

**Colorado:
The State of Opportunity**
2002 Report



The Bell Policy Center
research • advocacy • opportunity

op·por·tu·ni·ty *n.* A chance for progress or advancement.

The American Dream *n.* An American ideal of a happy and successful life to which all may aspire.

—*The American Heritage Dictionary*

The Bell Policy Center *n.* A nonprofit public policy organization committed to making Colorado a state of opportunity for all, regardless of race or economic background. The Bell seeks to reinvigorate the debate on issues affecting the well-being of families and working adults, and to promote public policies that open gateways to opportunity.

—*The Bell Policy Center Mission Statement*

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—**Andy Hartman, Ph.D.**
Director of Policy and Research

Introduction

To bring about change, you first must have a vision for the future.

The Bell Policy Center offers a hopeful and inclusive vision for Colorado—one grounded in the basic American value of opportunity. We believe Colorado ought to be a state of opportunity for all, regardless of race or economic background—a place where individuals have the opportunity to build better lives for themselves and their families and to participate in the many blessings of democracy.

We believe this vision reflects the values of a majority of Coloradans. The idea that any individual who works hard might prosper is at the core of who we are as a people. Opportunity motivates effort, unleashes the talents of individuals, feeds a dynamic economy and stimulates creativity and invention.

While the United States and the Rocky Mountain West have been lands of opportunity for many, the truth is that Colorado is not yet a state of opportunity for all. Opportunity is an ideal toward which we continue to struggle.

Opportunity in 2002 is not generated by a single action, and success is not achieved in a single step.

For most Americans, success requires a series of opportunities that build on one another and accumulate over the course of a lifetime of effort. Each is like an individual step on a long staircase—missing one doesn't mean you cannot succeed, but it does make the next step much steeper. Miss too many steps and the climb may become impossible.

Opportunity in 2002 means that every baby has the best chance to be born healthy and receive the love and care she needs to enter school ready and eager to learn. It means she gets a good education, regardless of the neighborhood she lives in. It means she doesn't miss out because of preventable or treatable illnesses.

Opportunity in 2002 means that girl graduates from high school ready to succeed, either in college or the workplace. It means that, if she has children of her own, she can find quality, affordable health care, child care and other services. It means she can earn enough to be self-sufficient and save for the future.

Opportunity in 2002 means that young woman and her family have access to fair credit to buy a home or start a business. It means she feels ownership in her community—she votes and becomes active in the schools or in civic affairs.

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And opportunity in 2002 means that woman can expect a secure retirement. It means she won't fall prey to predatory lenders and that an illness will not strip away the wealth she and her family worked hard to accumulate and intend to pass on to future generations.

These “gateways” constitute what we call the Cycle of Opportunity—a series of experiences and events that make it possible to realize one's economic, social and personal potential. It is the antithesis of the Cycle of Dependency.

Most middle-class American families can identify the point at which they entered the Cycle of Opportunity—whether it was when an ancestor homesteaded a farm, when the GI Bill allowed a World War II veteran to become the first in his family to graduate from college, or when fair lending laws made it possible for the great-great-granddaughter of slaves to buy a home.

Whatever the entry point, the Cycle of Opportunity is self-sustaining—once a family is in, it is likely to stay there from generation to generation. Things come full circle; opportunity begets opportunity.

At the Bell, we believe the way to make opportunity real for all Coloradans is to focus on how society helps generate opportunity and how it helps families move into the Cycle of Opportunity. Making this transition involves more than just breaking the so-called Cycle of Dependency or moving from “welfare to work.” It requires attention to a much broader range of issues than the current debate usually involves.

Individual effort fuels the Cycle of Opportunity. All sectors of society play a role in sustaining it—families, businesses, schools and communities. Government plays an important role as well. Just as well-functioning markets have been critical to generating prosperity in this country, effective government action has been critical to ensuring that prosperity is available to more and more working families.

