



Agency for Human Rights and Community Relations

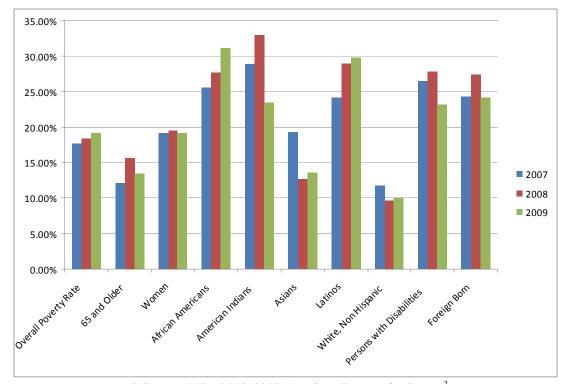
A year has passed since the Agency for Human Rights and Community Relations released its report, <u>A Picture of Poverty</u>. Much has changed, both for the better and for the worse. This update will provide insight into the most recent Census data and an update on our initial <u>recommendations</u> for reducing poverty among Denver's ten most affected communities. Each population retains its unique characteristics, history, diversity, challenges, and assets. HRCR still believes, while there are broad ways to reduce poverty among all groups, we must continue to shed light on each community's uniqueness to make impactful and long lasting interventions. The ten groups are African Americans, American Indians, Asian Americans, Formerly Incarcerated, Gay Lesbian Bisexual and Transgendered Americans, Immigrants and Refugees, Latinos, Older Americans, People with Disabilities, and Women.

The economic recession affected all communities and was devastating. But poverty existed in and among these communities before the downturn, usually in numbers greater than the overall community poverty rate. The original report covers the time period before the worse of the recession's job losses and high unemployment rates.

This update provides new numbers from the 2009 Census – American Community Survey (ACS). The ACS is mailed to a random sample of American residents. However, the data may fluctuate heavily from year to year when looking at small population groups. The Census informs us that participation in the survey increases each year. After the outreach efforts in 2010 to hard-to-count communities, we hope the numbers are reflective of actual changes and not misleading.

The recommendations of our 2010 report are more than words. They are not intended to be read and forgotten. As members and leaders within your communities, the recommendations are realistic and actionable items to which you can contribute to. They are opportunities for progress towards systemic changes.

Poverty Rates by Population 2007, 2008, and 2009



US Census: 2007, 2008, 2009 American Community Survey³

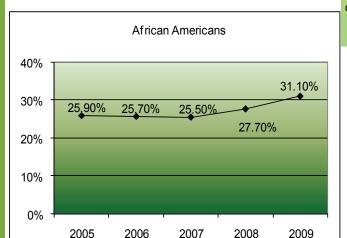


African Americans in Denver

When we released our original report on Poverty in Denver in 2010, our initial impressions about changes in the African American population had to do with significant decreases in overall resident population in historically African American neighborhoods. This year, we have seen an increase by 3500 residents in Denver overall. We do not know how some of those familiar neighborhoods have fared. While the overall African American population has increased by 3500 more people, the poverty rate, unfortunately, has also increased, from 27.7% in 2008 to 31.1% in 2009.

According to the recent FRESC report on Income and Poverty in Metro Denver, African American's median household income also continues to decline.⁴ It is even more imperative for intervention and attention now. Organizations that serve a predominantly African American base continue to seek resources to meet

the needs of their community.



US Census: 2005, 2006, 2007, 2008, 2009 American Community Survey⁵

"I think some of it can be attributed to the economy, but it wouldn't be fair to blame it entirely on that... On a positive note, there are many of us who do have a positive attitude about change and have decided to raise our kids to be highly educated and empowered to live their dreams."

Kim Farmer, African American Commission



🍑 Key Recommendations Update 🐠 🍑



HB 1351 Limiting Pay Day Loans passed the State Legislature. Interest was capped at 45% APR, repayment periods were extended to six months, and other fees were minimally allowed. This will save consumers up to 60% on the price of a loan.

