease Control and Prevention Survey indicates that 16.2 percent of adult women (19.3 million) and 5.2 percent of adult men (5.9 million) in the United States have experienced stalking at some point in their lifetimes (Black et al. 2011). In Colorado, the prevalence of stalking among women is slightly higher than the national average: 17.2 percent of women (325,000) aged 18 and older in the state report having been stalked (estimates are not available for men in Colorado; Black et al. 2011).

Stalking poses an especially serious threat to personal safety, in part because it is an extremely difficult crime to address and prosecute. Many stalking victims fail to report their experiences to the police, most often because they either do not think the incident was serious or consider it a private matter (Baum et al. 2009). Even when it is reported, the crime can be difficult for the criminal justice system to effectively address. Stalking can be hard for law enforcement officers to identify, since the perpetrator's behaviors may not seem like threats from an "outsider's" perspective. In addition, the unpredictable nature of stalking behaviors makes it difficult to predict if, and when, these behaviors may lead to physical harm (National Center for Victims of Crime 2002).

Violence, Harassment, and Bullying Among Colorado's Youth

Research indicates that personal safety is a concern for Colorado's youth as well as adult women. In 2011, three percent of girls and five percent of boys in Colorado reported that they did not attend school at least once in the last month because they felt unsafe either at school or traveling to and/or from school (Figure 4.2). These figures are somewhat lower than in the nation overall, where six percent of both girls and boys reported skipping school for this reason (Centers for Disease Control and Prevention 2013b).

Teen violence and harassment, especially within dating relationships, contributes to the lack of safety that many youth in Colorado experience. In a recent survey of high school students in the state, six percent of girls and nine percent of boys reported that they had

been hit, slapped, or physically hurt on purpose by a boyfriend or girlfriend in the past 12 months (Figure 4.2). Ten percent of girls and four percent of boys said they had been forced to have sexual intercourse when they did not want to do so (Figure 4.2).

Like domestic violence, teen dating violence extends beyond physical and sexual abuse to include a wide range of behaviors and actions. One increasingly common form of harm is "cyber" or "electronic" abuse, in which perpetrators use technology to harass or control their dating partners. Several recent national studies indicate that as technology has advanced, cyber dating abuse has become a significant issue in teen relationships. For example, a study conducted by Teen Research Unlimited found that 25 percent of youth reported having been harassed by their partner via cell phone or texting and 22 percent reported having been asked by cell phone or the internet to engage in unwanted sexual activity (Picard 2007). In another study that examined the prevalence of electronic dating abuse among 5,647 youth from ten schools in three Northeastern states, slightly more than one-fourth of these youths–29 percent of girls and 23 percent of boys–in a current or recent relationship said that they had been a victim of electronic abuse in the past year. While these studies do not necessarily represent an increase in dating violence among teens, they do suggest that technology has opened up new ways for teens to control, abuse, and coerce their partners (Zweig et al. 2013).

Bullying remains a significant concern for youth in Colorado and affects girls more than boys. In 2011, 21 percent of girls and 17 percent of boys in ninth through twelfth grades reported having been bullied at school, and 18 percent of girls and 11 percent of boys said they had been electronically bullied at some point in the past twelve months.

Although data on teen dating violence in Colorado are not readily available, research suggests that bullying in general remains a significant concern for youth in the state and affects girls more than boys. In 2011, 21 percent of girls and 17 percent of boys in ninth through twelfth grades reported having been bullied at school, and 18 percent of girls and 11 percent of boys said they had been electronically bullied at some point in the past 12 months (Figure 4.2). Among middle school students, the pattern of girls' higher rates of bullying victimization also emerges: 47 percent of girls and 42 percent of boys in middle school report ever having been bullied on school property. Twenty-seven percent of middle school girls and 13 percent of middle school boys report having been electronically bullied at some point in time (Colorado Department of Education and Colorado Coalition for Healthy Schools 2012).

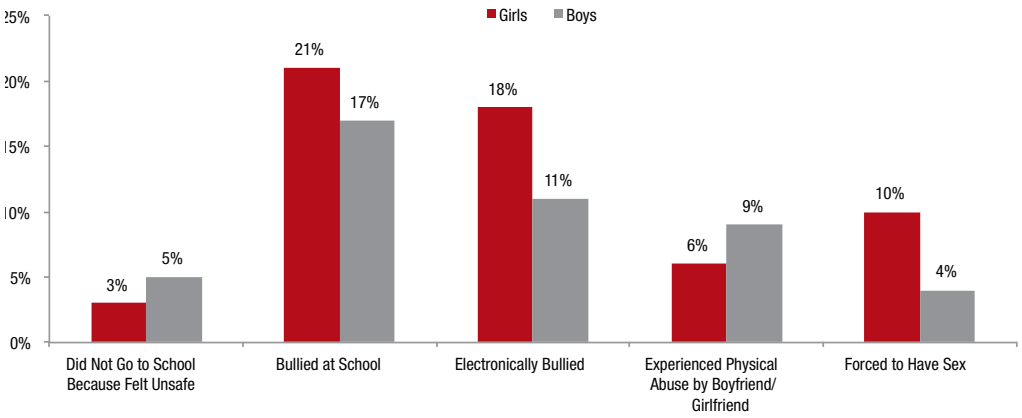
For some youth, the effects of this bullying are quite severe. Victims may have strong feelings of anxiety, fear, or powerlessness–emotions that stem partly from the ability of perpetrators to "hide behind technology" (Hoff and Mitchell 2009). In addition, findings from the 2011 Healthy Kids Colorado Survey (HKCS) indicate that bullying is linked to poor mental health. One-third of students surveyed who were bullied said they had seriously considered suicide in the past year, which is a much higher proportion than students who were not bullied (10 percent). Bullied students were also more than twice as likely as nonbullied students to report feeling sad for two or more weeks in a row (40 percent compared with 18 percent; Colorado Department of Education and Colorado Coalition for Healthy Schools 2012). The consequences of bullying and electronic abuse among teens and preteens, and the prevalence of these forms of harm, point to the need for interventions designed to create a culture of healthy relationships among youth in the state.

Improving legal protections for teen victims of domestic or dating violence represents another important way to address these problems. Few states recognize teens as domestic violence victims, and state laws vary considerably with respect to the protections and

services for teens that they offer (Break the Cycle 2010). In 2010, Colorado received a grade of "C" from the nonprofit organization Break the Cycle for its teen dating violence laws. In Colorado, minors can obtain protection orders, but state law leaves it unclear whether minors can petition on their own behalf and, if so, whether the minor's parent or guardian would be notified about the protection order. Colorado law also does not require schools to adopt policies and procedures to address dating violence (Break the Cycle 2010).

Ten percent of high school girls and four percent of high school boys in Colorado said they had been forced to have sexual intercourse.

Figure 4.2. Percent of High School Students Feeling Unsafe or Experiencing Bullying or Violence by Gender, Colorado, 2011



Notes: Survey includes girls and boys in grades 9–12.
Source: IWPR compilation of data from the Colorado High School Youth Risk Behavior Survey (Centers for Disease Control and Prevention 2013b).

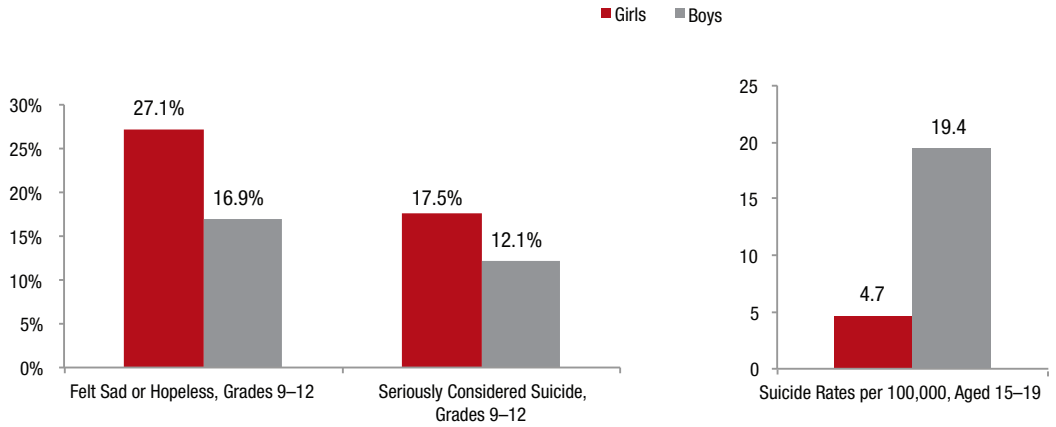
Mental Health

Many women and girls face gender-specific circumstances that may contribute to their higher incidences of anxiety and depression, such as higher rates of poverty (Heflin and Iceland 2009), more intense pressure to balance work and family responsibilities (Mental Health Foundation 2012), greater responsibility in caring for children and aging relatives (Cannuscio et al. 2002), and trauma from gender-based violence (Rees et al. 2011). A survey administered in 2010 found that women in Colorado were slightly more likely than men (11 percent compared with 9 percent) to report having mental health that was not good, which the survey defined as experiencing stress, depression, and problems with emotions for 14 or more days in the previous 30 days (Centers for Disease Control and Prevention 2012a). A study of Colorado students in ninth through twelfth grades indicates that this gender difference in mental health may begin at a fairly early age. Girls were considerably more likely than boys to report having felt sad or hopeless for almost every day for two or more weeks in a row in the past 12 months (27 percent compared with 17 percent; Centers for Disease Control and Prevention 2013b).

High school-aged girls in Colorado are also considerably more likely than boys to have seriously contemplated suicide and to have attempted to commit suicide, a pattern that holds true at the national level as well. In the state, nearly one in five girls in ninth through twelfth grades says they have seriously thought about taking their own life (com-

pared with 12 percent of their male counterparts; Figure 4.3). Eight percent of girls (compared with 4 percent of boys) report having actually tried to commit suicide (Centers for Disease Control and Prevention 2013b). Boys, however, are more likely to have their suicide attempt result in their death. Among young people in Colorado aged 15–19, the crude mortality rate for suicide in 2011 was 19.4 per 100,000 for boys compared with 4.7 per 100,000 for girls (Figure 4.3).

Figure 4.3. Percent of High School Students Who Felt Sad or Hopeless or Seriously Considered Suicide and Suicide Rates (per 100,000) Among Teens by Gender, Colorado, 2011



Sources: IWPR compilation of data from the Centers for Disease Control and Prevention (2012b) and the Colorado Department of Public Health and Environment (2012b).

Although data are not available by both gender and race/ethnicity, an analysis of survey results indicates that Latina/o students were substantially more likely than non-Latina/o white students to report having made a plan to commit suicide, attempted suicide, or sustained an injury due to a suicide attempt in the 12 months prior to the survey. Among high school students, 18 percent of Latina/o students and 14 percent of non-Latina/o white students said they had considered committing suicide in the past 12 months, while 16 percent of the former and 10 percent of the latter had made a suicide plan. Nine percent of Latina/o and five percent of non-Latina/o white students had attempted suicide. Among middle school students, the same pattern emerges: nearly one in four Latinas/os (24 percent) reported having thought about suicide compared with only 14 percent of non-Latina/o white students. Fifteen percent of Latinas/os had made a suicide plan and 11 percent had attempted suicide, compared with 9 percent and 4 percent of non-Latina/o white students, respectively.

Human Trafficking

Often referred to as a form of modern-day slavery, human trafficking occurs when an individual uses force, fraud, or coercion to induce someone to perform commercial sex acts or forced labor and services (Clawson et al. 2009). Women, men, and children can be trafficking victims (U.S. Government Accountability Office 2006); those with limited economic opportunities are especially at risk (Action Group 2008). Additional "at risk" populations

include runaway/throwaway youth and homeless youth, those with prior juvenile arrests, and family abuse victims (Estes and Weiner 2001; Williams and Frederick 2009).

The covert nature of trafficking makes it extremely difficult to document its prevalence and scope. Several indicators, however, suggest that trafficking is a serious problem in Colorado, as in the nation as a whole. In 2011, the National Human Trafficking Resource Center (NHTRS) hotline received 147 calls from callers in Colorado and 21 calls about potential trafficking in Colorado (National Human Trafficking Resource Center 2012). Between 2008 and 2012, members of the Colorado Network to End Human Trafficking (CoNEHT), a statewide network of organizations, provided services to more than 300 potential and confirmed labor and sex trafficking victims throughout Colorado. Colorado has many industries in which people are trafficked, including agriculture, hospitality (e.g., ski resorts), restaurants, construction, domestic service, magazine crews, and massage parlors.[72]

A Scenario of Human Trafficking[73]

In an attempt to escape poverty, "Marcie" joined a magazine crew after she was recruited with her boyfriend "Todd" at a Greyhound Station. She had been homeless for a year since aging out of the child welfare system and had met her boyfriend while experiencing homelessness. The recruiter told her that they would make lots of money and get to travel all over the country selling magazine subscriptions. Until this point, Marcie had never even left her home state. The man hurried her through the contract, which was written in "legal" language she did not understand. While on the crew, Marcie and Todd accrued major debt to this employer, which they were continually trying to work off. They would work from sun up to sun down every day of the week and only be given $10 a day with which to buy food. They slept in a motel room with crew members, and only the one who was the top performer for the day got the bed. Todd and Marcie experienced violence from both other crew members and their boss. At one point, Marcie was sexually assaulted by the crew leader. She knew that most other female crew members had experienced similar abuse. Finally, Marcie and Todd made the painstaking decision to leave, knowing that they supposedly owed the crew thousands of dollars and that the crew leader would most likely seek retribution. Marcie had heard of another young person who was badly beaten after trying to leave.

One study that surveyed 132 organizations involved in trafficking prevention or similar efforts in Colorado identified both strengths and weaknesses in the approaches taken. The study found that the organizations surveyed have initiated many awareness campaigns among community members, faith-based communities, and service providers–a step that

[72] Information provided by the Laboratory to Combat Human Trafficking, e-mail communication, March 18, 2013.

[73] Scenario provided by Prax(us), an organization that strives to address the root causes of exploitation in Colorado by creating systemic change and providing direct services through a comprehensive street outreach program. Text provided in an e-mail communication on April 1, 2013.

can result in more trafficking victims being identified and more service providers offering assistance to these victims. Very few of these campaigns, however, seek to raise awareness of trafficking among vulnerable populations. With regard to initiatives undertaken to protect trafficking victims, the study found that a majority of organizations surveyed offer intensive case management, and many seek long-term housing for trafficking survivors. While most do not serve trafficking survivors as their main target population, a number have been willing to adapt their services to this population. Nonetheless, some significant gaps in services to protect trafficking survivors exist, including a limited number of shelters for youth and a lack of mental health services for trafficking survivors (Laboratory to Combat Human Trafficking 2013).[74]

Rocky Mountain Innocence Lost Task Force (RMILTF)[75]

The FBI Rocky Mountain Innocence Lost Task Force (RMILTF) was instituted on January 1, 2012 to address the problem of human trafficking in Colorado. During 2012, the RMILTF was comprised of Denver Police Officers, FBI Special Agents, an Aurora Police Officer, an Arapahoe County Sheriff's Deputy, and an FBI Victim Specialist. Additionally, the FBI provided the RMILTF with analytical and operational support via the FBI Rocky Mountain Safe Streets Task Force. The RMILTF's primary efforts include identifying and rescuing victims of sex trafficking; proactively investigating, identifying, apprehending, and prosecuting those engaged in the Commercial Sexual Exploitation of Children (CSEC) in the form of child prostitution; participating in information and resource sharing in the investigation of sex trafficking cases; and conducting public education to promote awareness of human trafficking.