Government hasn't always done the right thing, of course. It often has erected barriers, and there are many areas of American life in which government has no legitimate role at all. But for too long we have not challenged the myth that government is always part of the problem and never part of the solution. History proves otherwise.

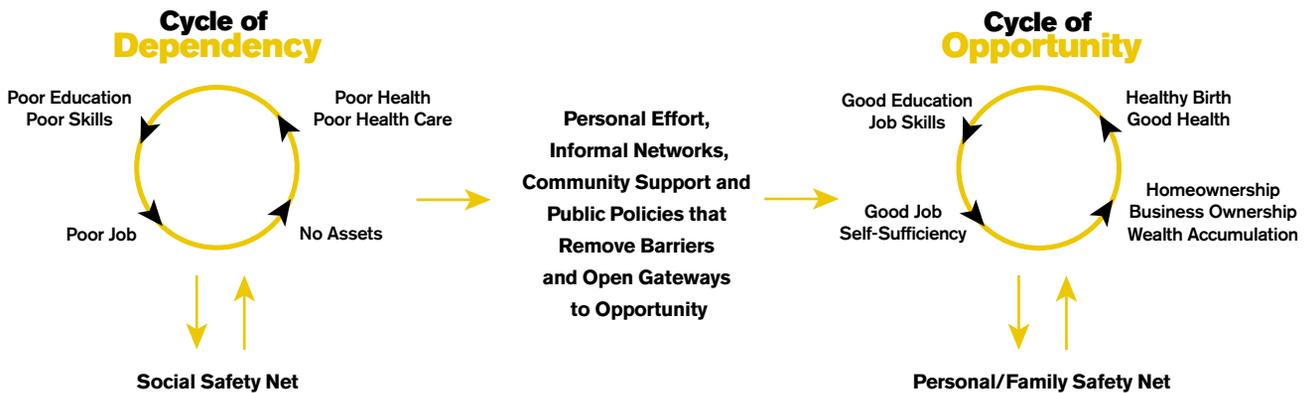
There are many examples of how government has stimulated or supported expanded opportunity—the Emancipation Proclamation, the Homestead Act, universal education, rural electrification, Social Security, the GI Bill, the Civil Rights Act and more. With each step, government used its authority and resources to sweep away barriers and open new gateways to opportunity for millions—gateways that might never have been opened otherwise.

So opportunity in 2002 also means that government can be an effective partner in removing barriers and opening gateways to success. We must move away from the argument over “more” or “less” government and toward a more reasoned discussion of what is the right kind of government to promote

opportunity for all.

Finally, opportunity happens in a social context as well as a political and economic context. What one aspires to depends on what she thinks is possible. Family, friends, religious communities, teachers, coaches, mentors and others are critical to setting expectations as well as to providing access to opportunities. So we are also interested in knowing more about the role these informal networks and support systems play in the pursuit of opportunity.

Maintaining a broad and durable safety net is important. But we must look beyond simply mitigating poverty to providing real opportunity.



Introduction

Opportunity is at the core of our history and our culture; it is time to make it the core of our politics and our public discourse. It is time to recommit to the ideal of opportunity for all and to make achieving that ideal our number one priority in Colorado.

To begin that process, we offer [Colorado: The State of Opportunity](#). In these pages we highlight a series of indicators that track the Cycle of Opportunity through many stages of life and across generations. These indicators focus both on the opportunity to succeed economically and to participate in the civic life of one's community.

The indicators in this report are not exhaustive. Each was selected because it represents a significant leverage point of opportunity. Collectively, these indicators provide a framework for understanding how important issues relate to each other. For example, we highlight how closely success in school is correlated to a child's health status and the income and educational background of her parents.

Many interesting observations can be drawn from this report. Most troubling is the strong correlation among race, income and opportunity. Simply put, poor people—including a disproportionate number

of African-Americans and Latinos—have far fewer opportunities and more formidable barriers than other Coloradans.