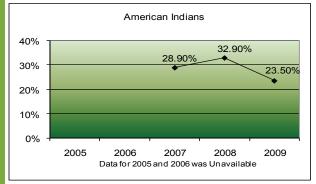
HB 1269 failed by one vote in the House. It would have improved enforcement of our State Civil Rights laws by adding the right to receive attorneys' fees, as well as compensatory and punitive damages for proven employment discrimination. The bill will be reintroduced in the 2011 State Legislative Session.

American Indians in Denver

Since the publication of our 2010 report, American Indian demographic data has changed in size and in the percentage of those living in poverty. From 2008 to 2009, the population grew from 6,878 to 7,191. This increase may be attributed to the highly mobile nature of the community or to American Indians seeking out more services or jobs.

Another change within the American Indian community was the decrease in the percentage living in poverty. In 2008, 32.9% of American Indians living in Denver were living in poverty. In 2009, the poverty rate dropped dramatically by 9.4% from the prior year. This information is perplexing as the poverty rates are dropping as the population increases during an economically challenging year.

One American Indian commissioner stated the "accuracy of surveys of American Indians are notoriously problematic ...the sample sizes are usually very small as compared to other populations."



US Census: 2007, 2008, 2009 American Community Survey⁶



A new <u>resource list</u> has been completed and is available from the Colorado Commission on Indian Affairs.⁷

The **Denver American Indian Commission** sponsored the All Nations Skate Jam 2010 which attracted 500 youth. This effort has now spun off into a new non-profit organization for American Indian youth, Strong Hold Society - Live Life Campaign.

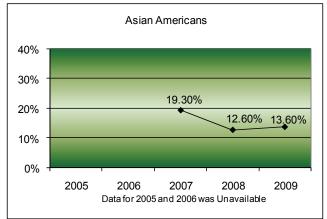
The Colorado Commission on Indian Affairs has begun a new effort to reduce urban Indian health disparities.

Asian Americans in Denver

Over the past few years Denver has seen changes in the Asian American population. Refugee resettlement has shifted the need for services and cultural orientation as well as long held stereotypes of individuals with Asian ancestry. Census numbers indicate that Asian communities in poverty dropped significantly between 2007 and 2008 then rose again slightly in 2009. Many service providers we had originally interviewed were doubtful of the accuracy of the Census numbers between 2007 and 2008 because Denver's newest populations, refugees, were not likely to have completed the extensive American Community Survey.

Our recommendations from the original report have not gone unnoticed. In order to create power through collaboration, the Denver Asian Pacific American Commission has linked with the White House Initiative on Asian Americans and Pacific Islanders. As one of the relatively few governmental commissions focused on Asian Americans, Denver has gained national visibility. The Commission is also reaching out to small businesses on the Federal Boulevard corridor in an effort to boost financial success and access to resources.

The number of Asian Pacific Americans who live in poverty is lower than the overall poverty rate in Denver. However, those who make up this group have many barriers. They are often immigrants or refugees who need help overcoming language and educational disadvantages. They also need time to acculturate and learn more about establishing their lives in Denver.



US Census: 2007, 2008, 2009 American Community Survey⁸

"Many [Asians lost their] jobs in 2008 and 2009 and they [represent] a group of people who are suffering even though they are hard workers."

Drucie Bathin, Asian Pacific American Commission



Key Recommendations Update



The <u>Asian Pacific American Commission</u> has linked with the White House Initiative on Asian Americans and Pacific Islanders. As one of the relatively few governmental commissions focused on Asian Americans, Denver has gained national visibility.

The <u>Asian Pacific American Commission</u> has developed a new initiative to reach out to isolated community members who were victims of assaults.

Formerly Incarcerated in Denver

Ritter prioritized reducing recidivism and re-Governor victimization by creating the Colorado Commission on Criminal and Juvenile Justice in 2007. Years of research and advocacy by the Colorado Criminal Justice Reform Coalition laid the groundwork. For example, returning individuals to prison for minor violations of parole such as missed appointments or failed urinalysis filled prison beds, but did not improve safety. This was addressed through legislation in 2010. The Commission also worked tirelessly to align drug sentencing laws with evidence of relative harm and law enforcement experience. Large state budget deficits added urgency to the need for more strategic use of our criminal justice system. Meanwhile, the State's Economic Opportunity and Poverty Reduction Task Force examined the link between poverty and the overwhelming employment barriers the formerly incarcerated face. With unemployment rates stubbornly high, it is even more difficult for those with criminal records to get jobs.