In 2012, the RMILTF led 47 sex trafficking investigations and supported or assisted in 20 sex trafficking investigations. Fifty-two victims of sex trafficking and/or commercial sexual exploitation were identified by the RMILTF, including 19 adults and 33 juveniles. With other law enforcement partners, the RMILTF made 49 juvenile recoveries in 2012, all of whom were victims of sexual exploitation and were recovered from commercially exploitative environments.

Girls who experience violence are more likely to be victimized as adults.

The Consequences of Diminished Personal Safety

The lack of personal safety that many women and girls experience has a host of economic, psychological, and social consequences. At a societal level, the economic effects of violence against women and girls are especially devastating. One study found that each year in the United States, female victims of domestic violence over the age of 18

[74] The study also surveyed the 132 organizations about their cooperative resources or partnerships to combat human trafficking. In addition, it surveyed 26 agencies involved in law enforcement or prosecutions about their efforts to address trafficking through prosecution and partnerships. These four "Ps"—prevention, protection, prosecution, and partnerships—are identified by the Laboratory to Combat Human Trafficking as the key components of promising practices for addressing trafficking.

[75] Scenario provided by a member agency of the Colorado Network to End Human Trafficking in an e-mail communication on March 28, 2013.

Each year in the United States, female victims of domestic violence over the age of 18 lose almost eight million days of paid work because of the violence, a loss that equals approximately 32,000 full-time jobs and 5.6 million days of household productivity.

lose almost eight million days of paid work because of the violence, a loss that equals approximately 32,000 full-time jobs and 5.6 million days of household productivity. This same study found that the cost of domestic violence in 1995 was $5.8 billion, with $4.1 billion paying for direct medical and mental health services (Max et al. 2004). In 2011 dollars, these costs would be more than $8.6 billion, with about $6 billion for direct medical and mental health services.[76]

At the individual level, the costs of having one's personal safety compromised can also be severe. Victims of electronic bullying, for example, may experience an invasion of privacy, emotional distress, and financial disruption, especially for those who are forced to move or leave their jobs. Those who experience physical violence are also more likely than those who do not to develop mental health issues (Fergusson, Boden, and Horwood 2008; Kilpatrick and Acierno 2003), have low expectations for the future (O'Donnell, Schwab-Stone, and Muyeed 2002), experience poorer physical health, and engage in poor health behaviors (Weissbecker and Clark 2007). For women in particular, childhood abuse may increase the risk of developing eating disorders later in life (Rayworth, Wise, and Harlow 2004).

Children and adolescents who witness violence, even without direct victimization, also face increased risk. In a child's early years, experiencing a sense of safety in his or her surroundings facilitates healthy development both socially and intellectually; witnessing violence can impede children's brain development, undermine their ability to form healthy social connections, and invoke negative emotions such as fear, anxiety, and depression (Baker, et al. 2002; Choi et al. 2012; Meltzer et al. 2009; Russell, Springer, and Greenfield 2010). Youths who witness violence are also more likely to develop post-traumatic stress disorder and major depressive episode (Zinzow et al. 2009). In some instances, the effects of violence lead to an ongoing cycle of harm: girls who experience violence are more likely to be victimized as adults (Whitfield et al. 2003).

These sobering facts point to the need to continue studying the multiple forces that undermine the personal safety of women and girls through research and improved data collection that can enhance promising programs and practices. The lack of sustained data collection on violence in Colorado, as in other jurisdictions across the nation, makes it difficult to effectively target resources and develop initiatives that directly address the needs of community members.

[76] IWPR calculations using CPI-U data (Hess, Gunn-Wright, and Williams 2012). The cost due to medical and mental health services needed is likely to be higher than estimated here because medical care expenditures in the CPI-U outpaced overall inflation by 23 percent between 1995 and 2011.

Strategies for Action: Personal Safety

Experiencing a sense of personal safety is essential for women and girls to reach their full potential, yet many women and girls in Colorado do not feel safe in their homes, schools, and communities. Domestic violence, stalking, sexual abuse, bullying, and human trafficking profoundly affect the lives of many women and girls in Colorado. Some strategies for action to address these forms of harm include:

- informing policymakers and funders about the effects and costs of violence against women and girls, as well as the benefits and costs of different approaches to addressing it;
- ensuring that data on violence against women and girls are consistent and up-to-date as well as disaggregated by race and ethnicity where possible;
- requiring schools to adopt policies and procedures that address teen dating violence;
- encouraging men and youth to become more involved in creating and implementing solutions to violence against women and teens;
- empowering youth to develop healthy relationships;
- educating the general public, policymakers, and other stakeholders about trafficking in Colorado;
- increasing access to mental health services for women and girls; and
- supporting organizations that offer services for victims of violence in the state.

V. Women's Leadership

Key Findings

- In 2013, Colorado ranked first in the nation for women's representation in state legislatures. Women held 41 percent of the legislative seats in Colorado's General Assembly, including 27 of 65 seats in the House of Representatives and 14 of 35 seats in the Senate.

- Only one of Colorado's nine seats in the national legislature, however, was occupied by a woman. In the state's history, only four women have represented Colorado in the U.S. Congress. No woman of color has ever represented Colorado in the U.S. Senate or House of Representatives.

- In Colorado, as in the United States as a whole, women are more likely than men to register to vote and go to the polls on election days. In the 2008 elections, 73 percent of eligible women in Colorado registered to vote and 69 percent voted, compared with 71 percent of eligible men who registered to vote and 67 percent who went to the polls.

- Colorado receives low rankings nationally for its female board representation. In a study of corporate board leadership in Colorado, 54 percent of companies surveyed had only one or two women serving on their boards.

- In 2007, Colorado ranked thirteenth in the nation for women-owned businesses. Twenty-nine percent of businesses in the state were women-owned firms (159,353 of 549,157), which is equal to the share of businesses owned by women nationwide.

- Charitable giving represents one way women serve as leaders in their communities. In Colorado, women are more likely to respond to appeals for donations than men.

- Between 2008 and 2010, women in Colorado volunteered at greater rates than men (38.5 percent of women volunteered compared with 27.4 of men). Women and men, however, had the same median annual number of volunteer hours (50 hours per year).

Introduction

Colorado is home to women who serve as leaders in their communities in various ways, including through their work as executives, volunteers, activists and community organizers, policymakers, teachers, and philanthropists. Together, women who fill these diverse roles have the experience, knowledge, and skills to help the state address its existing inequities and disparities.

While Colorado greatly benefits from women's leadership and active participation in local communities and institutions, the collective leadership power of women in the state has not yet been fully tapped. For example, although Colorado has the highest proportion of women in state legislatures across the nation, women continue to be underrepresented in the state's legislature relative to their share of the total population. In addition, women in the state, as in the nation as a whole, experience challenges that can make it difficult for them to assume leadership roles in other sectors, including limited time and resources and a lack of role models. This section presents data on multiple aspects of women's leadership, focusing on four key areas: women's political participation, representation in elected office, participation in nongovernmental leadership, and philanthropic and volunteer activities.

"Formal leadership roles are just one way that women lead. All women have the opportunity to serve as role models every day in the performance of their jobs. We can lead through how we behave, how we dress, how we address problems and solve conflict…we set an example for others."
Joanne, Durango, The Women's Foundation of Colorado's *Listening Tour 2012*

Political Participation

Political participation allows women to help shape laws, policies, and decision-making in ways that reflect their interests and needs, as well as those of their families and communities. Public opinion polling shows that women express different political preferences from men, even in the context of the recession and recovery, when the economy and jobs top the list of priorities for both women and men. A poll conducted by the Pew Research Center (2012) found that women tend to express concern about issues such as education, health care, birth control, abortion, the environment, and Medicare at higher rates than men. Because women are more likely than men to be the primary care providers for their families, these issues have an especially profound effect on women's lives.

Voting is one way for women to express their concerns and ensure that their priorities are fully taken into account in public policy debates and decisions. By voting, women help to choose leaders who represent them and their concerns. Although women were denied the right to vote until 1920 and in the following decades were often not considered serious political actors (Carroll and Zerrili 1993), women today constitute a powerful component of the U.S. electorate. In the nation as a whole, women make up a majority of registered voters and vote more often than men (Center for American Women and Politics 2011).

This pattern has held true in recent elections in Colorado. Women are more likely than men to register to vote and go to the polls, both in Colorado and in the United States. In the 2008 elections in Colorado, voter registration rates for women in the state exceeded the rates for men (73 percent of eligible women registered to vote compared with 71 percent of eligible men; Table 5.1). Voter registration rates for both women and men in Colorado were lower in 2010 (a year that did not have a presidential election) than in 2008. In 2010, the gender gap in voter registration was slightly wider than in 2008: 68 percent of eligible women and 65 percent of eligible men registered to vote. In both 2008 and 2010, women's voter registration rates in the state were similar to their registration rates in the United States as a whole (Table 5.1).

Table 5.1. Voter Registration Rates by Gender, Colorado and the United States, 2008 and 2010

	Colorado		United States	
	Percent	Number	Percent	Number
2010 Voter Registration[a]				
Women	68%	1,196,000	67%	72,926,000
Men	65%	1,104,000	64%	64,337,000
2008 Voter Registration[a]				
Women	73%	1,247,000	73%	78,069,000
Men	71%	1,190,000	69%	68,242,000
Number of Unregistered Women Eligible to Vote, 2010[b]	32%	566,000	33%	36,595,000

Notes: [a]Percent of all women and men aged 18 and older and citizens of the United States who reported registering. [b]Calculated by subtracting the total number of registered female voters from the total adult female citizen population and dividing by the total adult female citizen population.
Sources: U.S. Department of the Commerce (2009 and 2011a).

Women in Colorado were also more likely than men to vote in both 2008 and 2010. In 2008, a presidential election year, 69 percent of Colorado women who were eligible to vote[77] did so, compared with 67 percent of eligible men. This voting gender gap of two percentage points was slightly smaller than the gap in the 2010 elections, when 54 percent of eligible women and 51 percent of eligible men voted. Women's voter turnout was somewhat higher in Colorado than in the United States as a whole during the 2008 presidential election year (69 percent compared with 66 percent) and considerably higher in 2010 (54 percent compared with 46 percent in the nation overall; Table 5.2).

[77] Eligible voters are women and men aged 18 and older who are citizens of the United States.

Table 5.2. Women's and Men's Voter Turnout, Colorado and the United States, 2008 and 2010

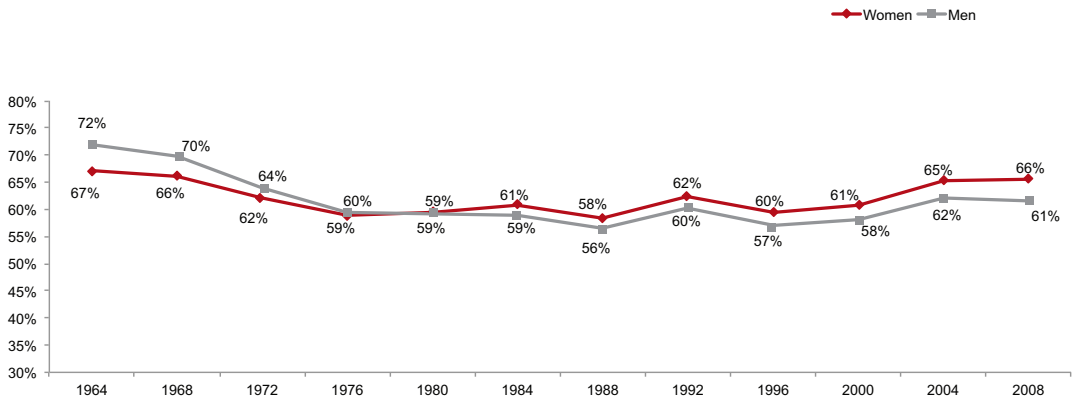
	Colorado		United States	
	Percent	Number	Percent	Number
2010 Voter Turnout[a]				
Women	54%	955,000	46%	50,595,000
Men	51%	871,000	45%	45,392,000
2008 Voter Turnout[a]				
Women	69%	1,185,000	66%	70,415,000
Men	67%	1,123,000	61%	60,729,000

Note: Percent of all women and men aged 18 and older and citizens of the United States who reported voting.
Source: IWPR analysis of data from the U.S. Department of Commerce (2009 and 2011a).

This trend of women's stronger representation than men's at the ballot box has also emerged in the nation as a whole in recent decades. In every presidential election since 1964, the number of female voters in the United States has exceeded the number of male voters (Center for American Women and Politics 2011). In addition, the proportion of eligible women who voted in presidential elections has exceeded the proportion of eligible men since 1980.[78] In the 2008 presidential election, 66 percent of eligible women in the nation and 61 percent of eligible men voted (Figure 5.1).

[78] In 1980, 59.4 percent of eligible women and 59.1 percent of eligible men voted.

Figure 5.1. Voter Turnout Rates by Gender in Presidential Election Years, United States, 1964–2008



Note: Until 1996, the Census Bureau's Voting and Registration data tables from the Current Population Reports, Series P-20 did not exclude noncitizens from the male and female totals of the voting age-eligible population. Thus, proportions of eligible men and women in the years 1964–1992 are calculated with the numbers of all men and women aged 18 years and older as the denominators, while for 1996 and later, the denominators used are restricted to citizens aged 18 and older.
Source: IWPR calculations using data from the U.S. Department of Commerce (2012d).

Women in Elected Office

Women's representation in government gives women a more prominent voice in the political arena, helping policymakers to make decisions that reflect a more inclusive democracy. Research shows that legislatures with higher proportions of women tend to consider women's issues more seriously and address them more often than legislative bodies with fewer women in office (Dodson 1991; Thomas 1994). This is partly because women in elected office are more likely than their male counterparts to support policies that benefit women, regardless of their party affiliation (Center for American Women and Politics 1991; Swers 2002).

Although women's political participation is critical to forming a more inclusive government that effectively addresses women's needs, women's representation at all levels of government remains low in the United States. As of April 2013, women held only 18.3 percent of seats (98 of 535) in the 113th Congress, including 20 of 100 seats in the U.S. Senate and 78 of 435 seats in the U.S. House of Representatives (Table 5.3). Only 30 congressional seats (5.6 percent) were held by women of color.[79]

As in other states across the nation, the representation of women from Colorado in the U.S. Congress is low relative to women's share of the total population. In the national legislature, only one of the state's nine seats (2 Senate, 7 House; Table 5.3) is occupied by a woman, Rep. Diana DeGette, who represents the First District of Colorado. Only four women have represented the state in the U.S. Congress in its entire history, and no woman of color has ever been elected from Colorado to the U.S. Congress (U.S. House of Representatives 2013).