This document is, and will always be, a work in progress. This first one does not cover every topic we would like, and it certainly raises more questions than it answers. That is okay—it is intended to start a discussion, not to end it. We ask you to read it and to think about it. We expect that you will argue with parts of it. We welcome your feedback and criticism, as well as suggestions on issues we have not yet addressed. We also hope you will learn something or even be inspired by what you read.

Ultimately, our goal is for Coloradans to begin thinking about opportunity—not just as an American and western ideology or even a myth, but as a worthy and achievable goal of public policy.

A healthy pregnancy leading to a healthy birth is the first major gateway to a life of opportunity. A healthy birth affords a child the best chance to grow and learn during the first years of life and beyond. Infants not healthy at birth have a higher likelihood of suffering from serious illnesses and experiencing long-term developmental problems.

Scientific research underscores the importance of a healthy pregnancy to a healthy birth. Early and adequate prenatal care is critical for educating women about appropriate weight gain, proper nutrition, and the avoidance of alcohol, tobacco and other drugs. Improving access to prenatal care for all women will save the state significant health care dollars and improve the health of and opportunities for each baby.





Indicator:

Incidence of Low Birth Weight

Low birth weight: 5 1/2 lbs. or less

In year 2000, 5,549 babies, or 8.5% of all babies born in Colorado, began life at a disadvantage because of their low birth weight. The national average is 7.6%.

There are a number of potential indicators of the incidence of healthy births in Colorado. We chose low birth weight (LBW) because:

■ The barriers to the Cycle of Opportunity for babies born too small are striking and serious.

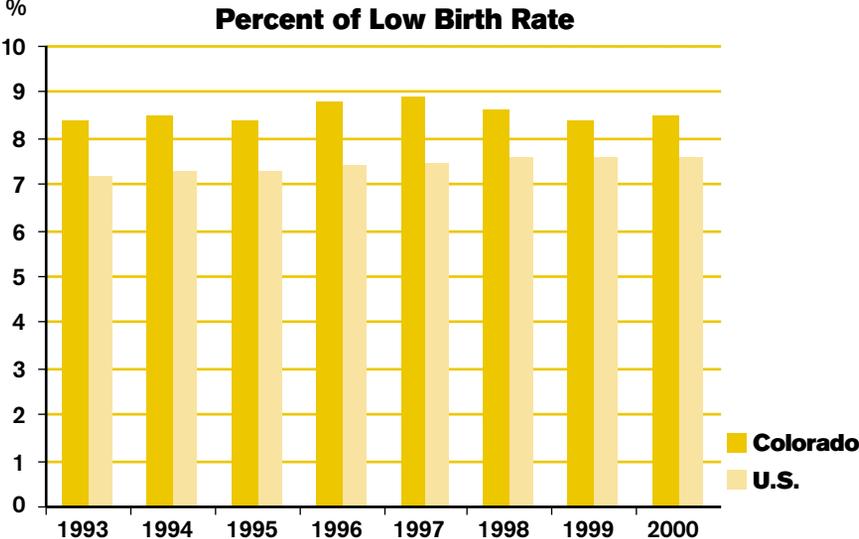
■ LBW is a major and costly public health problem in Colorado. The state has one of the highest LBW rates in the nation, for total births and for births in all major racial and ethnic groups, and has consistently sustained rates much higher than the national average for decades.¹

■ Birth weight can be improved through better public policy.

While 8.5% of all births in Colorado are LBW, they account for approximately 35% of infant health care costs due to neonatal intensive care expenses.

Why is birth weight important to the Cycle of Opportunity?

Weight matters when it comes to getting a good start on a life of opportunity.



■ LBW babies have an increased likelihood of a long list of health complications, including underdeveloped lungs, liver and heart failure, and long-term disabilities such as autism, cerebral palsy, speech and hearing impairments and other developmental disabilities.²

■ Numerous studies suggest that babies born very low birth weight, or less than 3^{1/2} lbs., are more likely to have learning problems, lower school performance and lower achievement scores on standard tests. They also are less likely to graduate from high school and to go to college than their peers born at normal birth weight.³

How do other gateways and barriers impact the healthy birth of babies?