The Census Bureau does not track poverty rates by criminal history. The impact of these policy changes on the community will be assessed over time by reported incarceration, parole, and parole violation rates. Community organizations working with the formerly incarcerated will also provide anecdotal evidence of positive changes.





The State Legislature passed significant legislation last year which should help remove some barriers for ex-offenders and reduce the involvement of people in the criminal justice system:

- 1. HB 1023 clarified employer liability for actions of employees hired who had a criminal record
- 2. SB 6 creates a way for a felon to change their name, with specific judicial approval, to obtain a Colorado I.D.
- 3. HB 1352 implemented drug sentencing reform, tailoring penalties to an objective assessment of relative risk.

Colorado Criminal Justice Reform Coalition is exploring additional legislative measures, such as limiting allowing only convictions, versus arrests to be part of the criminal record considered for employment.



GLBT Americans in Denver

There is no Census data on poverty rates or income for the GLBT population. The 2010 A Conversation with Coloradans by One Colorado reported results of a survey among 4600 GLBT Coloradans.9 In the Denver metro area, 9 percent earned less than \$10,000 per year. 10 One quarter of transgender people statewide earn less than \$10,000 per year. 11

We identified bullying of GLBT teens in our initial report as a threat to their economic future as it may cause them to disrupt their education. In the last year, GLBT teen suicides grabbed the headlines and our hearts. The national GLBT community and their allies responded in many ways, including the national video project: "It Gets Better".12 Adults, including local individuals, recorded videos to reassure GLBT teens that their current experience with bullying is temporary and can be overcome. 13 According to the One Colorado survey, harassment decreases as income increases.14

Many basic financial protections such as Social Security, Medicare, and tax policies will be unavailable to same sex couples until federal law changes. Legal challenges to restrictions on same sex marriage continue to chip away at the federal nonrecognition of same sex marriage. Currently five states and the District of Columbia recognize same sex marriage. This builds momentum to change the federal law. Colorado has had a ban on same sex marriage in its constitution since 2006, although the legislature in 2009 did approve designated bene-

ficiaries which provided some state level legal rights and responsibilities to same sex couples.

Key Recommendations Update 💵

The **GLBT Commission** has partnered with East High School Gay-Straight Alliance on anti-bullying measures.

The lack of federal recognition for marriage/civil unions is being chipped away nationally though court action.

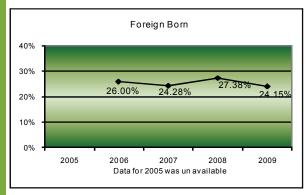
HB 1269 would have put teeth into enforcement of our State Civil Rights law by adding the right to receive attorneys' fee, compensatory and punitive damages for proven employment discrimination. The bill failed by one vote in the House, but will be reintroduced in the 2011 State Legislative Session. Since individuals are not protected against employment discrimination based on sexual orientation or gender identity by federal law, their only recourse is under our State Civil Rights law.

Immigrants and Refugees in Denver

The number of foreign-born persons in Denver has increased by over 12,000 people. However, the poverty rate among this group has decreased by 3% in the past year from 27% to 24%. The Census made special efforts to promote the Census among hard-to-count communities which included immigrants and refugees. Hopefully, that promotion led to more accurate information about these populations.

With our original recommendations we have developed interest from the Asian American Commission and the Denver Office of Community Support in improving access and facilitating integration.

To date, there is no Federal movement toward national immigration reform. However, consideration of The Dream Act during the remaining 2010 congressional session is anticipated. In Colorado, legal immigrants were barred from receiving Old Age Pension their first five years here. This was disappointing as it can put a huge burden on struggling immigrant families.



US Census: 2006, 2007, 2008, 2009 American Community Survey¹⁵

The Asian Pacific American Commission is working to form

a speakers' bureau for refugees and immigrants to provide examples of surviving and overcoming poverty.

