

Lit Scan

Facts & Figures from the Colorado Literacy Research Initiative

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Educational Attainment, Income & Self-Sufficiency

Table 1.
Median Earnings of Adults
Age 25 & Over by Level of
Educational Attainment, 2000

Educational Attainment for Adults Age 25 and Over	Median Earnings, 2000
Less than 9 th grade	\$15,241
9 th -12 th grade, no diploma	\$17,337
High school graduate	\$24,264
Some college	\$27,696
Associate degree	\$30,773
Bachelor's degree or more	\$43,683

The impact of educational attainment on income is obvious. The more educated a person becomes, the greater his or her annual income is likely to be. This relationship is illustrated by the figures in Table 1. Individuals with bachelor's degrees tend to earn more than twice as much as those who

HIGHLIGHTS

- Educational attainment is a key determinant of income and, in turn, self-sufficiency.
- On Colorado's Front Range, families in which adults did not graduate from high school are extremely unlikely to be self-sufficient.



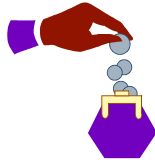
began but failed to complete high school (a little over \$17,000 vs. almost \$44,000). Those who earn associate's degrees tend to earn more than twice as much as those who did not even begin high school (just over \$15,000 vs. almost \$31,000).

A self-sufficiency standard for income is one that determines the amount needed by working Colorado families and individuals to meet their basic needs without public or private assistance.

Table 2.
Household Income Required for Self-Sufficiency by
County and Household Type, 2001

Front Range County	Household Type			
	One Adult	One Adult, One Preschooler	Two Adults, One Infant, One Preschooler	Two Adults, One Preschooler, One School Age
Douglas	\$22,168	\$39,962	\$57,043	\$55,361
Boulder city	20,334	38,601	55,090	50,257
Jefferson	18,158	34,161	50,768	49,840
Arapahoe	17,921	32,955	48,575	47,648
Adams	17,466	31,793	46,231	45,698
Denver	16,869	31,179	46,602	45,280
Larimer	16,474	30,129	44,754	41,954
El Paso	15,847	27,554	41,030	38,979
Pueblo	15,234	24,478	39,062	36,558

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At the income levels, those who do not reach high school and those who do not earn diplomas have little hope of achieving financial self-sufficiency living on Colorado's Front Range, especially if they have families. (See Table 2.)

A single parent without a high school diploma (17,337) does not meet the self-sufficiency standard for any of Colorado's Front Range communities (\$24,478 to \$39,962). To be financially self-sufficient in Pueblo county, the poorest Front Range county (\$24,478), a single parent must have at least some college education (\$27,696).

Even as single adults, those without high school diplomas cannot live self-sufficiently in Denver's immediate suburbs (range for Adams, Arapahoe, Boulder, Douglas, and Jefferson counties: \$15,234 to \$22,168).

To support a family of four, with both parents working outside the home, self-sufficiency in Douglas county (\$55,361) requires either that both parents have some college (\$27,696 each) or that at least one of them has a bachelor's degree or more (one income of \$43,683).



SOURCES

- Diana Pearce, Ph.D. with Jennifer Brooks, **The Self-Sufficiency Standard for Colorado: A Family Needs Budget.** Prepared for the Colorado Fiscal Policy Institute. Full-text report available at: <http://www.cclponline.org/cfpi/pubs.htm>.
- U.S. Bureau of the Census. **Current Population Survey, March 2001 supplement. PINC-03. Educational Attainment—People 25 Years Old and Over, by Total Money Earnings in 2000, Work Experience in Age, Race, Hispanic Origin, and Sex.** Available at: http://ferret/bls.census.gov/macros/032001/perinc/news03_001.htm.

CONTACT INFORMATION

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