■ A lack of prenatal medical care, or care too late in pregnancy, increases the likelihood that a baby will be born LBW. Colorado moms are less likely to receive prenatal care than those in many other states. In year 2000, 2,953 Colorado women gave birth after receiving inadequate medical care during their pregnancy. Their children were twice as likely to be LBW compared with infants born to mothers who received early and adequate prenatal care.⁴

■ Maternal behaviors during pregnancy play a significant role in whether baby will come into this world healthy or at a disadvantage. The Colorado Department of Public Health and Environment (CDPHE) asserts that the state's LBW rate could be reduced by one-quarter if all pregnant women gained weight adequately and did not smoke.⁵

Inadequate weight gain during pregnancy and smoking are together the two most important factors in LBW among single births in Colorado.

—CDPHE

■ The incidence of LBW is significantly higher in low-income families, parents with less formal education and African-American families.

- Low-income women are more likely to receive late prenatal care or no care at all. Low-income women who are unable to afford or access care have higher incidences of premature births, LBW babies and other pregnancy-related complications.
- Mothers who have not completed high school are less likely to receive adequate





prenatal care. In Colorado, the more years of education a mother has, the less likely it is that she will have a LBW baby when other variables are controlled.⁶

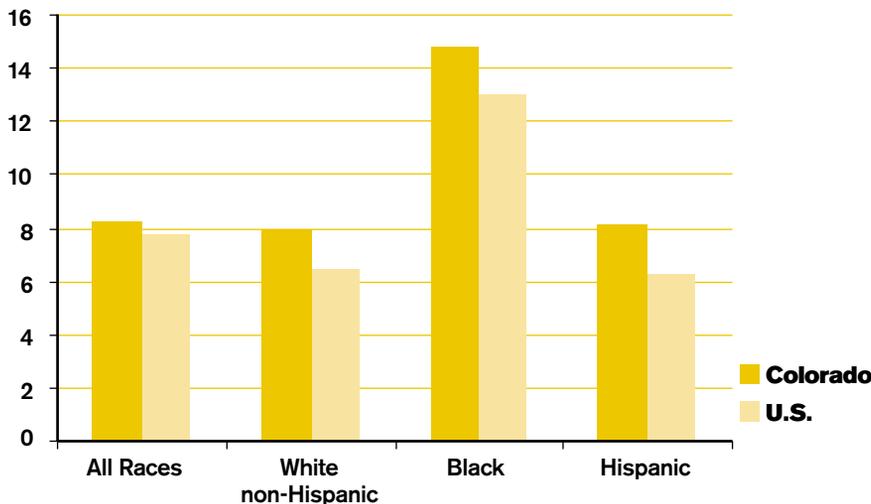
- The LBW rate among Black women in Colorado is 80% higher than among Whites or Hispanics and is the highest LBW among Blacks in the nation.⁷ Black women are more likely to have risk factors that contribute to LBW such as young maternal age, less education and inadequate prenatal care.⁸

What are some of the state programs designed to improve pregnancy outcomes and birth weight?

- Colorado’s Medicaid and Child Health Plan programs serve very low-income pregnant women (those at or below 185% of Federal Poverty Level (FPL)).

Colorado serves a much smaller percentage of its low-income pregnant women through state programs than other states, primarily because of strict income eligibility requirements.