The Office of Community Support is updating, translating, and distributing a brochure of available English classes.

In 2010, HB 1384 instituted a 5 year wait for legal immigrants to get Old Age Pension. These will leave about 2000 older adults already in poverty without income or medical care.

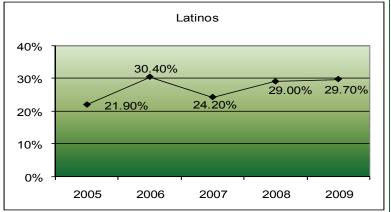
Congress may again consider the DREAM act in 2010. This would provide a path to citizenship for young people who have been living in the U.S. and complete either college or military service.

Latinos in Denver

The vicious generational cycle of poverty was among the most discussed challenges of poverty among Latinos in Denver within our original report. Latinos still represent the largest minority population in Denver at about 33.9%. The poverty rate among this group is slowly reaching 1/3 of the population, 29.7%. In an effort to bring more attention to various factors that impact poverty, the Denver Latino Commission hosted a series of town halls on Education and Immigration in 2010. The Commission plans to continue to bring attention to these critical areas.

In Colorado, the 2010 passage of payday lending reform, which limited interest rates on loans, was successful as it helps to curb predatory lending.

Our original report also made recommendations that have not yet seen results. Congress did not consider legislation for national immigration reform and prospects for its future passage look grim.



US Census: 2005, 2006, 2007, 2008, 2009 American Community Survey¹⁶

Example 1 Key Recommendations Update

The **Latino Commission** continues to focus on education and immigration. They held a town hall on Education in the spring of 2010 and an education panel on Immigration in September.

The "Bank on Denver" Initiative of the City and County of Denver's Economic Prosperity Task Force kicked off in the fall of 2010. This encourages Denverites to open bank accounts by eliminating fees and minimum deposit requirements. This can save people money over more costly financial services.

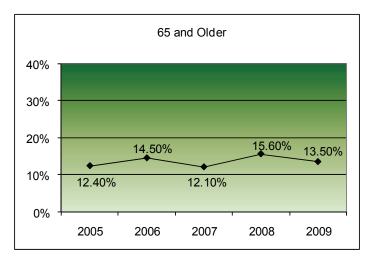
Congress may again consider the DREAM act in 2010. This would provide a path to citizenship for young people who have been living in the U.S. and complete either college or military service.

Older Americans in Denver

The Older Adult population continues to increase as more and more baby boomers turn 65. In 2008, Denver had an older adult population of 60,500. In 2009, the number increased to 60,860.

The pertinent statistical data change in the older adult population has been the decrease in the poverty rate. In 2008, the percentage of older adults living in poverty was 15.6%. In 2009, the poverty rated dropped a slight 2.1% to 13.5%.

The Denver Regional Council of Governments (DRCOG) is reporting that by the year 2015 Denver's 60 and older population will increase by 21.9%!¹⁷ Denver is being touted as the "Baby Boomer Capital" of the United States.¹⁸ This means that the issues plaguing the existing older adult population will only increase as more boomers retire. The needs for housing, recreation, civic participation, safety, and aging in place will rise sharply as Denverites continue to retire.



US Census: 2005, 2006, 2007, 2008, 2009 American Community Survey¹⁹

Key Recommendations Update

The Federal Health Care Reform legislation will close the "donut hole" in Medicare prescription drug coverage gradually over the next 10 years. High costs for those who reached the "donut hole" was the most frequently identified issue by older adults responding to our survey last year.

This fall the **Denver Office on Aging**, through the *Age Matters Initiative*, hosted three town hall meetings. This spring, three more are planned regarding living and aging in place.

HB 1022, which included eliminating the asset test for food stamps, was slated to take effect December 1, 2010. Colorado Benefits Management System (CBMS) computer problems are delaying its implementation. Many seniors have low incomes, but having savings above \$2000 can currently eliminate their eligibility for food stamps.