[79] Percentages calculated by IWPR using data from the Center for American Women and Politics (2013e).

Table 5.3. Women in Elected Offices, Colorado and the United States, 2013

	Colorado		United States	
	Number	Percent	Number	Percent
Number of Women in Statewide Executive Elected Office	0 of 5	0%	75 of 320	23%
Number of Women in the U.S. Congress	1of 9	11%	98 of 535	18%
U.S. Senate	0 of 2	0%	20 of 100	20%
U.S. House	1 of 7	14%	78 of 435	18%
Percent of State Legislators Who Are Women	41 of 100	41%	1,781 of 7,383	24%

Note: Percentages calculated by IWPR using data from the Center for American Women and Politics.
Source: IWPR compilation of data from the Center for American Women and Politics (2013a, 2013b, 2013c, and 2013e).

With the exception of 2005 and 2006, Colorado has consistently ranked since 1992 among the top five states in the country with the highest number of women in the state legislature.

While few women from Colorado have served in the U.S. Congress, the state ranked first in the nation in 2013 for women's representation in state legislatures. With the exception of 2005 and 2006, Colorado has consistently ranked since 1992 among the top five states in the country with the highest number of women in the state legislature (Center for American Women and Politics 2013c). In 2013, women held 41 of the 100 legislative seats in the Colorado General Assembly, including 27 of 65 seats in the House of Representatives and 14 of 35 seats in the Senate (Center for American Women and Politics 2013c; Table 5.1). Nationally, women held 24.1 percent or 1,781 of the 7,383 seats in state legislatures (Center for American Women and Politics 2013d). Both the president of the Senate and the speaker of the House of Representatives in Colorado, however, are men (Center for American Women and Politics 2013b).

As of January 2013, there were no women serving in any of Colorado's five statewide elective executive positions (Center for American Women and Politics 2013c), which include the Governor, Lieutenant Governor, Secretary of State, State Treasurer, and Attorney General.[80] Colorado has never had a female Governor; however, since 1967, Colorado has had one female Attorney General, four female Lieutenant Governors, four female State Treasurers, and five female Secretaries of State (Center for American Women and Politics 2013c). Former Secretary of State Vikki Buckley (1995–1999) is the only woman of color to have served in statewide elective office in Colorado (Center for American Women and Politics 2013f).

[80] Information compiled by IWPR (Colorado Nonprofit Association 2013b).

Women in Non-Government Leadership

Board Representation

Gender diversity on corporate and nonprofit boards has important symbolic and practical effects. On a symbolic level, female board representation shows key stakeholders that women's perspectives are valued and that women's voices inform decisions made at the top of the organization (Brown, Brown, and Anastasopoulos 2002). Moreover, female board representation gives women and girls role models that can inspire and encourage their future leadership (Watson Korbel and Evans 2012). On a practical level, the inclusion of women on boards broadens the range of experiences and perspectives that boards possess (Brown, Brown, and Anastasopoulos 2002). Research also suggests that having more women in the boardroom positively affects financial performance and governance and increases the board's independence from management and its commitment to social responsibility (Catalyst 2007; Terjesen et al. 2009; Watson Korbel and Evans 2012).

Colorado receives a low ranking nationally for its corporate female board representation. In 2012, the state ranked third worst for its proportion of boards that were all male (43 percent) among the 19 states in the nation with at least 50 companies that were headquartered in the state. The majority of Colorado companies (54 percent) surveyed in a study of board leadership had only one or two women serving on their boards (Lamb and Gladman 2012). A separate analysis using 2010 corporate annual reports by The Women's Leadership Foundation in Colorado found that in all 92 publicly traded companies headquartered in Colorado, only 7 percent of board seats were held by women (52 of 697 board seats). Only one of the 92 publicly traded companies had a board with three or more women. Fifty-six percent (52 of 92) had no female members on their board, 33 percent had one female member (30 of 92), and 10 percent had two female members (9 of 92; Watson Korbel and Evans 2012).

Colorado's low ranking in corporate female board membership may partially result from dynamics related to the make-up of Colorado's industries. A comparatively high proportion of Colorado companies are in the energy sector (22 percent) and 12 percent are in the information technology (IT) sector, both of which tend to be male-dominated (Lamb and Gladman 2012). Research suggests that women often face barriers to networking in male-dominated industries that can make it more difficult for them to receive promotions and prestigious appointments. A 2004 study of social networks in the IT workforce, for example, found that many women in this workforce felt isolated from social gatherings, experienced limited mentoring opportunities across gender lines, and had less access than men to resources that would help in navigating and understanding the workplace (Morgan et al. 2004).

Although there are more than 20,000 nonprofits in Colorado (Colorado Nonprofit Association 2013a), there exists a lack of data on nonprofit female board membership. There are, however, strong individual examples of female board membership, such as The Colorado Nonprofit Association, which has 17 of its 23 board seats occupied by women.[81]

[81] Information compiled by IWPR using information from the Colorado Nonprofit Association's webpage on its board members (Colorado Nonprofit Association 2013b).

Business Leadership

As noted in the section on Employment and Earnings, Colorado ranked thirteenth in the nation for women-owned businesses in 2007.[82] In 2007, 29 percent of businesses in Colorado were women-owned firms (159,353 of 549,157), which is the same proportion as in the nation as a whole (U.S. Commerce Department 2007).

"There are no women leaders in the banking industry in this county—and the rate of women business ownership is very low. These are connected."
Karen, Alamosa, The Women's Foundation of Colorado's *Listening Tour 2012*

Despite Colorado's relatively high ranking, women business owners in the state face many obstacles. According to a statewide survey of women and minority-owned businesses in 2006, female business owners in Colorado reported finding themselves at a significant and substantial resource disadvantage. Only 24 percent of women business owners in the state registered with federal women and minority certification programs. Women-owned businesses also held proportionately fewer contracts than men-owned businesses with the federal government (31 percent of women-owned businesses held such contracts compared with 38 percent of businesses owned by men).[83] In addition, women business owners in Colorado were less likely than their male counterparts to report using a formal bank or lending institution (49 percent compared with 61 percent). Women business owners also perceived that banks and lending institutions had a low level of responsiveness to them and to other women- and minority-owned businesses (Colorado Office of Economic Development and International Trade 2006).

Women and Political Activism

Women influence policy debates and discussions not only by voting, participating in government, and serving in formal leadership roles, but also by engaging in grassroots activism, philanthropy, and volunteering. Women's leadership and participation in social justice organizations such as nonprofits and community-based advocacy groups ensure that women's voices and needs are addressed in policymaking.

Colorado has a strong network of women's organizations that amplify women's leadership and provide opportunities for civic engagement. The first of these organizations, the Colorado Women's College (which became The Women's College of the University of Denver in 1993), was founded in 1888. Between its founding and March 2010, nearly 100 women's organizations in the state were established (Denver Women's Commission 2010).

[82] IWPR analysis of data from the U.S. Department of Commerce (2007).

[83] Businesses owned by women, however, had proportionately more contracts with the state government. Twenty-six percent of businesses owned by women held such contracts compared with 22 percent of businesses owned by men (Colorado Office of Economic Development and International Trade 2006).

Girls' Leadership Council[sm]

Each year, high school girls from across the state stay at the University of Denver campus for a week in the summer and participate in the Girls' Leadership Council, a program created by The Women's Foundation of Colorado to inspire girls to be future leaders and philanthropists.

"The young women are selected at the end of their sophomore year in high school through a statewide competitive and rigorous application and review process. The girls engage in a challenging hands-on program that allows each girl to discover how she can make an impact through individual and collective leadership and philanthropy," said Louise Atkinson, The WFCO's President and CEO.

Girls learn about key issues affecting women and girls, fundraising and nonprofits, and philanthropy and grantmaking. During the week-long experience, girls attend seminars, meet with prominent women in the community, participate in leadership-building activities, and help to review grant applications from local nonprofit organizations.

One program participant describes her experience: "You are sitting in a room with nine girls who you have never before met. You come from different places, different backgrounds, ethnicities, experiences, household incomes, triumphs, losses, and interests, but the moment that all of those factors are put away you realize that the one thread that connects each of you is the ability to better the world around you. I walked away from my week at the University of Denver with a new outlook on the world, new insights into what challenges the women and girls of our state are facing, an ignited passion for helping others around me, and nine new sisters."[84]

The Girls' Leadership Council is an ongoing program within The Women's Foundation of Colorado.

"Leaders in my school set the example—you look to someone who's a good athlete or a captain who sets the example and makes you all want to try hard. You see what's going on around you and try to make it better."
Yoana, Vail, The Women's Foundation of Colorado's *Listening Tour 2012*

Some of these organizations focus on women's policy issues and strive to mobilize constituencies and persuade legislators to prioritize them. By bringing researchers, advocates, general constituents, and policy experts together to produce policy agendas and track legislative and budgetary actions, these groups help to ensure a focus on issues of importance to women, such as violence against women, economic self-sufficiency, careeradvancement, and civic participation.

Other women's groups in Colorado promote women's civic engagement and activism by creating networks for connecting women with similar political interests or standings. Research suggests that such groups often encourage women's political activism by increasing their confidence in taking on public leadership roles, identifying the issues that most directly affect women in policy decisions, and creating opportunities for women to build networks and alliances (Caiazza 2006).

[84] Darylann Aragon, 2012 Girls' Leadership Council participant. E-mail communication, March 20, 2013.

The top four leadership roles identified by participants in The Women's Foundation of Colorado's *Listening Tour 2012* were all informal leadership roles: community volunteering, setting a positive example, mentoring other women, and fundraising and making charitable donations (Boysen, Wimberley, and Zeller 2012). Since quantitative data on women's leadership are scarce, qualitative descriptions such as those in the *Listening Tour 2012* report are valuable in capturing key examples of women in informal leadership roles. The two categories explored in this section are those for which data on Colorado women are available: charitable giving and volunteering.

Women's Giving

As women have increased their labor force participation and earning power, they have also become significant donors to organizations in their communities. In Colorado, women are more likely than men to respond to appeals for donations, although men in the state tend to give higher-value donations on a more frequent basis than women (Colorado Nonprofit Association 2011; Corona Insights 2010). Nationally, women today are as likely as men to be donors and, on the whole, are more generous with their wealth; women make larger charitable contributions than men and donate more frequently (Swank 2010). One study found that high net worth women in the United States (women with investable assets of more than one million dollars) give, on average, 3.5 percent of their total net worth each year, which is considerably higher than the 1.8 percent given by high net worth men (Barclay's Wealth 2009).

Women's more generous giving patterns may stem partly from their attitudes regarding charitable giving. A 2011 statewide phone survey and six focus groups conducted in Colorado by the Colorado Nonprofit Association found that women were considerably more likely than men to see a family tradition of charitable giving as an important reason to donate (40 percent compared with 26 percent). They were also nearly twice as likely to strongly agree that charitable organizations play a key role in speaking out on important issues (52 percent compared with 28 percent). In making decisions about whether to make a charitable gift, women were much more likely than men to say that they had donated because the organization's prior work helped them or someone they know (40 percent compared with 16 percent). Women were also more inclined to give when someone they knew asked them for a contribution (79 percent compared with 62 percent) and more likely to donate at events (70 percent compared with 53 percent; Colorado Nonprofit Association 2011).

Volunteering

Women make important contributions to their communities in Colorado by volunteering. Those who volunteer not only increase the capacity of local organizations to meet community needs but also create opportunities for individuals to give back to and learn from their communities. Volunteering provides one way for communities to invest in and help themselves, building critical strength from within.

Between 2008 and 2010, women in Colorado volunteered at notably higher rates than men (38.5 percent of women compared with 27.4 of men), although the median number of volunteer hours was the same for women and men (50 hours per year).[85] In 2006, women in the state were more likely to volunteer than women in the nation as a whole (36.2 percent and 31.6 percent, respectively). During this same year, Colorado's women were also more likely than men in the state (28.2 percent) and nation (24.3 percent) to volunteer (Table 5.4).

This trend of women's higher volunteer rates compared with men's holds true at the national level as well. In 2011, the Corporation for National and Community Service found that women in the United States volunteered at significantly higher rates than men. Women were most likely to volunteer at religious (34.3 percent), educational (27.6 percent), social service (14.2 percent), and health (9.4 percent) institutions (data not available for Colorado; Corporation for National and Community Service 2012b).

Table 5.4. Volunteer Rates and Median Hours Volunteered per Year by Gender, Colorado and the United States, 2006 and 2008–2010

	Colorado		United States	
	Median Hours	Volunteer Rate	Median Hours	Volunteer Rate
2008–2010				
Women	50	38.5%	N/A	N/A
Men	50	27.4%	N/A	N/A
2006				
Women	50	36.2%	50	31.6%
Men	48	28.2%	52	24.3%

Notes: For individuals aged 16 and older. N/A indicates that data are not available.
Source: IWPR compilation of data from the Corporation for National and Community Service (2012a) and data from the Corporation for National and Community Service (2007).

Barriers to Women's Leadership

Although there are many institutions that promote women's civic engagement and political leadership, obstacles to women's political participation and leadership persist. Women's higher rates of poverty and lower earnings compared with men's, caregiving responsibilities, and limited access to benefits such as paid leave that would assist in balancing caregiving and professional responsibilities all restrict women's political and community leadership in Colorado, as in other jurisdictions.

[85] IWPR compilation of 2011 data from the Corporation for National and Community Service (2012a).

Research also points to several other challenges that impede women's leadership. Women are less likely to be encouraged to run for public office by their communities and more likely to perceive the political environment as gender-biased, which affects their confidence and likelihood of getting involved in campaign politics (Lawless and Fox 2012). Many women also lack mentors or role models who encourage them to take on public leadership roles (Caiazza 2006).

Strategies for Action: Women's Leadership

Participants in The Women's Foundation of Colorado's *Listening Tour 2012* believed that key barriers preventing many women and girls from reaching their leadership potential include a lack of access to education, mentors, and role models (Boysen, Wimberley, and Zeller 2012). Some strategies for addressing these barriers and developing the leadership skills of women and girls include:

- encouraging partnerships between policymakers, researchers, funders, and other key stakeholders who support the leadership of women and girls;
- securing commitments from corporate and nonprofit board nominating committees in Colorado to develop recruitment programs for women;
- supporting the efforts of organizations that provide networking and training to prepare and position women for leadership roles;
- improving data collection on gender diversity in corporations by creating an online directory of Colorado companies that shows the percentage of women who serve on their corporate boards and the number of women in their leadership positions;
- collecting and sharing information on the composition of nonprofit boards and women in nonprofit leadership;
- creating a directory of women-owned businesses in Colorado and encouraging local residents to support these businesses;
- improving women's access to volunteer and training opportunities by ensuring that meetings are held in places that are safe and accessible to women;
- facilitating greater access to volunteer and other leadership opportunities for mothers by providing child care at events and meetings; and
- promoting mentoring opportunities for women and girls by developing networks for them to connect based on shared interests.