% Percent Low Birth Weight in the U.S. and Colorado (2002)



- Medicaid’s Prenatal Plus program, which provides more intensive case management to women with higher risk pregnancies, has been shown to reduce low birth weight.⁹ CDPHE reports that the full-package care offered by this program is not only the most effective in preventing LBW but is the most cost-

effective, saving the state more health care dollars in the long run than partial prenatal packages. Providers are becoming less willing to provide full-package care, however, due in part to inadequate reimbursement level.¹⁰

■ Prenatal Clinic Services, funded by the Maternal and Child Health block grants and state and local funds, are available through local health departments and community health centers to women who are unable to obtain Medicaid services and who have no other funding source for care. Because this funding is limited, the number of women served also is limited.

■ The Pregnancy Risk Assessment and Monitoring System (PRAMS) is a program through CDPHE, funded by the Centers for Disease Control and Prevention, for the collection of statewide data related to pregnancy, maternal behaviors and birth outcomes. Comprehensive data allow researchers and public health professionals to tailor interventions to specific target areas and populations.

What else could Colorado do to reduce the incidence of low birth weight?

The two best ways to reduce the number of LBW births in Colorado are to:

■ **Ensure that more women have access to quality prenatal care.** Prenatal care has long been endorsed by the medical community as the primary means to identify risk factors and to provide the necessary preventive medical, nutritional and educational interventions that are important for the health outcome of the infant.

- If eligibility rates to qualify for Medicaid and Child Health Plan Plus were raised for pregnant women to 235% of FPL, more would be able to receive preventive prenatal care. This would actually save Medicaid dollars, because every dollar spent on prenatal care saves approximately three dollars in newborn medical costs.¹¹
- Community-based and statewide prenatal care incentive programs have been found to improve enrollment in and use of prenatal





programs among low-income populations, increase health education and awareness, and improve pregnancy outcomes among participants. Colorado has no such programs.

- Colorado should mount public education campaigns about the importance of prenatal care, the implications of inadequate weight gain, and the dangers of smoking and drug use during pregnancy.¹²

■ **Colorado should make smoking cessation programs tailored specifically for pregnant women a public health priority.**

Where can I get more information about low birth weight?

- Colorado Department of Public Health and Environment, Women's Health Section, **www.cdphe.state.co.us**
- Maternal and Child Health Bureau, Health Resources and Services Administration, **www.hrsa.gov**
- Division of Reproductive Health, Centers for Disease Control and Prevention, **www.cdc.gov**

nurturing

A safe and stimulating early childhood is the next major gateway to a life of opportunity. The first several years of life set the foundation for future physical, social, emotional and cognitive development.¹ That foundation's strength depends on the emotional and physical security of the infant's environment as well as on the mental stimulation he or she receives. The brain develops rapidly in the first few years of life, and a child who is nurtured and stimulated is much more likely to develop language skills and other cognitive abilities that are critical to success in life.

Infants who are not nurtured and stimulated—or, worse yet, suffer emotional or physical abuse or neglect—are less likely to be prepared to enter school and are more likely to suffer a range of problems that could inhibit their ability to succeed later in life.





Indicator: School Readiness

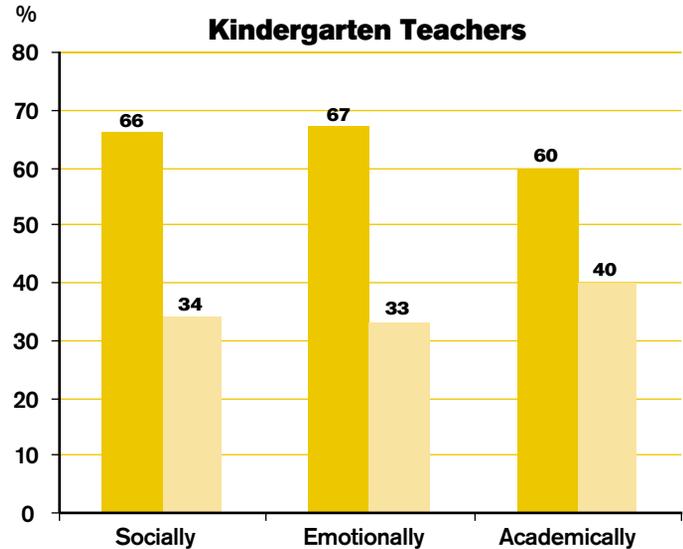
While there are many points in time and methodologies for assessing how well children develop in their first years, we have chosen school readiness as our indicator because:

- School readiness includes a range of important elements of physical, emotional, social and cognitive development and focuses on how those factors combine to prepare a child for the next gateway—elementary school.