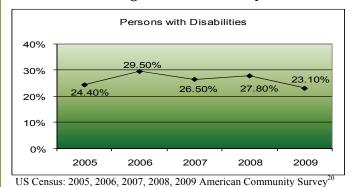
Persons with Disabilities in Denver

One of the primary issues identified by persons with disabilities in our survey was the inability to increase earnings without losing public benefits. Given current concerns about the federal deficit and state budgets this is unlikely to happen.

In fact, the Colorado Department of Human Services proposes to make it <u>more</u> difficult to get Aid to the Needy Disabled (AND). They propose requiring 12 months of total disability rather than the current 6 months.

Delinking health care and financial assistance will allow some individuals to increase their earnings without fear of losing their health care. For some on SSDI (Social Security Disability Insurance) or SSI (Supplemental Security Income) the new federal health care law offers a way to get health insurance without needing to receive SSI or SSDI.

New technology offers new access. The use of email and text messaging allow the deaf to participate more fully in communication. Advancements in the field of power-driven mobility devices, such as Segways, will allow more access for those unable to walk longer distances. Adaptive devices reduce iso-



lation and allow persons with disabilities to work and participate more fully in society.



Key Recommendations Update



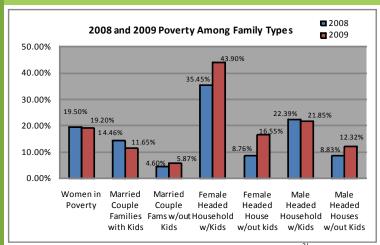
Colorado plans to cut the Aid to the Needy Disabled grant from \$200 per month to \$140 per month starting in January 2011. AND does not include health care.

New amendments to the Americans with Disabilities Act amendments will begin taking effect March 2011. They will update, clarify and add provisions to the ADA in areas such as service animals, mobility devices, ticketing, jails and more.

The 2009 House Bill 1293- Colorado Hospital Provider Fee-- called for all Coloradans living below the federal poverty level to be eligible for subsidized health care coverage in winter of 2012. If this stays on track, it would be two years sooner than the Federal Health Care Reform law requires it. HB 1293 also authorized a Medicaid buy-in program allowing persons with disabilities earning fewer than 450% of the Federal Poverty Level to buy into Medicaid on a sliding scale in 2012.

The <u>Denver Commission for People with</u> <u>Disabilities</u> is currently working on a white paper on the issue of the loss of disability benefits due to employment, below the income level needed for self-sufficiency.

Women in Denver



US Census: 2008, 2009 American Community Survey²¹

Overall Denver women's poverty rates held steady, while men's rates increased -- local evidence which suggests that the loss of jobs was higher for men than for women.

The already high rate of poverty among female headed households increased alarmingly- from 35% in 2008 to 44% in 2009. The rapid rise of Temporary Assistance to Needy Families (TANF) cases supports this. In October 2008, Denver had 1139 parent-headed families on TANF.²² In August 2010, 2086 parent-headed families were on TANF.²³ The TANF grant falls below 35% of the federal poverty level. A family of three, for example, receives a maximum of \$462 per month.²⁴ Congress will likely consider TANF reauthorization next year.

In the last year, the waiting list for subsidized child care has grown to 3161 children. Denver Human Services serves about 2700 children per month. Parents of young children cannot work in low wage jobs without subsidized child care or a friend or family member providing care. Cutting corners to save money on child care endangers children. Depending on the number of children and their ages, market rate child care cost can easily exceed 50% of expected earnings. With Denver Human Services Child Care Budget being \$1 million in the red, DHS needs to cut, and cannot expand, child care. A different community approach to the lack of affordable child care is desperately needed.



Key Recommendations Update



The Denver Women's Commission advocated for the following legislation which became law:

of educating themselves so that they can support themselves and their children; advocate for the Fair Pay Act Legislation, Sick Leave Legislation ,and increased minimum wage so that women have more protections in the work force.

we have to do a better job educating girls on the importance

- Marcia Helfant, Women's Commission

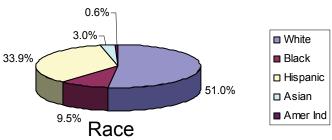
- HB 1417 reinstitutes the State Pay Equity Commission.
- HB 1035 allows for 12 month continuing eligibility for the Colorado Child Care Assistance Program

Unfortunately, HB 1397, which would have required employers to let employees accrue pay sick days, failed. This leave particularly affects parents vulnerable to lost wages or job losses when their children become sick.