VI. Demographics

Key Findings

- In Colorado, 56 percent of those aged 65 and older are women. In general, older women are less likely than older men to live with someone who can care for them in their later years.

- The share of single-mother households in Colorado is more than double the share of single-father households. Of all family households with dependent children in the state, 20 percent are headed by single women with children and 9 percent are headed by comparable men.

- The female population in Colorado has a higher proportion of white women and girls and Latinas than the United States as a whole. The racial and ethnic distribution of the state's female population, however, varies considerably across its different regions. The Southern region has the most racial and ethnic diversity, and Boulder and the Southwest and Northern regions have the least.

- The Latina population in Colorado has grown considerably in recent years and will likely continue to grow rapidly. Among Latinas, 36 percent of the female population is aged 18 and under, compared with 27 percent of African American women and girls, 21 percent of Asian American women and girls, 17 percent of Native American women and girls, and 20 percent of white women and girls.

- The growth in Colorado's Latina population stems in part from an influx of immigrants to the state. Between 1990 and 2011, the share of Colorado's female population comprised of foreign-born women and girls more than doubled, increasing from 4.5 percent to 10 percent. More than half of Colorado's immigrants (56 percent) are from Latin America.

Introduction

This chapter includes basic demographic information on women and girls in Colorado. Statistics on the age, sex ratio, marital status, and racial/ethnic distribution of women and girls present an image of the state's female population that provides insight on the topics covered in this report. Demographic factors have implications for the location of economic activity, the types of jobs available, and the kinds of public services needed. In rural areas, for example, women typically have fewer opportunities for paid employment than in urban areas, in part because they may lack access to public transportation that can take them to jobs as well as to licensed child care centers.

Approximately 2.5 million women and girls live in Colorado, representing slightly less than half of the state's total population. In Colorado, 13 percent of women are aged 65 and older, which is a slightly smaller proportion than in the nation as a whole (15 percent; Table 6.1). Due to women's longer life expectancy compared with men's, women make up 56 percent of all people aged 65 and older in the state and 57 percent in the United States overall.[86] This larger share of women among the older population means that women are less likely than men to live with someone who can care for them at the later stages of life. In general, older women are more likely than older men to be single and live alone, not only because they have a longer life expectancy than men (81 years compared with 76; U.S. Department of Commerce 2012c), but also because they often marry men who are older than they are and are less likely to remarry following spousal death or divorce (Kinsella and Gist 1998). In addition, unmarried older men are more likely than unmarried older women to live with others (Hartmann and English 2009).

The distribution of women by marital status in Colorado is somewhat different from the United States as a whole. Colorado has a larger share of women who are married; 50 percent of women aged 15 and older in the state are married compared with 47 percent in the nation overall. A slightly larger proportion of women in Colorado are separated or divorced than in the nation overall (16 percent compared with 15 percent); women in the state, however, are less likely than their counterparts nationwide to be widowed or to have never married (Table 6.1). In Colorado, the proportion of women who have never married has increased over the last two decades, from 21.5 percent in 1990 to 27 percent in 2011 (IWPR 2000; Table 6.1).

[86] IWPR analysis of 2011 American Community Survey microdata (Ruggles et al. 2010).

Table 6.1. Basic Demographic Statistics for Colorado and the United States, 2011

	Colorado	United States
Total Population	5,116,796	311,591,919
Number of Women and Girls, All Ages	2,548,745	158,343,931
Sex Ratio, All Ages	0.99:1	1.03:1
Proportion of Women Aged 65 and Older	13%	15%
Distribution of Women and Girls by Race and Ethnicity, All Ages,		
White	70%	63%
African American	4%	13%
Latina	21%	16%
Asian American	3%	5%
Native American	0.5%	1%
Other	2%	2%
Distribution of Women Aged 15 and Older by Marital Status		
Married	50%	47%
Never Married	27%	29%
Separated or Divorced	16%	15%
Widowed	7%	9%
Distribution of Households by Type		
Total Number of Family and Nonfamily Households[b]	1,975,388	114,991,725
All Married-Couple Households	49%	48%
All Nonfamily Households	36%	34%
All Other Family Households	14%	18%
Total Number of Family Households with Children Under 18	587,062	33,763,140
Married-Couples with Children	72%	67%
Single Women with Children	20%	25%
Single Men with Children	9%	8%
Number of Female Same-Sex Couples, 2005	8,613[a]	N/A
Proportion of Women and Girls Who Are Foreign-Born, All Ages	10%	13%

Notes: Racial and ethnic categories are defined as exclusive: white, not Latina; African American, not Latina; Asian American, not Latina; Native American, not Latina; and Other, not Latina. Persons whose ethnicity is identified as Latina may be of any race. "Other" includes those who chose more than one racial category as well as those not classified by the Census Bureau. Totals may not sum to 100 percent due to rounding. Nonfamily households include individuals who live alone as well as those who live together but are not related through blood, marriage, or adoption. N/A indicates that data are not available. "Single-Mother Households" and "Single-Father Households" refer to households headed by women and men who are separated, divorced, widowed, or never married with children under 18.
Sources: IWPR analysis of 2008–2010 and 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010); [a]Gates 2006; [b]IWPR analysis of 2011 American Community Survey data accessed through American Fact Finder (U.S. Department of Commerce 2013b).

The distribution of household types in Colorado is also quite similar to the distribution of households in the United States as a whole. In both the state and nation, slightly less than half of all households are headed by married couples. More than one in three households in Colorado and the United States overall are nonfamily households, and the remainder are comprised of other family households (Table 6.1).

Among all family households in Colorado with children under 18, one in five (20 percent) are headed by single mothers and slightly less than one in ten (9 percent) are headed by single fathers. While the share of single-father households in Colorado is similar to the nation as a whole, the share of single-mother households is considerably lower in the state. In the United States overall, single-mother households comprise one in four (25 percent) of all family households with dependent children (Table 6.1). Colorado has a higher share of married-couple households with children than the nation as a whole.

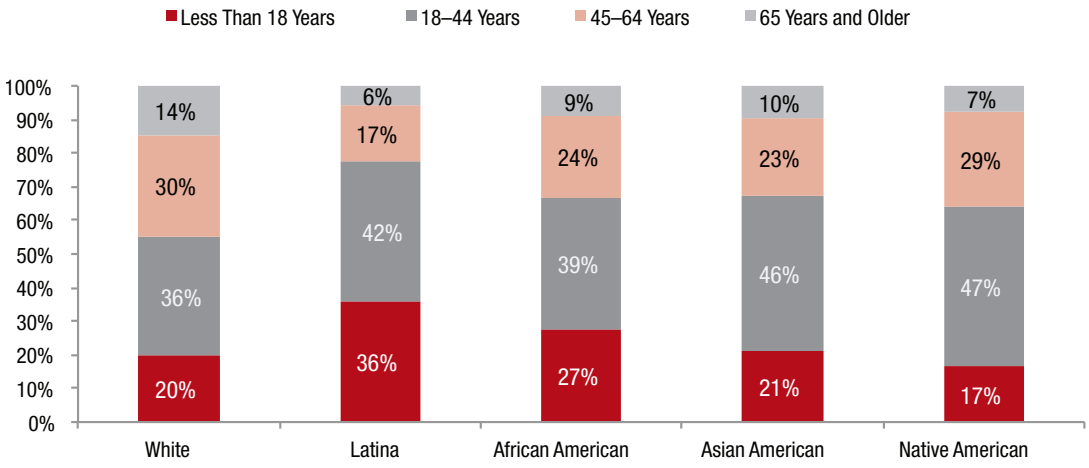
As of 2005, Colorado was home to an estimated 8,613 female same-sex couples (Table 6.1). In this same year, the state placed seventh in the nation for its share of gays, lesbians, and bisexuals among the adult population (five percent; Gates 2006). Between 2000 and 2005, Colorado also ranked seventh among the 50 states and District of Columbia for its increase in the percent of same-sex couples (58 percent; Gates 2006).

Some notable differences exist in the racial and ethnic distribution of Colorado's women and girls compared with the nation as a whole. A substantially larger proportion of the state's female population is comprised of white women and girls (70 percent compared with 63 percent in the United States overall), and Colorado has a much smaller share of African American women and girls than the nation as a whole (4 percent compared with 13 percent; Table 6.1). Latinas in Colorado make up approximately one in five women and girls (21 percent), which is a larger proportion than in the United States overall (16 percent; Table 6.1). The state's Latina population has grown substantially in recent years: in 1995, Latinas comprised only 13 percent of the state's female population (IWPR 2000). This substantial growth among Latinas has been accompanied by a decline in the share of white women and girls from 79 percent in 1995 to 70 percent in 2011 (IWPR 2000; Table 6.1).

An analysis of the age distribution among the largest racial and ethnic groups in Colorado indicates that the Latina population will likely continue to grow rapidly. Among Latinas, 36 percent of the female population is less than 18 years old, compared with 27 percent of African American women and girls, 21 percent of Asian American women and girls, 20 percent of white women and girls, and 17 percent of Native American women and girls (Figure 6.1). As of 2008–2010, Latinas comprised only one in ten women in Colorado aged 65 and older (10 percent) but more than one in five women aged 18–44 (22 percent) and three in ten girls (30 percent) under the age of 18.[87]

[87] IWPR analysis of 2008–2010 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Figure 6.1. Distribution of Women and Girls by Race/Ethnicity and Age, Colorado, 2008–2010

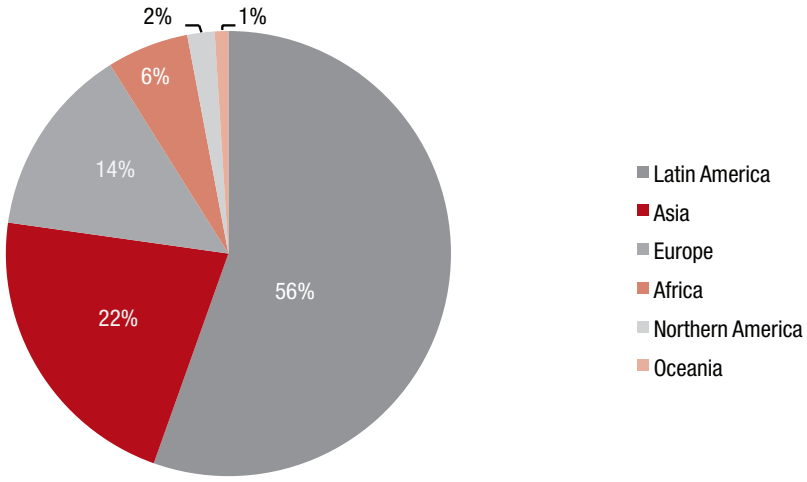


Notes: Racial and ethnic categories are defined as exclusive: white, not Latina; African American, not Latina; Asian American, not Latina; and Native American, not Latina. Persons whose ethnicity is identified as Latina may be of any race.
Totals may not sum to 100 percent due to rounding.
Source: IWPR analysis of 2008–2010 American Community Survey microdata (Ruggles et al. 2010).

The racial/ethnic distribution of women and girls in Colorado varies considerably across the state's regions. Boulder and the Southwest and Northern regions have the least racial and ethnic diversity; only 18 percent of women and girls in Boulder and the Southwest region and 19 percent in the Northern region are from a minority racial or ethnic group. The Southern region has the greatest racial and ethnic diversity; more than four in ten women and girls (45 percent) in this region are from a minority racial or ethnic group, with Latinas comprising 39 percent of the female population (Appendix IV, Table 5). Among the other seven regions analyzed for this study, Denver and Adams-Arapahoe-East Jefferson have the next largest shares of minority women and girls at 36 percent and 35 percent, respectively (Appendix IV, Table 5).

The growth in Colorado's Latina population stems in part from an influx of immigrants to the state in recent years. Between 1990 and 2011, the share of Colorado's female population comprised of foreign-born women and girls more than doubled, increasing from 4.5 percent to 10 percent (IWPR 2002; Table 6.1). Thirty percent of the foreign-born population living in the state in 2011 entered the country in the 1990s, and an additional 40 percent entered in 2000 or later (Migration Policy Institute 2013b). More than half of all immigrants in Colorado (56 percent) are from Latin America (Figure 6.2), a substantial increase since 1990 when only 31 percent of the state's immigrants were Latin American (Migration Policy Institute 2013b). In 2011, Mexican immigrants made up nearly half (48 percent) of Colorado's total foreign-born population (Migration Policy Institute 2013b).

Figure 6.2. Immigrant Population by Region of Birth, Colorado, 2011



Notes: Northern America includes Canada, Bermuda, Greenland, and St. Pierre and Miquelon. Oceania includes Australia and New Zealand. Total does not sum to 100 percent due to rounding.
Source: IWPR compilation of data from the Migration Policy Institute (2013b).

Conclusion

The Status of Women and Girls in Colorado examines critical issues that shape the lives of women and girls in the state. It shows that in recent decades, women and girls have made considerable progress: women are better represented in the state legislature than in 1999, have experienced a narrowing of the gender wage gap, and are much more likely than 20 years ago to hold a bachelor's degree or higher. Teen birth rates and dropout rates among girls have also declined. At the same time, women continue to be underrepresented in Colorado's state legislature relative to their share of the population, and many women—especially those with low levels of education—hold jobs that do not provide family-sustaining wages. In addition, Colorado's women and men still often lack basic supports in the workplace such as paid sick leave and affordable child care. Poverty also continues to be a problem for many women and girls, especially those who are African American, Native American, or Latina. These findings suggest that addressing the persistent obstacles to women's and girls' advancement is essential to promoting the stability and well-being of Colorado and the nation as a whole.

Community investments and program initiatives as well as changes to public policies provide promising opportunities to create a better future for women and girls. To implement changes that benefit women and girls—and therefore all members of Colorado's many communities—it is necessary to understand not only the challenges that women and girls face but also the interconnections among these challenges and the varied experiences of women and girls across the state.

Interconnected Challenges

The issues discussed in this report are closely linked. For example, educational opportunity is integral to economic security, since without the supports necessary to complete postsecondary education women's chances of securing jobs with family-sustaining wages and good benefits diminish significantly. In addition, the careers and fields of study that women and girls choose matter to their long-term economic security. Women and girls often do not pursue careers and degrees in typically male-dominated fields—such as science, engineering, technology, and mathematics—and concentrate instead in female-dominated fields and jobs that provide lower earnings and more limited opportunities to accumulate financial assets. For many women, the lower earnings they receive throughout their working lifetimes increase their economic insecurity at older ages.

Work supports and personal safety are also integral to women's economic security. Without supports such as affordable, quality child care and job-guaranteed paid leave, many women find it difficult to hold on to their jobs and advance in their careers. For those who face domestic or sexual violence, establishing economic security may be an even more elusive goal. Without a sense of personal safety, many women and girls are unable to pursue edu-

cational and career opportunities that would help them reach their full potential. They may also remain unable to take on volunteer and other leadership roles.