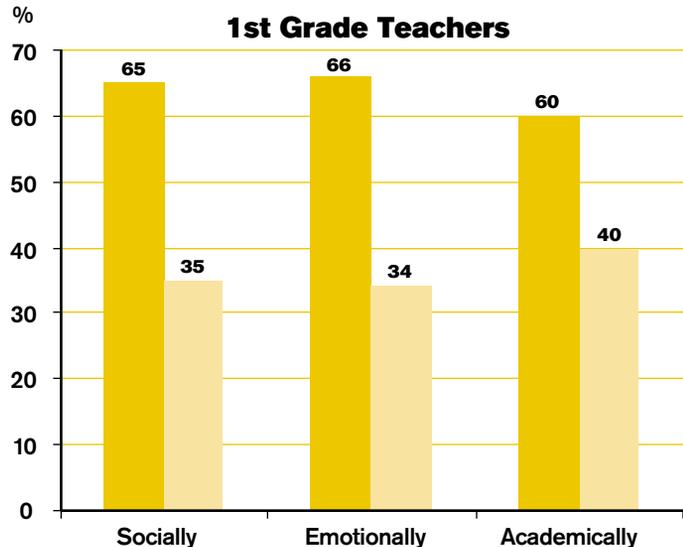
- Education—the accrual of skills and knowledge—is essential to future opportunity.

Educare Colorado and the Colorado Children’s Campaign recently released the first-ever survey of kindergarten and first grade teachers’ estimates of school readiness in Colorado.²

The following graph shows how 1,000 teachers responded to the question, “**In general, what percentage of the children entering your classroom are academically, emotionally and socially prepared to learn?**”



■ Prepared
■ Not Prepared



■ Prepared
■ Not Prepared

Roughly one-third of children entering kindergarten or first grade were judged by their teachers to be emotionally and socially unprepared to learn, and a full 40% were judged to be academically unprepared.

Why is school readiness important to the Cycle of Opportunity?

It would be difficult to overstate the importance of school readiness to the Cycle of Opportunity.

■ According to a recent publication of the National Institute for Child Health and Human Development, “Early delays are quickly magnified as these [disadvantaged] children move through the early grades and become more likely than their more affluent and majority peers to score lower on tests of academic achievement, such as reading skill, receive special education, repeat school grades, and be diagnosed with mental retardation and learning disabilities.”³

In the survey of kindergarten and first grade teachers by Educare Colorado, more than 90% said they believed that children who start out academically behind their peers only “rarely” or “sometimes” catch up.

How do other gateways and barriers impact the school readiness of children?

The Educare survey does not provide information that directly addresses the education and income of parents, but national surveys and research are clear. The children of parents with low levels of education and low incomes are more likely to come to school lacking the skills and knowledge teachers expect. This is a good example of the intergenerational nature of the Cycle of Opportunity.

■ According to the National Institute for Child Health and Human Development, “...at entry to kindergarten, children from *poor families* and *minority groups* often show fewer of the competencies and dispositions associated with school achievement.”⁴

■ In a national, longitudinal study carried out by the U.S. Department of Education, researchers found that the *educational level of the mother, family income and speaking a language other than English in the home* all predicted the skills a child had on entering and leaving kindergarten.⁵





Children whose mothers had a high school diploma or less entered kindergarten with significantly weaker pre-literacy and reading skills than their peers with better educated mothers, and at the end of the year, the gap still remained.⁶

What are some of the state programs designed to improve the competencies and school readiness of children?

