Legislative & Policy Preview 2016: Family Economic Security

The Colorado Center on Law and Policy advances the health and economic security of low-income Coloradans through research, education, advocacy and litigation. As a nonprofit, nonpartisan organization, we work with a variety of stakeholders in supporting legislation and policy that achieves our mission. We focus on addressing systemic barriers to economic self-sufficiency that will produce real results.

This year, CCLP is developing and supporting a number of bills to ensure that Coloradans have a stake in building an economy and human services system that create economic security. We are also collaborating with partners and coalitions to identify and develop non-legislative policy that will make a difference to those we serve.

Below is CCLP’s legislative and policy agenda for 2016:

### Legislation from CCLP and our partners
- **Re-entry to employment for Coloradans with criminal records**
  - After incarceration, we expect people to work, pay restitution and support their families. Unfortunately, many Coloradans experience unemployment, food insecurity and housing instability as a collateral consequence of having a criminal record. By inhibiting re-entry into the workforce and limiting one’s ability to earn an income, these obstacles often affect entire families, thereby fueling both poverty and recidivism rates.

  To address this problem, CCLP is spearheading a legislative campaign which will provide new economic opportunities to individuals and families who encounter barriers to employment. We are developing legislation, sponsored by Rep. Beth McCann, D-Denver, to address preliminary obstacles to employment by expanding “Ban the Box” laws that prohibit most employers from asking about criminal records on preliminary job applications. The bill has garnered support from a diverse coalition that includes 45 different nonprofits, faith-based organizations, labor groups and businesses.

### Increase availability of affordable housing
- Since 2007, the average rent in Colorado has increased by 21 percent while income for the median renter household has only increased by 1.1 percent. CCLP championed a bill in the 2015 legislative session to increase funding for affordable housing and leverage existing tax credit and loan funds to allow creation of more housing (House Bill 1384). With the affordable-housing problem only getting worse, CCLP plans to revive the legislation in 2016.

  The bill would dedicate one-third of the available balance of the state’s unclaimed
property trust fund for five years to increase access to affordable housing. For fiscal year 2016-17, an estimated $25 million from the unclaimed property fund would be dedicated to affordable housing if the bill is signed into law. The funds will support programs that provide rental assistance, promote construction, acquisition, rehabilitation of rental housing and facilitate home ownership for low-income households.

**Childcare for education and training**

Young children whose parents’ education and income level is low are more likely to fall behind in school themselves. If Colorado wants successful kids, we need to address the education and training needs of their parents. A lack of available and affordable childcare can limit a parent’s progress toward educational goals and consequently impair their ability to improve their family’s income and move out of poverty.

To address the problem, CCLP proposed (and the Early Childhood and School Readiness Commission approved for introduction) a bill to establish a task force that would evaluate how state agencies could coordinate the childcare needs of low-income parents who wish to advance their education. Members of the task force would include various state agencies, counties, representatives of organizations that serve parents who have sought or completed education and training.

Two other bills from the Early Childhood and School Readiness Commission were approved by Legislative Council and will likely be introduced this session. One bill, proposed by the Colorado Fiscal Institute, would remove the requirement that Congress pass legislation to tax Internet sales to trigger payment of the State Child Tax Credit for low- and moderate-income families with children under age six.

Another bill, championed by the Bell Policy Center, would expand the current pilot study to address the “cliff effect” in childcare subsidies. The study looks at how to taper the required parental fee for subsidized care as income increases to avoid sudden (and substantial) hikes in childcare costs.

CCLP also supports legislation that will waive the requirement for parents and victims of domestic violence to name the father in order to receive support in childcare assistance programs.

**Funds to secure identification cards**

Last year, CCLP was successful in securing a $300,000 budget appropriation to assist low-income individuals who did not have the money to purchase the underlying documents needed to obtain a Colorado identification card. An ID is necessary for virtually every aspect of life, including renting an apartment, securing a job. This year, CCLP hopes to make that $300,000 appropriation permanent.

**Non-legislative advocacy work, research and projects**

**Employment and training for homeless Coloradans**

Many Coloradans become homeless after losing a job because it’s nearly impossible to pay rent without sufficient income and savings. To further complicate matters, it’s much more difficult to search for employment without stable housing. In metro Denver, over 30 percent of those experiencing homelessness have worked in the past month. But in today’s economy, the reliability and consistency of work hours may vary -- particularly for those with the lowest-wage jobs.

Thanks to the generous support of the Butler Family Fund, CCLP will undertake a major initiative to advocate for specific provisions in the Workforce Innovation and Opportunity Act (WIOA) State Implementation Plan to better serve those who have recently experienced homelessness. Approved by Congress and President Obama in 2014, the new Workforce Innovation and Opportunity Act requires that those with barriers to employment -- including the homeless — receive priority for services. CCLP will then take its advocacy a step farther by addressing the employment and training needs of low-income households.

cclponential.org
homeless Coloradans at the regional and workforce-center level.

**Improved consumer information for students of for-profit schools and training programs**

By 2020, it is projected that 74 percent of all jobs in Colorado will require some level of post-secondary training. Analysts estimate that Colorado will need to increase post-secondary credential production by about 2 percent or about 1,000 additional certifications annually to meet workforce needs. For-profit occupational schools are an important part of the post-secondary education landscape. However, these programs tend to be more expensive than community colleges, often are less likely to lead to gainful employment and frequently result in higher debt loads and student loan default rates. Nationally, the surge in student loan defaults in the last decade was largely concentrated among relatively older, low-income students who attended for-profit colleges according to recent analysis by the Brookings Institution. Given this context, it’s important that students and their families have the best information available so they can make informed decisions about what types of training to pursue and what programs will prepare them for gainful employment. This includes accessible information on completion rates, total costs, estimated debt load and average starting salaries for students. CCLP is developing strategies for improving the availability of better consumer information for these types of schools.

**Collaboration to improve participation in safety net programs**

Together with Hunger Free Colorado, CCLP is working on strategies to streamline access to core safety net programs available to low-income Coloradans (e.g., Medicaid, SNAP, WIC and TANF). Five other states are participating in this effort. While Colorado has outperformed other states when it comes to Medicaid access, SNAP and WIC participation lag national averages. Colorado ranks near the bottom in terms of SNAP access, with an estimated 43 percent of the eligible population not enrolled in the program. Through administrative advocacy and public will building, CCLP and Hunger Free are working to improve SNAP and WIC access, with an eye for other programs that tend to not reach the entirety of the population they aim to serve.

**Raising the wage in Colorado**

Low-wage workers are falling farther behind and working full-time at minimum wage is not enough to support the basic cost of living in most Colorado communities. Over time, the value of the minimum wage has eroded and the wage gap between minimum wage workers and the average wage earner has grown significantly.

Today, at $8.31 per hour, a minimum wage worker in Colorado only makes about one-third of the average wage. Working full-time year round for minimum wage totals only $17,290 in annual income—that is only slightly above the poverty line for a family of two and below the poverty line for a family of three. CCLP is working in collaboration with many other organizations to raise the minimum wage in Colorado.