Many other connections between the issues discussed in this report exist. For example, women's political participation is essential to shaping public policies that address women's interests and enable women and girls to thrive. By voting, running for office, and taking on other public leadership roles, women can ensure that their concerns are at the forefront of policy debates and discussions. Similarly, employment directly relates to women's well-being, since without quality jobs women often lack access to basic health insurance and health care. Understanding such connections between these issues is integral to creating programs and policies that capitalize on women's achievements and better address their needs.

Regional and Racial Disparities

For nearly all of the major indicators of women's social and economic status examined in this report, Colorado ranks near the top of the 50 states and District of Columbia. Colorado is first in the nation for its share of women in state legislature (Center for American Women and Politics 2013c), fifth for its proportion of women with a bachelor's degree or higher, seventh for women's median annual earnings, and eighth for the state's share of women in the workforce (Appendix II). Colorado also ranks eleventh for its proportion of employed women who work in business or managerial positions and sixteenth for its share of women above poverty. Only on one indicator–the percent of women aged 18–64 without health insurance–does Colorado not fall solidly in the top half (twenty-sixth; Appendix II). The overall status of women in Colorado is strong.

This strong status, however, should not mask the stark disparities among women and girls from different backgrounds in Colorado. While women in the state overall have high earnings compared with their counterparts nationwide, Latinas in Colorado have median annual earnings that are well below the earnings for women from the other largest racial and ethnic groups in the state. Along with African American and Native American women, they disproportionately bear the burden of poverty. The low economic status of Latinas in Colorado is linked to their comparatively low levels of education: Latinas are considerably less likely than women from the other largest racial and ethnic groups to have bachelor's degrees and considerably more likely to lack high school diplomas. These findings point to the need for services and supports that help to increase the status of Latina women and girls in Colorado.

Single women with children in Colorado represent another group that faces substantial challenges to achieving economic security and independence. With a median income that falls below the self-sufficiency standard for a single parent with two children in all counties analyzed for this report (see Figure 1.2) as well as high unemployment and poverty rates, single mothers need workforce supports that would enable them to maintain steady employment at jobs that adequately provide for their families. Supports such as paid sick days and affordable, quality child care would make a significant difference in the lives of many single mothers and their children.

The status of women and girls in Colorado's regions also reveals stark disparities can easily get hidden behind state averages. In the Southern region, for example, the poverty rate for adult women is approximately twice as high as the rates in Adams-Arapahoe-East Jefferson, Boulder, and the Northern region. In the Southern region, women aged 25 and older also have much lower levels of educational attainment than women in other parts of the state and a considerably lower labor force participation rate, possibly pointing to more limited job opportunities for women in this area. In general, women who live in rural Colorado have lower levels of education, lower earnings, and higher poverty rates than women from the state's metropolitan and "ski" areas.

The analysis conducted for this report shows the experiences of women in Colorado differ in many ways from those of men and there exist significant differences in the circumstances of women depending on their race, ethnicity, place of birth, and residence in the state. These differences point to the need to consider the varied experiences of women and girls across Colorado's diverse regions when proposing changes to programs, policies, and services. Women and girls are an integral part of Colorado's future; attending to their varied experiences can help make Colorado a place where women and girls from all walks of life thrive. And it can lead to new, innovative approaches to create a brighter future for women and girls in the state and nation as a whole.

Appendix I: Methodology

To analyze the status of women and girls in Colorado, IWPR selected indicators that prior research and experience have shown to illuminate issues that are integral to women's lives and that allow, for the most part, for comparability between the state, substate regions, and the United States as a whole. IWPR used similar indicators to those presented in its 2000 report on the status of women in Colorado but added regional data to highlight the diversity of women's experiences within the state.

The data for this report come from multiple sources, which are noted in the text. Much of the data come from state and federal government agencies, including the Federal Bureau of Investigation, the Colorado Department of Education, the U.S. Bureau of Labor Statistics, and the U.S. Census Bureau. The report also draws on data from local and national organizations that analyze issues such as self-sufficiency among Colorado's residents, women's representation in elected offices, and the usefulness and accessibility of public benefits for low-income families in Colorado. On some indicators, current and consistent quantitative data, disaggregated by gender and race/ethnicity, were not available or the sample sizes did not permit reporting estimates. A lack of reliable and comparable data limits IWPR's treatment of several important topics, including issues concerning nontraditional families and the work that women perform in the "informal" economy. IWPR considers these topics to be of serious concern to women, but their limited place in national surveys and other data collection efforts restricts the extent to which they can be addressed in the report.

Many of the figures and tables in the report rely on the U.S. Census Bureau's American Community Survey (ACS), a large annual survey of a representative sample of the entire resident population in the United States, including both households and group quarter (GQ) facilities. GQ facilities include places such as college residence halls, residential treatment centers, skilled-nursing facilities, group homes, military barracks, correctional facilities, workers' dormitories, and facilities for people experiencing homelessness. GQ types that are excluded from ACS sampling and data collection include domestic violence shelters, soup kitchens, regularly scheduled mobile vans, targeted nonsheltered outdoor locations, commercial maritime vessels, natural disaster shelters, and dangerous encampments.

Most of the tables and figures in this report present data for individuals. Where data are disaggregated by race and ethnicity, the person providing the information on the survey form determines the group to which he or she and other household members belong. People defining themselves as Hispanic or Latina/o may be of any race; to prevent double counting, the other racial categories–white, African American (which includes those who identified as black or African American), Asian American (which includes those who identified as Chinese, Japanese, or Other Asian or Pacific Islander), and Native American (which includes those who identified as American Indian or Alaskan Native)–are defined as exclusive of Hispanics or Latinas/os. The low number of people in the state who identify with more than one racial category prevents the reporting of separate estimates for most indicators for this group.

When analyzing state- and national-level microdata from the American Community Survey, IWPR used 2011 estimates, the most recent available data, for most indicators. For the analysis of substate regions and indicators disaggregated by race and ethnicity, IWPR used estimates that combine three years of data (2008–2010) to ensure sufficient sample sizes. Even when using three-year combined data files, however, sample sizes may be too small to be reasonably confident of the resulting estimates. Data are not presented if the sample size is less than 100 for a category, or less than 20 for any cell or subcategory. IWPR used personal weights to obtain nationally representative statistics for person-level analyses, and household-level weights for household analysis. Weights included with the IPUMS ACS for the household- and person-level data adjust for the mixed geographic sampling rates, nonresponse adjustments, and individual sampling probabilities. Estimates from the IPUMS ACS samples may not be consistent with summary table ACS estimates available through American Fact Finder due to the additional sampling error. Throughout the report, N/A is used to indicate places where data are not available or where sample sizes are insufficient.

IWPR calculations based on microdata from the American Community Survey may differ slightly from published estimates that are available through the U.S. Census Bureau's American Fact Finder. In some instances, IWPR classifies respondents in a different way from the Census Bureau (e.g., race and ethnicity and marital status). In other cases, the Census Bureau employs different estimation procedures for calculating estimates. For a few indicators, IWPR reports American Community Survey data using tabulations from the American Fact Finder to describe Colorado's population.

The ten regions studied in this report were defined using Public Use Microdata Area variables (PUMAs), which are the smallest geographic unit available within American Community Survey microdata. (For a map of these regions, see Appendix III.) The availability of microdata provides a frame for the creation of geographic regions for this report; as a result, regions do not always directly map onto county borders.

One region, for example, consists of the majority of Adams and Arapahoe counties and the eastern part of Jefferson County. A second region, named in the report as simply "Boulder," includes the counties of Boulder, Clear Creek, and Gilpin, as well as part of Jefferson and Adams counties. The Denver region includes Denver County, Douglas County, part of Arapahoe County, and the remainder of Jefferson County. The Central region includes Eagle, Grand, Gunnison, Hinsdale, Lake, Mineral, Ouray, Pitkin, and Summit Counties. The Eastern region includes 14 counties: Bent, Cheyenne, Crowley, Elbert, Kiowa, Kit Carson, Lincoln, Logan, Morgan, Phillips, Prowers, Sedgwick, Washington, and Yuma. The region labeled "El Paso and Northern Pueblo" includes El Paso, Chaffee, Custer, Fremont, Park, and Teller counties, as well as part of Pueblo County. The Northern region includes Garfield, Jackson, Moffat, Rio Blanco, and Routt counties, as well as part of Larimer and Mesa counties. The Southern region includes Alamosa, Baca, Conejos, Costilla, Huerfano, Las Animas, Otero, Rio Grande, and Saguache counties, along with the remainder of Pueblo County. The region described as "Southwest" includes Archuleta, Delta, Dolores, La Plata, Mesa (Grand Junction), Montezuma, Montrose, San Juan, and San Miguel counties. The tenth region consists of Weld County and eastern Larimer County. This clustering of counties is necessary to enable sufficient sample sizes and ensure respondents' confidentiality; the U.S. Census Bureau does not

release one-year microdata for geographic areas with a population count of less than 100,000 and three-year microdata for areas with a population count of less than 65,000.

Readers of this report should keep one additional note in mind. In some cases, the differences reflected in the data between women and men, different groups of women, or Colorado and other states or the nation as a whole are statistically significant (they are unlikely to have occurred by chance and probably represent a true difference between the groups being compared). In other cases, these differences are too small to be statistically significant and are likely to have occurred by chance. IWPR did not calculate or report measures of statistical significance; generally, the larger a difference between two values (for any given sample size), the more likely it is that the difference will be statistically significant. Sample sizes differ among the indicators and geographic areas analyzed.

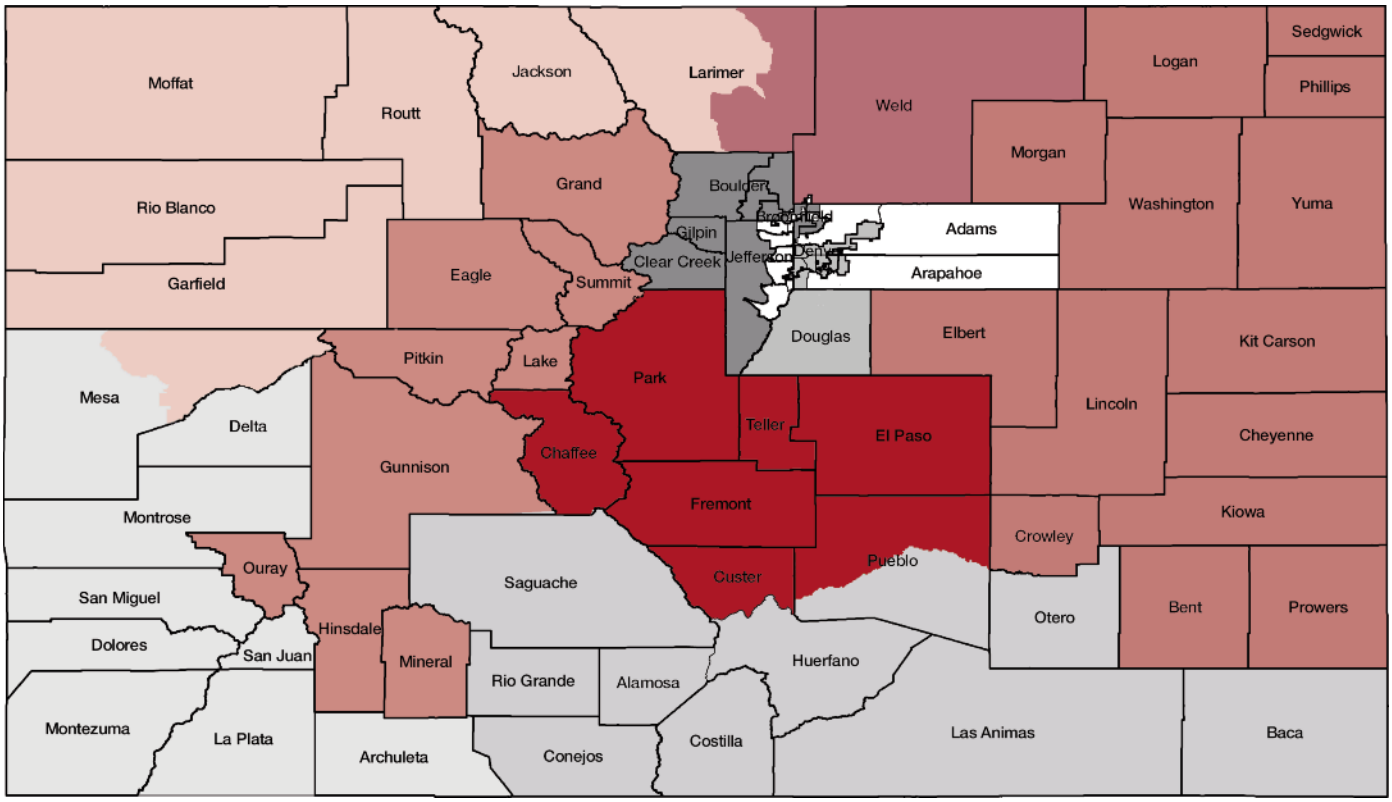
	Median Annual Earnings for Women Employed Full-Time, Year-Round[a]		Median Annual Earnings for Men Employed Full-Time, Year-Round[a]		Earnings Ratio Between Women and Men Employed Full-Time, Year-Round[a]		Percent of Women in the Labor Force[a]		Percent of Employed Women in Managerial or Professional Occupations[a]		Percent of Businesses that are Women-Owned, 2007		Percent of Women 25 Years and Older with a Bachelor's Degree or Higher		Percent of Women Living Above Poverty[b]		Percent of Women 18–64 Years Old with Health Insurance	
State	**Dollars**	**Rank**	**Dollars**	**Rank**	**%**	**Rank**	**%**	**Rank**	**%**	**Rank**	**%**	**Rank**	**%**	**Rank**	**%**	**Rank**	**%**	**Rank**
Alabama	31,000	44	43,000	30	72.1%	45	54.1%	49	38.0%	31	28.1%	19	22.5%	45	81.0%	46	80.9%	32
Alaska	40,000	7	55,000	5	72.7%	44	68.2%	1	43.7%	7	25.9%	35	29.6%	18	89.7%	2	77.7%	40
Arizona	35,000	21	42,000	36	83.3%	7	55.0%	46	36.9%	42	28.1%	19	25.4%	36	82.2%	40	79.5%	35
Arkansas	30,000	48	36,000	51	83.3%	7	54.6%	48	36.3%	45	24.5%	49	20.2%	50	81.3%	43	76.1%	45
California	40,000	7	48,900	17	81.8%	11	57.7%	38	39.4%	20	30.3%	9	30.0%	17	84.0%	31	77.6%	41
Colorado	40,000	7	50,000	10	80.0%	16	64.0%	8	42.3%	11	29.2%	13	36.5%	5	86.8%	16	82.3%	26
Connecticut	46,600	3	60,000	2	77.7%	29	63.5%	13	43.9%	6	28.1%	19	35.8%	6	89.1%	5	90.3%	5
Delaware	40,000	7	49,000	15	81.6%	12	59.1%	29	42.1%	12	25.9%	35	28.2%	23	87.5%	11	89.6%	7
DC	60,000	1	65,000	1	92.3%	1	64.1%	7	61.1%	1	34.5%	1	52.5%	1	81.6%	42	92.5%	3
Florida	33,000	31	40,000	42	82.5%	9	55.7%	45	36.2%	47	28.9%	14	25.1%	38	83.7%	33	73.2%	50
Georgia	35,000	21	43,000	30	81.4%	13	58.4%	32	39.5%	19	30.9%	5	27.6%	25	81.2%	45	75.2%	47
Hawaii	36,900	18	44,080	27	83.7%	6	59.8%	24	37.4%	38	31.0%	4	30.3%	15	88.1%	7	91.9%	4
Idaho	31,000	44	40,000	42	77.5%	30	58.2%	36	35.9%	48	23.5%	50	24.6%	39	83.3%	35	78.9%	37
Illinois	38,000	17	50,000	10	76.0%	38	60.8%	20	39.4%	20	30.5%	6	30.8%	12	85.7%	22	83.8%	23
Indiana	33,000	31	45,000	21	73.3%	43	59.0%	30	35.9%	48	26.8%	31	22.3%	46	84.4%	28	81.4%	31
Iowa	33,000	31	43,000	30	76.7%	35	63.4%	14	37.1%	40	25.5%	43	26.4%	31	87.1%	14	88.2%	10
Kansas	33,000	31	43,000	30	76.7%	35	63.3%	15	40.9%	14	27.5%	25	30.6%	13	85.5%	23	83.3%	24
Kentucky	32,000	36	41,000	38	78.0%	22	54.7%	47	38.0%	31	25.6%	41	20.9%	49	80.8%	48	80.5%	33
Louisiana	30,900	47	45,000	21	68.7%	51	56.8%	40	36.4%	44	27.3%	26	21.8%	47	79.3%	50	75.7%	46
Maine	34,200	29	43,600	29	78.4%	21	60.7%	21	39.0%	23	25.6%	41	29.5%	19	84.9%	26	86.9%	15
Maryland	48,000	2	55,000	5	87.3%	4	65.2%	4	47.0%	2	32.6%	2	37.2%	4	89.7%	2	88.3%	9
Massachusetts	45,000	5	60,000	2	75.0%	40	63.1%	16	46.2%	4	29.8%	11	38.7%	3	87.4%	12	95.7%	1
Michigan	36,000	20	49,000	15	73.5%	42	57.5%	39	36.6%	43	30.4%	7	25.6%	35	83.6%	34	84.8%	18
Minnesota	40,000	7	50,000	10	80.0%	16	66.4%	3	42.8%	10	26.8%	31	33.3%	10	88.1%	7	90.2%	6
Mississippi	28,000	51	40,000	42	70.0%	47	54.1%	49	37.3%	39	26.9%	30	21.1%	48	77.3%	51	76.3%	43