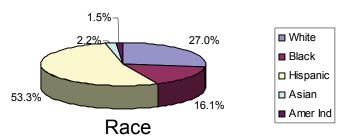
Cross Community Concerns

2009 Demographics of Denverites²⁸

This is the demographic breakdown of the 610,345 people living Denver



2009 Demographics of Denverites Living in Povertv²⁹ This is the demographic breakdown of the 114,053 Denverites living in poverty



Almost one in five of our neighbors live in poverty. Still others earn slightly above the Federal Poverty Level, but not enough to make ends meet. In the past two years, the federal government has stepped in to help ease the financial stress on individuals and families:

- Increase in the food stamp allotment
- Extending unemployment benefits
- **Expanding the Child Tax Credit**
- Creating the Make Work Pay Tax Credit for most working families
- Sending a \$250 annual payment to social security recipients in lieu of a cost of living increase
- Sending rebates for older adults with drug costs which pushed them into the "donut hole"
- Sending money to states to help meet increased Medicaid costs.
- Expanding the Earned Income Tax Credit for married couples and families with more than two children

As concern for the federal budget deficit grows, federal assistance will both expire and be scaled down. With economic recovery and tax revenues growing slowly, more governmental services will be cut than are added. The role of government is currently being redefined. How financial help and services to those living in poverty will be prioritized is yet to be seen.

Access to higher education is changing. Colorado is not on track to sustain its current higher education system. State funding continues to drop. In the 2010 Senate Bill 3, colleges and universities were given permission to raise tuition up to 9% per year. They can exceed that cap if they submit a plan which includes aid for needy students. Nine Colorado institutions applied to exceed the cap this year. Implementation of tuition increase offsets for needy students should be monitored by the Colorado Commission on Higher Education through enrollments and completion statistics. We will be tracking this.





The Denver Women's Commission has been working on these issues:

RTD did raise adult fares from \$2 to \$2.25 per ride. They are considering changes to their program of fare tokens for nonprofits serving the poor.

Ongoing difficulties with the Colorado Benefits Management Computer System (CBMS) continue to hurt service delivery and complicate policy changes. 2011 legislation will propose pushing back implementation dates on 2010 legislation (SB 68 regarding Colorado Works- and HB 1022 regarding Food Stamps) due to computer problems.

The Child Tax Credit expansion for low wage workers and the EITC expansion for married couples and families with more than two children will expire in 2010 unless renewed by Congress for the 2011 Tax Year.

Cross Community Continued

On a positive note, Colorado State University has decided to cut tuition in half to qualified resident students. This includes those seeking their first bachelor's degree whose family's income is less than the State median income. While students who qualify for federal Pell grants will pay no tuition. The University of Colorado has announced it will guarantee admission to those transferring from Colorado community colleges which will provide a pathway to a lower cost college degree. Access to higher education is still an individual's best option for earning a living wage. Ensuring low income students are both aware of opportunities and know how to take advantage of them is vital. These post secondary education opportunities are critical for long term poverty reduction.

Employers play a critical role in economic security. Living wages, paid sick days, on the job training and education, pension plans, and employee assistance with child and elder care all increase a family's economic security. During this time of high unemployment and economic uncertainty, such supports are more likely to be scaled back than to expand.

As other supports are lost, community grows in importance. Family, friends, neighbors, and strangers- as we share a sense of belonging during these challenging economic times, then those facing the greatest challenges do not add isolation to their difficulties.

Citations available on-line at: www.denvergov.org/humanrights

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Our original report, <u>A Picture of Poverty</u>, and <u>Recommendations Matrix</u> are available on-line at www.denvergov.org/humanrights

The Mayor's Advisory Commissions

Denver African American Commission
Denver Commission on Aging
Denver American Indian Commission
Denver Asian Pacific American Commission
Denver GLBT Commission
Denver Latino Commission
Denver Commission for People with Disabilities
Denver Women's Commission