	Median Annual Earnings for Women Employed Full-Time, Year-Round[a]		Median Annual Earnings for Men Employed Full-Time, Year-Round[a]		Earnings Ratio Between Women and Men Employed Full-Time, Year-Round[a]		Percent of Women in the Labor Force[a]		Percent of Employed Women in Managerial or Professional Occupations[a]		Percent of Businesses that are Women-Owned, 2007		Percent of Women 25 Years and Older with a Bachelor's Degree or Higher		Percent of Women Living Above Poverty[b]		Percent of Women 18–64 Years Old with Health Insurance	
State	Dollars	Rank	Dollars	Rank	%	Rank	%	Rank	%	Rank	%	Rank	%	Rank	%	Rank	%	Rank
Missouri	34,000	30	42,100	35	80.8%	15	59.7%	26	39.0%	23	26.1%	33	25.9%	34	83.8%	32	81.9%	28
Montana	32,000	36	41,000	38	78.0%	22	60.9%	19	38.9%	25	24.6%	48	29.3%	20	86.6%	18	77.2%	42
Nebraska	32,000	36	40,000	42	80.0%	16	67.0%	2	37.0%	41	25.7%	40	28.2%	23	87.2%	13	84.8%	18
Nevada	35,000	21	40,000	42	87.5%	3	60.2%	23	30.3%	51	28.6%	15	22.6%	44	84.6%	27	74.3%	49
New Hampshire	40,000	7	52,000	7	76.9%	32	64.3%	6	43.3%	8	25.8%	39	33.9%	9	90.8%	1	87.0%	13
New Jersey	46,000	4	60,000	2	76.7%	35	60.6%	22	43.2%	9	27.3%	26	34.2%	8	89.5%	4	83.9%	22
New Mexico	32,000	36	41,000	38	78.0%	22	56.4%	43	39.4%	20	31.7%	3	25.3%	37	80.5%	49	74.5%	48
New York	41,000	6	50,000	10	82.0%	10	58.4%	32	42.1%	12	30.4%	7	33.3%	10	84.1%	30	86.7%	16
North Carolina	32,500	35	40,800	41	79.7%	20	58.5%	31	39.7%	17	28.2%	17	27.1%	27	82.6%	38	79.3%	36
North Dakota	32,000	36	44,700	26	71.6%	46	63.9%	11	38.6%	27	24.7%	47	28.7%	22	87.0%	15	87.8%	11
Ohio	35,000	21	45,000	21	77.8%	25	59.2%	28	37.6%	35	27.7%	23	24.2%	40	84.2%	29	85.1%	17
Oklahoma	31,000	44	40,000	42	77.5%	30	56.3%	44	37.9%	34	25.3%	45	23.9%	41	82.8%	37	76.3%	43
Oregon	35,000	21	45,000	21	77.8%	25	58.4%	32	38.5%	29	29.7%	12	28.8%	21	83.2%	36	80.1%	34
Pennsylvania	36,400	19	48,000	18	75.8%	39	58.3%	35	39.6%	18	27.0%	29	26.8%	28	86.3%	20	87.6%	12
Rhode Island	40,000	7	46,000	19	87.0%	5	62.6%	17	40.5%	15	27.3%	26	30.3%	15	85.1%	25	87.0%	13
South Carolina	30,000	48	40,000	42	75.0%	40	56.5%	41	35.8%	50	27.6%	24	23.8%	42	81.3%	43	78.7%	38
South Dakota	31,100	43	40,000	42	77.8%	25	64.0%	8	38.6%	27	22.1%	51	26.3%	32	86.8%	16	84.2%	21
Tennessee	32,000	36	40,000	42	80.0%	16	56.5%	41	37.6%	35	25.9%	35	23.8%	42	82.0%	41	81.5%	29
Texas	35,000	21	43,000	30	81.4%	13	58.0%	37	38.8%	26	28.2%	17	26.1%	33	82.4%	39	70.8%	51
Utah	32,000	36	46,000	19	69.6%	50	59.8%	24	36.3%	45	24.9%	46	26.8%	28	85.5%	23	82.3%	26
Vermont	39,000	16	43,700	28	89.2%	2	64.8%	5	46.8%	3	26.0%	34	40.9%	2	88.9%	6	93.3%	2
Virginia	40,000	7	52,000	7	76.9%	32	61.2%	18	45.3%	5	30.1%	10	34.7%	7	87.9%	9	84.8%	18
Washington	40,000	7	52,000	7	76.9%	32	59.4%	27	40.0%	16	28.6%	15	30.6%	13	85.9%	21	82.4%	25
West Virginia	29,000	50	41,600	37	69.7%	49	50.6%	51	38.4%	30	28.0%	22	18.6%	51	81.0%	46	77.9%	39
Wisconsin	35,000	21	45,000	21	77.8%	25	64.0%	8	37.5%	37	25.9%	35	27.2%	26	86.6%	18	89.5%	8
Wyoming	35,000	21	50,000	10	70.0%	47	63.6%	12	38.0%	31	25.5%	43	26.5%	30	87.8%	10	81.5%	29
United States	36,100		46,000		78.5%		58.9%		39.5%		28.7%		28.4%		84.4%		81.1%	

Notes: [a]Persons 16 years and older. [b]Women 18 years and older.

Source: Data on the percent of businesses that are women-owned are from the U.S. Census Bureau Survey of Business Owners (U.S. Department of Commerce 2007); all other data are from IWPR analysis of 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Appendix III: Regional Map of Colorado



- Adams, Arapahoe, and East Jefferson
- Boulder
- Central
- Denver
- Eastern
- El Paso and Northern Pueblo
- Northern
- Southern
- Southwest
- Weld and East Larimer

Appendix IV: Regional and County-Level Tables

Table 1. Percent of Women and Men with Any Health Insurance Coverage, Aged 18–64 Years, in Colorado Regions, Colorado, and the United States

Region	Women	Men
Adams-Arapahoe-E. Jefferson, 2008–2010	81.0%	76.4%
Boulder, 2008–2010	87.9%	83.5%
Central, 2008–2010	77.8%	76.2%
Denver, 2008–2010	84.3%	78.7%
Eastern, 2008–2010	81.0%	77.5%
El Paso-Northern Pueblo, 2008–2010	82.8%	78.2%
Northern, 2008–2010	72.4%	69.1%
Southern, 2008–2010	75.8%	68.9%
Southwest, 2008–2010	75.3%	72.9%
Weld-Eastern Larimer, 2008–2010	83.8%	78.9%
Colorado, 2008–2010	82.2%	77.6%
Colorado, 2011	82.3%	77.8%
United States, 2011	81.1%	76.1%

Note: See Appendix III for a map showing the counties included within each region.
Source: IWPR analysis of 2008–2010 and 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Table 2. Summary Table of Women's Social and Economic Status in Colorado Regions, Colorado, and the United States

	Median Annual Earnings for Full-Time, Year-Round Workers, 16 Years and Older		Ratio of Women's Earnings to Men's	Percent of Women and Men in the Labor Force, 16 Years and Older		Percent of Employed Women in Managerial and Professional Occupations, 16 Years and Older
Region	**Women**	**Men**	**Percent**	**Women**	**Men**	**Percent**
Adams-Arapahoe-E. Jefferson, 2008–2010	$40,000	$47,263	84.6%	65%	78%	39%
Boulder, 2008–2010	$45,600	$62,793	72.6%	65%	77%	50%
Central, 2008–2010	$38,000	$45,575	83.4%	73%	86%	37%
Denver, 2008–2010	$42,689	$53,000	80.5%	68%	79%	47%
Eastern, 2008–2010	$30,384	$37,473	81.1%	61%	68%	37%
El Paso-Northern Pueblo, 2008–2010	$34,435	$45,433	75.8%	60%	71%	39%
Northern, 2008–2010	$35,574	$50,000	71.1%	66%	80%	38%
Southern, 2008–2010	$30,000	$35,000	85.7%	54%	60%	35%
Southwest, 2008–2010	$33,000	$45,738	72.2%	58%	70%	37%
Weld-Eastern Larimer, 2008–2010	$35,000	$48,614	72.0%	64%	76%	40%
Colorado, 2008–2010	$38,486	$49,000	78.5%	64%	76%	41%
Colorado, 2011	$40,000	$50,000	80.0%	64%	74%	42%
Colorado, 1997/1998	$26,422	$35,474	74.5%	68%	81%	37%
United States, 2011	$36,100	$46,000	78.5%	59%	69%	40%
United States, 1997/1998	$25,370	$34,532	73.5%	60%	75%	31%

Notes: Data for 1997/1998 are based on analysis of the Current Population Survey (IWPR 2000). Earnings data are from 1997 and were adjusted to 1998 dollars. Data on employment in management and professional occupations and labor force participation are from 1998. Labor force participation data for 1998 include only the civilian, noninstitutionalized population. 2008–2010 earnings data are reported in 2010 dollars. Dollar amounts have been standardized to dollars as valued in the final year of data included in the IPUMS ACS multi-year files. Full-time, year-round is defined as 35 or more hours of work per week and 50 or more weeks of work per year.

See Appendix III for a map showing the counties included within each region.

Sources: IWPR 2000; IWPR analysis of 2008–2010 and 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Table 3. Educational Attainment and Median Earnings by Gender and the Gender Wage Gap, Aged 25 and Older, in Colorado Regions, Colorado, and the United States

	Highest Educational Attainment: Bachelor's Degree or Higher					Highest Educational Attainment: High School Diploma or the Equivalent				
	Attainment Rates		Median Earnings		Gender Earnings Ratio	Attainment Rates		Median Earnings		Gender Earnings Ratio
Region	Women	Men	Women	Men		Women	Men	Women	Men	
Adams-Arapahoe-E. Jefferson, 2008–2010	31%	33%	$54,000	$71,148	75.9%	25%	24%	$32,525	$40,000	81.3%
Boulder, 2008–2010	52%	56%	$55,703	$86,394	64.5%	15%	14%	$34,761	$40,511	85.8%
Central, 2008–2010	49%	42%	$45,000	$56,919	79.1%	15%	22%	N/A	$42,000	N/A
Denver, 2008–2010	44%	46%	$57,000	$80,000	71.3%	18%	18%	$30,384	$35,574	85.4%
Eastern, 2008–2010	21%	18%	$40,000	$60,000	66.7%	30%	35%	$28,200	$35,574	79.3%
El Paso-Northern Pueblo, 2008–2010	31%	32%	$50,000	$72,921	68.6%	25%	24%	$28,358	$38,623	73.4%
Northern, 2008–2010	29%	27%	$42,689	$60,000	71.1%	26%	28%	$34,435	$45,738	75.3%
Southern, 2008–2010	20%	16%	$37,505	$52,665	71.2%	27%	34%	$24,400	$32,600	74.8%
Southwest, 2008–2010	29%	29%	$46,500	$60,984	76.2%	27%	30%	$25,826	$45,575	56.7%
Weld-Eastern Larimer, 2008–2010	34%	35%	$48,279	$70,000	69.0%	22%	24%	$30,000	$40,656	73.8%
Colorado, 2008–2010	36%	37%	$51,652	$73,181	70.6%	22%	23%	$30,384	$40,000	76.0%
Colorado, 2011	36%	37%	$53,000	$75,000	70.7%	22%	22%	$30,000	$40,000	75.0%
United States, 2011	28%	29%	$54,000	$75,000	72.0%	28%	29%	$29,000	$38,000	76.3%

Notes: N/A indicates that data are not available.

2008–2010 earnings data are reported in 2010 inflation-adjusted dollars. Dollar amounts have been standardized to dollars as vauled in the final year of data included in the IPUMS ACS multi-year files.

See Appendix III for a map showing the counties included within each region.

Source: IWPR analysis of 2008–2010 and 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Table 4. Demographics in Colorado Regions, Colorado, and the United States

	Proportion of the Population Aged 65 and Older		Marital Status					
			Women			Men		
Region	Women	Men	Married	Never Married	Formerly Married	Married	Never Married	Formerly Married
Adams-Arapahoe-E. Jefferson, 2008–2010	12%	9%	51%	26%	23%	54%	32%	14%
Boulder, 2008–2010	11%	9%	52%	29%	19%	53%	36%	11%
Central, 2008–2010	8%	8%	52%	29%	19%	47%	42%	11%
Denver, 2008–2010	10%	8%	48%	32%	21%	49%	38%	13%
Eastern, 2008–2010	17%	12%	56%	20%	24%	54%	30%	17%
El Paso-Northern Pueblo, 2008–2010	13%	10%	53%	23%	24%	53%	32%	15%
Northern, 2008–2010	12%	10%	60%	20%	20%	58%	29%	13%
Southern, 2008–2010	19%	15%	50%	23%	27%	52%	30%	19%
Southwest, 2008–2010	17%	14%	57%	19%	23%	58%	28%	15%
Weld-Eastern Larimer, 2008–2010	11%	9%	53%	28%	19%	54%	33%	12%
Colorado, 2008–2010	12%	9%	52%	26%	22%	53%	34%	14%
Colorado, 2011	13%	10%	50%	27%	23%	52%	34%	14%
United States, 2011	15%	12%	47%	29%	24%	50%	36%	14%

Notes: Marital status is for individuals aged 15 years and older. “Formerly married” includes those who are separated, widowed, or divorced.

Totals may not sum to 100 percent due to rounding.

Source: IWPR analysis of 2008–2010 and 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Table 5. Distribution of Female and Male Populations by Race/Ethnicity, All Ages, in Colorado Regions, Colorado, and the United States

	Women						Men					
Region	White	Latina	African American	Asian American	Native American	Other	White	Latino	African American	Asian American	Native American	Other
Adams-Arapahoe-E. Jefferson, 2008–2010	64.7%	23.6%	4.7%	4.3%	0.5%	2.3%	63.8%	24.5%	4.9%	3.8%	0.5%	2.4%
Boulder, 2008–2010	81.8%	11.1%	0.4%	3.8%	0.4%	2.5%	82.1%	11.3%	0.9%	3.2%	0.3%	2.3%
Central, 2008–2010	77.2%	18.8%	N/A	N/A	N/A	1.4%	78.5%	18.7%	N/A	N/A	N/A	1.3%
Denver, 2008–2010	63.9%	22.6%	7.2%	3.7%	0.5%	2.1%	63.4%	23.8%	6.9%	3.3%	0.5%	2.1%
Eastern, 2008–2010	78.2%	19.2%	N/A	0.6%	N/A	1.2%	71.9%	21.4%	3.7%	N/A	0.9%	1.6%
El Paso-Northern Pueblo, 2008–2010	70.8%	18.7%	4.3%	2.4%	0.5%	3.3%	69.9%	19.2%	5.1%	2.1%	0.5%	3.1%
Northern, 2008–2010	80.6%	16.3%	N/A	N/A	N/A	N/A	79.2%	18.0%	N/A	N/A	N/A	1.5%
Southern, 2008–2010	55.5%	39.0%	N/A	N/A	N/A	3.5%	55.7%	39.1%	N/A	N/A	N/A	3.7%
Southwest, 2008–2010	81.7%	12.9%	N/A	0.9%	1.9%	2.2%	81.0%	14.1%	0.8%	N/A	2.2%	1.7%
Weld-Eastern Larimer, 2008–2010	77.3%	18.3%	0.5%	1.7%	0.4%	1.7%	76.1%	19.1%	1.0%	1.4%	0.4%	1.9%
Colorado, 2008–2010	70.6%	20.0%	3.6%	3.0%	0.5%	2.3%	69.8%	20.8%	3.9%	2.5%	0.6%	2.3%
Colorado, 2011	69.9%	20.5%	3.7%	3.1%	0.5%	2.3%	69.3%	21.3%	4.0%	2.5%	0.6%	2.3%
Colorado, 1995	79.3%	13.3%	4.2%	2.3%	0.9%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
United States, 2011	63.2%	16.2%	12.6%	5.1%	0.7%	2.2%	63.3%	17.2%	11.9%	4.7%	0.7%	2.2%
United States, 1995	73.0%	9.8%	12.8%	3.6%	0.8%	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes: Racial and ethnic categories are defined as exclusive: white, not Latina/o; African American, not Latina/o; Asian American, not Latina/o; Native American, not Latina/o; and Other, not Latina/o. Persons whose ethnicity is identified as Latina/o may be of any race. "Other" includes those who chose more than one racial category as well as those not classified by the Census Bureau. See Appendix III for a map showing the counties within each region.

N/A indicates that data are not available.

1995 data are based on IWPR 2000; source does not include data on the racial and ethnic distribution of the male population.

Sources: IWPR 2000; IWPR analysis of 2008–2010 and 2011 IPUMS American Community Survey microdata (Ruggles et al. 2010).

Table 6. Percent of Students with Proficient Results in Mathematics from the Colorado Assessment Program by Gender and County, Colorado, 2012

	Female		Male	
County	Number of Test Takers	Percent Proficient	Number of Test Takers	Percent Proficient
Adams	24,459	46.4%	25,797	47.3%
Alamosa	703	45.2%	699	44.9%
Arapahoe	31,619	55.3%	32,743	55.5%
Archuleta	429	55.2%	429	53.6%
Baca	242	43.4%	232	48.3%
Bent	226	51.3%	222	51.4%
Boulder	16,760	64.0%	17,326	65.6%
Broomfield	N/A	N/A	N/A	N/A
Chaffee	602	58.6%	610	61.1%
Cheyenne	86	62.8%	94	48.9%
Clear Creek	279	62.4%	249	66.3%
Conejos	479	55.3%	449	56.3%
Costilla	146	36.3%	142	31.0%
Crowley	118	44.9%	160	56.3%
Custer	130	58.5%	128	57.8%
Delta	1,450	55.6%	1,539	56.8%
Denver	21,816	43.2%	22,250	42.5%
Dolores	75	37.3%	76	28.9%
Douglas	18,657	69.3%	19,206	70.7%
Eagle	1,817	55.3%	1,949	55.7%
El Paso	31,250	59.8%	32,845	60.5%
Elbert	1,050	58.5%	1,112	58.8%
Fremont	1,685	50.3%	1,654	49.9%
Garfield	3,201	49.8%	3,399	50.5%
Gilpin	102	58.8%	110	57.3%
Grand	485	59.2%	544	61.0%
Gunnison	534	65.2%	556	64.4%
Hinsdale	21	61.9%	24	79.2%
Huerfano	227	45.8%	217	49.3%
Jackson	64	71.9%	49	57.1%
Jefferson	24,373	61.4%	25,423	61.9%
Kiowa	69	60.9%	72	59.7%

Notes: For students in grades 3–10. The Transitional Colorado Assessment Program (TCAP) is Colorado's standards-based assessment designed to provide a picture of student performance to schools, districts, educators, parents, and the community. N/A indicates that data are not available.

Source: Colorado Department of Education (2012c).

Table 6. (Cont).

	Female		Male	
County	Number of Test Takers	Percent Proficient	Number of Test Takers	Percent Proficient
Kit Carson	367	41.7%	390	44.6%
La Plata	1,841	57.1%	1,871	58.1%
Lake	313	41.5%	324	40.7%
Larimer	12,657	63.4%	13,250	64.0%
Las Animas	742	47.2%	721	45.9%
Lincoln	223	50.7%	209	51.7%
Logan	845	57.6%	932	55.4%
Mesa	6,347	49.6%	6,689	52.3%
Mineral	24	75.0%	26	57.7%
Moffat	598	43.1%	651	45.8%
Montezuma	1,091	47.2%	1,170	47.0%
Montrose	1,849	49.7%	1,954	51.7%
Morgan	1,545	43.4%	1,616	44.4%
Otero	909	44.4%	1,041	45.6%
Ouray	173	76.3%	145	67.6%
Park	415	70.1%	471	68.8%
Phillips	253	52.2%	256	52.3%
Pitkin	523	71.5%	548	72.1%
Prowers	631	50.9%	715	51.9%
Pueblo	7,661	45.0%	7,874	46.0%
Rio Blanco	319	56.1%	354	52.0%
Rio Grande	619	42.2%	666	46.1%
Routt	891	71.4%	946	73.6%
Saguache	255	36.1%	280	37.1%
San Juan	11	N/A	23	47.8%
San Miguel	295	67.1%	287	69.0%
Sedgwick	221	35.7%	192	42.2%
Summit	843	64.2%	900	66.6%
Teller	845	55.0%	975	56.5%
Washington	248	52.8%	247	55.1%
Weld	11,109	47.5%	11,385	48.4%
Yuma	489	55.8%	506	54.0%

Table 7. Percent of Students with Proficient Results in Reading from the Colorado Assessment Program by Gender and County, Colorado, 2012

	Female		Male	
County	Number of Test Takers	Percent Proficient	Number of Test Takers	Percent Proficient
Adams	24,425	64.4%	25,763	54.0%
Alamosa	704	70.0%	695	59.0%
Arapahoe	31,609	71.7%	32,730	62.3%
Archuleta	431	74.7%	429	65.7%
Baca	243	68.3%	236	61.0%
Bent	226	72.1%	223	65.9%
Boulder	16,597	80.9%	17,147	73.3%
Broomfield	N/A	N/A	N/A	N/A
Chaffee	602	82.4%	610	69.5%
Cheyenne	87	75.9%	94	59.6%
Clear Creek	278	80.2%	249	73.5%
Conejos	481	74.2%	452	69.5%
Costilla	147	58.5%	140	42.1%
Crowley	119	73.1%	160	63.8%
Custer	130	86.2%	128	67.2%
Delta	1,449	76.8%	1,539	67.0%
Denver	21,539	56.8%	21,939	47.0%
Dolores	75	66.7%	76	44.7%
Douglas	18,657	85.4%	19,201	77.8%
Eagle	1,805	76.3%	1,941	69.2%
El Paso	31,275	78.9%	32,863	69.7%
Elbert	1,049	80.0%	1,112	71.6%
Fremont	1,687	74.9%	1,656	62.4%
Garfield	3,192	71.0%	3,395	61.9%
Gilpin	102	78.4%	111	68.5%
Grand	485	78.8%	544	69.7%
Gunnison	534	81.5%	556	75.7%
Hinsdale	21	81.0%	23	87.0%
Huerfano	227	70.9%	217	61.8%
Jackson	64	84.4%	49	65.3%
Jefferson	24,302	80.8%	25,355	71.5%
Kiowa	67	79.1%	72	63.9%

Notes: For students in grades 3–10. The Transitional Colorado Assessment Program (TCAP) is Colorado's standards-based assessment designed to provide a picture of student performance to schools, districts, educators, parents, and the community. N/A indicates that data are not available.

Source: Colorado Department of Education (2012c).

Table 7. (Cont.)

County	Female		Male	
	Number of Test Takers	Percent Proficient	Number of Test Takers	Percent Proficient
Kit Carson	367	65.9%	389	54.2%
La Plata	1,843	77.0%	1,869	68.4%
Lake	314	50.6%	324	46.9%
Larimer	12,643	81.5%	13,235	73.5%
Las Animas	744	72.2%	721	62.7%
Lincoln	223	73.1%	210	71.4%
Logan	843	78.4%	932	64.9%
Mesa	6,337	74.3%	6,690	65.0%
Mineral	24	83.3%	26	73.1%
Moffat	598	71.4%	651	58.7%
Montezuma	1,089	66.4%	1,165	55.9%
Montrose	1,847	70.5%	1,951	62.8%
Morgan	1,544	67.0%	1,618	58.5%
Otero	910	69.2%	1,041	57.3%
Ouray	173	89.0%	145	80.7%
Park	415	86.5%	471	77.3%
Phillips	246	77.2%	253	64.4%
Pitkin	521	88.7%	547	83.2%
Prowers	631	69.6%	717	59.7%
Pueblo	7,658	71.4%	7,874	62.5%
Rio Blanco	318	79.2%	355	60.6%
Rio Grande	619	69.5%	665	58.5%
Routt	891	85.5%	946	79.0%
Saguache	254	59.1%	282	51.1%
San Juan	11	N/A	23	78.3%
San Miguel	294	85.7%	287	80.8%
Sedgwick	219	74.0%	192	63.5%
Summit	844	77.5%	897	71.0%
Teller	847	82.9%	975	71.6%
Washington	248	79.4%	247	67.6%
Weld	11,106	66.6%	11,387	58.5%
Yuma	488	69.7%	506	58.1%

Table 8. Percent of Students with Proficient Results in Science from the Colorado Assessment Program by Gender and County, Colorado, 2012

	Female		Male	
County	Number of Test Takers	Percent Proficient	Number of Test Takers	Percent Proficient
Adams	8,949	37.6%	9,311	37.8%
Alamosa	267	37.8%	269	37.9%
Arapahoe	11,751	47.5%	12,098	48.9%
Archuleta	155	60.6%	159	55.3%
Baca	105	31.4%	102	44.1%
Bent	78	28.2%	82	31.7%
Boulder	6,308	60.5%	6,417	60.9%
Broomfield	N/A	N/A	N/A	N/A
Chaffee	236	54.2%	218	51.4%
Cheyenne	32	46.9%	32	21.9%
Clear Creek	95	54.7%	78	47.4%
Conejos	188	45.7%	166	60.8%
Costilla	54	22.2%	61	39.3%
Crowley	50	38.0%	60	51.7%
Custer	60	61.7%	54	55.6%
Delta	560	50.2%	550	49.3%
Denver	7,685	31.8%	7,709	30.5%
Dolores	38	36.8%	30	20.0%
Douglas	6,687	59.8%	7,039	61.9%
Eagle	686	50.7%	651	50.5%
El Paso	11,650	52.0%	12,054	54.6%
Elbert	431	56.4%	435	58.6%
Fremont	617	42.8%	623	46.7%
Garfield	1,140	43.4%	1,236	43.6%
Gilpin	29	44.8%	33	60.6%
Grand	171	52.0%	197	56.3%
Gunnison	181	61.9%	225	61.3%
Hinsdale	8	N/A	8	N/A
Huerfano	74	44.6%	86	39.5%
Jackson	28	67.9%	16	81.3%
Jefferson	9,069	57.2%	9,493	56.6%
Kiowa	26	50.0%	23	43.5%

Notes: For students in grades 5, 8, and 10. The Transitional Colorado Assessment Program (TCAP) is Colorado's standards-based assessment designed to provide a picture of student performance to schools, districts, educators, parents, and the community. N/A indicates that data are not available.

Source: Colorado Department of Education (2012c).

Table 8. (Cont.)

County	Female		Male	
	Number of Test Takers	Percent Proficient	Number of Test Takers	Percent Proficient
Kit Carson	156	29.5%	149	33.6%
La Plata	706	55.7%	656	54.4%
Lake	112	29.5%	117	30.8%
Larimer	4,664	58.9%	4,963	60.6%
Las Animas	305	41.6%	247	42.9%
Lincoln	90	41.1%	94	52.1%
Logan	342	51.5%	345	46.4%
Mesa	2,398	46.8%	2,431	50.7%
Mineral	7	N/A	14	N/A
Moffat	223	42.2%	239	49.0%
Montezuma	380	38.7%	420	38.6%
Montrose	688	44.2%	749	45.4%
Morgan	565	34.9%	597	37.2%
Otero	345	39.1%	354	41.8%
Ouray	64	70.3%	57	71.9%
Park	157	64.3%	185	63.8%
Phillips	88	50.0%	99	34.3%
Pitkin	209	67.5%	209	69.4%
Prowers	232	37.5%	268	35.4%
Pueblo	2,837	35.5%	2,898	39.2%
Rio Blanco	126	42.9%	132	41.7%
Rio Grande	216	43.1%	250	45.2%
Routt	326	63.5%	352	63.6%
Saguache	91	26.4%	108	38.0%
San Juan	3	N/A	13	N/A
San Miguel	104	74.0%	113	73.5%
Sedgwick	121	36.4%	90	42.2%
Summit	303	58.4%	333	59.2%
Teller	295	58.0%	359	56.8%
Washington	95	61.1%	97	60.8%
Weld	3,927	36.5%	4,090	41.5%
Yuma	204	40.2%	192	39.1%

Table 9. Dropout Rates by County (in Percent), Colorado, 2010–2011

County	Dropout Rate
Colorado	3.0%
Adams	4.7%
Alamosa	2.0%
Arapahoe	3.4%
Archuleta	2.0%
Baca	6.4%
Bent	0.5%
Boulder	1.7%
Broomfield	N/A
Chaffee	0.7%
Cheyenne	0.7%
Clear Creek	0.4%
Conejos	1.5%
Costilla	0.0%
Crowley	0.7%
Custer	1.7%
Delta	1.4%
Denver	6.4%
Dolores	0.7%
Douglas	0.9%
Eagle	3.7%
El Paso	1.5%
Elbert	0.6%
Fremont	3.6%
Garfield	3.5%
Gilpin	4.4%
Grand	1.4%
Gunnison	2.2%
Hinsdale	0.0%
Huerfano	0.9%
Jackson	2.2%
Jefferson	1.9%
Kiowa	0.7%

Notes: The Colorado dropout rate is an annual rate that reflects the percentage of all students enrolled in grades 7–12 who leave school during a single year without subsequently attending another school or education program. It is calculated by dividing the number of dropouts by a membership base that includes all students who were in membership any time during the year.

Table 9. (Cont.)

County	Dropout Rate
Kit Carson	0.7%
La Plata	3.4%
Lake	4.6%
Larimer	1.6%
Las Animas	3.5%
Lincoln	4.3%
Logan	1.2%
Mesa	3.8%
Mineral	0.0%
Moffat	1.0%
Montezuma	5.9%
Montrose	2.8%
Morgan	2.3%
Otero	1.6%
Ouray	1.6%
Park	1.3%
Phillips	1.1%
Pitkin	0.4%
Prowers	2.2%
Pueblo	4.1%
Rio Blanco	0.7%
Rio Grande	3.1%
Routt	0.4%
Saguache	2.1%
San Juan	0.0%
San Miguel	0.2%
Sedgwick	35.7%
Summit	2.0%
Teller	1.4%
Washington	1.1%
Weld	2.0%
Yuma	0.9%

In accordance with a 1993 legislative mandate, beginning with the 1993–94 school year, the dropout rate calculation excludes expelled students. N/A indicates that data are not available. The high dropout rate in Sedgwick County may be due, at least in part, to the presence in this county of online schools that enroll students from across the state and have comparatively high dropout rates (Colorado Children's Campaign, phone conversation, May 20, 2013).
Source: Data Center Kids Count (Annie E. Casey Foundation 2013).

Table 10. Live Birth Rates to Teens Aged 15–17 (per 1,000), Colorado Counties, 2009–2011

County	Rate of Live Births
Colorado	17.2
Adams	28.9
Alamosa	33.4
Arapahoe	14.7
Archuleta	19.0
Baca	31.1
Bent	37.4
Boulder	10.4
Broomfield	6.6
Chaffee	8.8
Cheyenne	N/A
Clear Creek	12.7
Conejos	29.4
Costilla	16.2
Crowley	38.4
Custer	N/A
Delta	21.7
Denver	33.2
Dolores	N/A
Douglas	2.4
Eagle	20.4
El Paso	13.6
Elbert	3.4
Fremont	19.4
Garfield	18.9
Gilpin	N/A
Grand	11.6
Gunnison	13.0
Hinsdale	N/A
Huerfano	29.1
Jackson	N/A
Jefferson	9.5
Kiowa	N/A

Note: N/A indicates that data are not available.

Source: Data provided by the Colorado Department of Public Health and Environment (2012a).

Table 10. (Cont.)

County	Rate of Live Births
Kit Carson	18.8
La Plata	12.0
Lake	21.3
Larimer	11.8
Las Animas	35.1
Lincoln	13.2
Logan	7.5
Mesa	18.6
Mineral	N/A
Moffat	21.5
Montezuma	25.3
Montrose	20.1
Morgan	28.6
Otero	26.1
Ouray	14.1
Park	N/A
Phillips	16.1
Pitkin	4.0
Prowers	35.3
Pueblo	31.1
Rio Blanco	10.3
Rio Grande	38.5
Routt	6.5
Saguache	34.5
San Juan	N/A
San Miguel	N/A
Sedgwick	N/A
Summit	10.4
Teller	5.1
Washington	15.4
Weld	22.0
Yuma	18.5

Table 11. Percent of Students Qualifying for Free or Reduced-Price Lunch by County, Colorado, 2011–2012

County	Eligible for Free or Reduced-Price Lunch	Eligible for Free Lunch	Eligible for Reduced-Price Lunch
Colorado	40.9%	33.8%	7.1%
Adams	46.8%	38.9%	8.0%
Alamosa	70.6%	57.8%	12.8%
Arapahoe	40.5%	33.9%	6.7%
Archuleta	51.8%	40.1%	11.7%
Baca	52.8%	38.3%	14.5%
Bent	69.4%	60.1%	9.3%
Boulder	25.0%	20.9%	4.1%
Broomfield	N/A	N/A	N/A
Chaffee	42.5%	32.0%	10.5%
Cheyenne	44.2%	27.3%	16.9%
Clear Creek	23.8%	19.2%	4.5%
Conejos	67.3%	51.0%	16.2%
Costilla	87.0%	75.6%	11.4%
Crowley	72.2%	61.0%	11.3%
Custer	44.5%	33.9%	10.6%
Delta	46.8%	36.4%	10.4%
Denver	72.0%	65.5%	6.5%
Dolores	45.1%	31.1%	14.0%
Douglas	10.9%	8.4%	2.6%
Eagle	42.5%	33.5%	9.0%
El Paso	35.7%	28.2%	7.5%
Elbert	22.9%	16.5%	6.4%
Fremont	51.6%	39.9%	11.7%
Garfield	43.0%	34.4%	8.6%
Gilpin	30.5%	23.2%	7.4%
Grand	33.3%	23.3%	10.0%
Gunnison	23.5%	19.7%	3.9%
Hinsdale	26.4%	18.7%	7.7%
Huerfano	68.6%	57.4%	11.2%
Jackson	52.6%	34.2%	18.4%
Jefferson	31.7%	24.9%	6.9%
Kiowa	45.8%	27.6%	18.2%

Notes: Includes students in prekindergarten through twelfth grade. Public school children qualify for free lunches if their family's income is less than 130 percent of the federal poverty level. They qualify for reduced-price lunches if their family's income is less than 185 percent of the federal poverty level.
N/A indicates that data are not available.
Source: Colorado Department of Education (2013a).

Table 11. (Cont.)

County	Eligible for Free or Reduced-Price Lunch	Eligible for Free Lunch	Eligible for Reduced-Price Lunch
Kit Carson	53.3%	38.8%	14.5%
La Plata	34.5%	26.2%	8.3%
Lake	61.9%	50.6%	11.3%
Larimer	32.3%	25.8%	6.4%
Las Animas	46.2%	35.8%	10.4%
Lincoln	48.1%	35.2%	12.9%
Logan	46.6%	34.1%	12.6%
Mesa	44.1%	35.0%	9.1%
Mineral	46.9%	29.6%	17.3%
Moffat	41.1%	32.9%	8.2%
Montezuma	55.1%	45.4%	9.7%
Montrose	55.5%	48.2%	7.4%
Morgan	60.0%	48.8%	11.2%
Otero	67.2%	55.2%	12.0%
Ouray	34.1%	24.1%	10.0%
Park	36.9%	26.5%	10.3%
Phillips	41.1%	29.5%	11.6%
Pitkin	6.0%	3.7%	2.3%
Prowers	61.4%	51.9%	9.5%
Pueblo	58.1%	48.9%	9.3%
Rio Blanco	26.0%	19.9%	6.1%
Rio Grande	62.5%	49.3%	13.2%
Routt	19.2%	14.2%	5.1%
Saguache	79.2%	73.1%	6.1%
San Juan	61.5%	60.0%	1.5%
San Miguel	31.0%	21.8%	9.2%
Sedgwick	23.5%	18.0%	5.5%
Summit	34.9%	25.3%	9.6%
Teller	34.2%	25.3%	8.9%
Washington	42.0%	28.1%	13.9%
Weld	50.4%	41.8%	8.6%
Yuma	56.6%	43.0%	13.6%

Table 12. Number of Students Qualifying for Free or Reduced-Price Lunch by Gender and County, Colorado, 2011–2012

County	Female	Male	Total
Colorado	169,838	179,092	348,930
Adams	19,034	20,037	39,071
Alamosa	838	848	1,686
Arapahoe	21,636	23,057	44,693
Archuleta	342	386	728
Baca	217	215	432
Bent	291	262	553
Boulder	6,860	7,288	14,148
Broomfield	N/A	N/A	N/A
Chaffee	405	469	874
Cheyenne	65	73	138
Clear Creek	110	110	220
Conejos	544	503	1,047
Costilla	199	245	444
Crowley	157	189	346
Custer	90	99	189
Delta	1,125	1,193	2,318
Denver	27,251	28,373	55,624
Dolores	54	66	120
Douglas	3,413	3,454	6,867
Eagle	1,190	1,384	2,574
El Paso	19,153	20,097	39,250
Elbert	398	411	809
Fremont	1,405	1,438	2,843
Garfield	2,266	2,494	4,760
Gilpin	48	60	108
Grand	251	298	549
Gunnison	191	215	406
Hinsdale	N/A	N/A	N/A
Huerfano	259	244	503
Jackson	51	44	95
Jefferson	13,079	13,905	26,984
Kiowa	53	70	123

Notes: Includes students in prekindergarten through twelfth grade. Public school children qualify for free lunches if their family's income is less than 130 percent of the federal poverty level. They qualify for reduced-price lunches if their family's income is less than 185 percent of the federal poverty level. N/A indicates that data are not available.
Source: Colorado Department of Education (2013a).

Table 12. (Cont.)

County	Female	Male	Total
Kit Carson	347	364	711
La Plata	1,066	1,196	2,262
Lake	376	381	757
Larimer	6,753	7,285	14,038
Las Animas	546	600	1,146
Lincoln	187	204	391
Logan	655	661	1,316
Mesa	4,664	5,120	9,784
Mineral	20	18	38
Moffat	404	491	895
Montezuma	1,000	1,104	2,104
Montrose	1,716	1,775	3,491
Morgan	1,571	1,587	3,158
Otero	1,069	1,134	2,203
Ouray	87	95	182
Park	267	316	583
Phillips	177	216	393
Pitkin	44	59	103
Prowers	682	797	1,479
Pueblo	7,332	7,533	14,865
Rio Blanco	153	163	316
Rio Grande	638	705	1,343
Routt	287	292	579
Saguache	351	365	716
San Juan	N/A	29	N/A
San Miguel	160	150	310
Sedgwick	124	107	231
Summit	487	535	1,022
Teller	467	604	1,071
Washington	175	168	343
Weld	9,338	9,632	18,970
Yuma	494	478	972

Table 13. Number of Homeless Students by Gender and County, Colorado, 2011–2012

County	Female	Male	Total Homeless
Colorado	7,006	7,089	14,095
Adams	1,457	1,345	2,802
Alamosa	23	<16	N/A
Arapahoe	966	1,038	2,004
Archuleta	<16	<16	<16
Baca	0	0	0
Bent	0	0	0
Boulder	519	512	1,031
Broomfield	N/A	N/A	N/A
Chaffee	<16	<16	<16
Cheyenne	0	0	0
Clear Creek	0	0	0
Conejos	0	0	0
Costilla	23	33	56
Crowley	0	0	0
Custer	0	0	0
Delta	42	25	67
Denver	417	455	872
Dolores	0	0	0
Douglas	186	186	372
Eagle	<16	19	N/A
El Paso	584	585	1,169
Elbert	<16	<16	<16
Fremont	<16	<16	<16
Garfield	56	54	110
Gilpin	<16	<16	<16
Grand	<16	<16	<16
Gunnison	<16	<16	<16
Hinsdale	0	0	0
Huerfano	0	0	0
Jackson	<16	<16	<16
Jefferson	974	1,060	2,034
Kiowa	0	0	0

Notes: <16 indicates that the county has fewer than 16 homeless students and the number is not reported for confidentiality reasons. These data report the number of P-12 public school students (aged three through 12th grade) served by the McKinney-Vento Education for Homeless Children and Youth Program during the school year based on Colorado school district submissions.

Table 13. (Cont.)

County	Female	Male	Total Homeless
Kit Carson	<16	<16	22
La Plata	16	18	34
Lake	<16	0	<16
Larimer	384	406	790
Las Animas	<16	<16	<16
Lincoln	<16	<16	<16
Logan	<16	<16	<16
Mesa	88	85	173
Mineral	0	0	0
Moffat	<16	<16	23
Montezuma	<16	<16	<16
Montrose	95	91	186
Morgan	74	57	131
Otero	<16	<16	<16
Ouray	0	0	0
Park	<16	<16	<16
Phillips	0	0	0
Pitkin	0	0	0
Prowers	<16	<16	18
Pueblo	675	700	1,375
Rio Blanco	0	<16	<16
Rio Grande	21	19	40
Routt	0	<16	<16
Saguache	54	66	120
San Juan	0	0	0
San Miguel	0	0	0
Sedgwick	0	0	0
Summit	0	<16	<16
Teller	<16	<16	<16
Washington	0	0	0
Weld	197	183	380
Yuma	<16	18	N/A

Since the data are derived only from school or school district records, they do not represent the total number of homeless children and youth in these communities, which would include both those children who were enrolled during the year and those who were not.
N/A indicates that data are not available or suppressed due to insufficient sample size.
The total number of Colorado homeless students includes 90 homeless students receiving educational services from the Colorado Boards of Cooperative Educational Services (BOCES), the Charter School Institute, and detention centers.
Source: Colorado Department of Education (2013a).

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