■ The Colorado Preschool Program (CPP) was created in 1988 by the general assembly. The program serves 4- and 5-year-olds in the year before they attend kindergarten. To be eligible, a child must lack overall learning readiness due to family risk factors, be in need of language development, or be receiving aid as a neglected or dependent child. Last year, the program served 10,050 children in 145 of the 178 public school districts in Colorado. Evaluation results presented by the Colorado Department of Education indicate that participants are doing better on the third grade CSAP reading assessment.⁷

■ Community Consolidated Child Care Pilots were created by the general assembly in 1997 to improve the accessibility and quality of child care for children from low-income families. There are currently 18 communities that have been designated as Pilots across the state. Pilots receive funding from the federal Child Care Development Fund and have the ability to apply for waivers from state laws and regulations so they can design innovative service models. Each Pilot has taken a unique approach to improving quality and access, but they also have worked together to identify common strategies and best practices.⁸

What else could Colorado do to improve school readiness?

In the report *From Neurons to Neighborhoods*, the National Academy of Sciences⁹ assembled a panel of experts and asked them to examine the research base on child development and make recommendations on how it could be utilized to improve the outcomes of children. They recommended:

■ High quality child care and early childhood education experiences for children of low-income and undereducated parents.

- Family literacy services for parents who want to improve their own skills so they can better support their children's literacy development.

- Access to regular medical care so children receive preventive treatment (e.g. immunizations) and screening for medical problems (e.g. lead poisoning, vision and hearing exams).

- Family support services to reduce the incidence of violence and neglect in the home and to provide mental health services for parents and children when needed.

Based on these recommendations, Colorado should:

- **Assess the skills of a representative sample of children every year as they enter kindergarten in order to directly gauge the state of school readiness.** The results should be used to better understand the size and nature of the problem and the effectiveness of current state efforts to address it.

- **Dramatically increase the number of young children from families below the self-sufficiency income level who are served by high-quality child care and preschool programs supported with public funds.** By the year 2010, every 3- and 4-

year-old child from a family earning less than a self-sufficiency wage should have access to free, high-quality preschool education. Five-year-olds should have access to full-day kindergarten.

- **Provide state funding for the new family literacy program to help parents increase their own skills so they can support their children's literacy development in the preschool and early elementary school years.**

- **Ensure all young children receive necessary health care.** Colorado should commit to the vision articulated by the Colorado Coalition for the Medically Underserved that by 2007, "all Coloradans have unimpeded access to affordable, quality health care and preventive care programs."¹⁰ A number of groups have proposed options for achieving this goal, and Colorado should begin a process to identify and implement the option (or combination of options) that best meets the state's needs.

- **Ensure public schools, social service agencies and health providers do the best possible job coordinating their activities to identify early those children in abusive environments and ensure they receive the necessary support and services.**





Where can I get more information about school readiness?

- Educare Colorado,
www.educarecolorado.org
- Colorado Children's Campaign,
www.coloradokids.org
- Center for At-Risk Children, Colorado Department of Education,
www.cde.state.co.us
- Ready Web (a national clearinghouse for school readiness information),
www.readyweb.edu

self-sufficiency

The system of public (K-12) education is perhaps the greatest engine for opportunity in Colorado, so we have chosen building a solid base for literacy during the elementary school years as the next critical gateway to a life of opportunity.

The K-12 curriculum is based on the assumption that children will bring a set of increasingly advanced intellectual skills—academic building blocks—to each subsequent level of school. As we saw in the last section, even kindergarten teachers assume that children will possess a set of specific skills before they enter the public school system. If a student has not mastered literacy skills by the end of elementary school, his or her chances of later academic success—and all the opportunities which flow from that—decline significantly.





K-12 education receives a massive investment of public funds. Nationally, we spend more than \$350 billion on public K-12 education, and in Colorado we spent over \$3 billion last year—the single biggest item in the state’s budget.

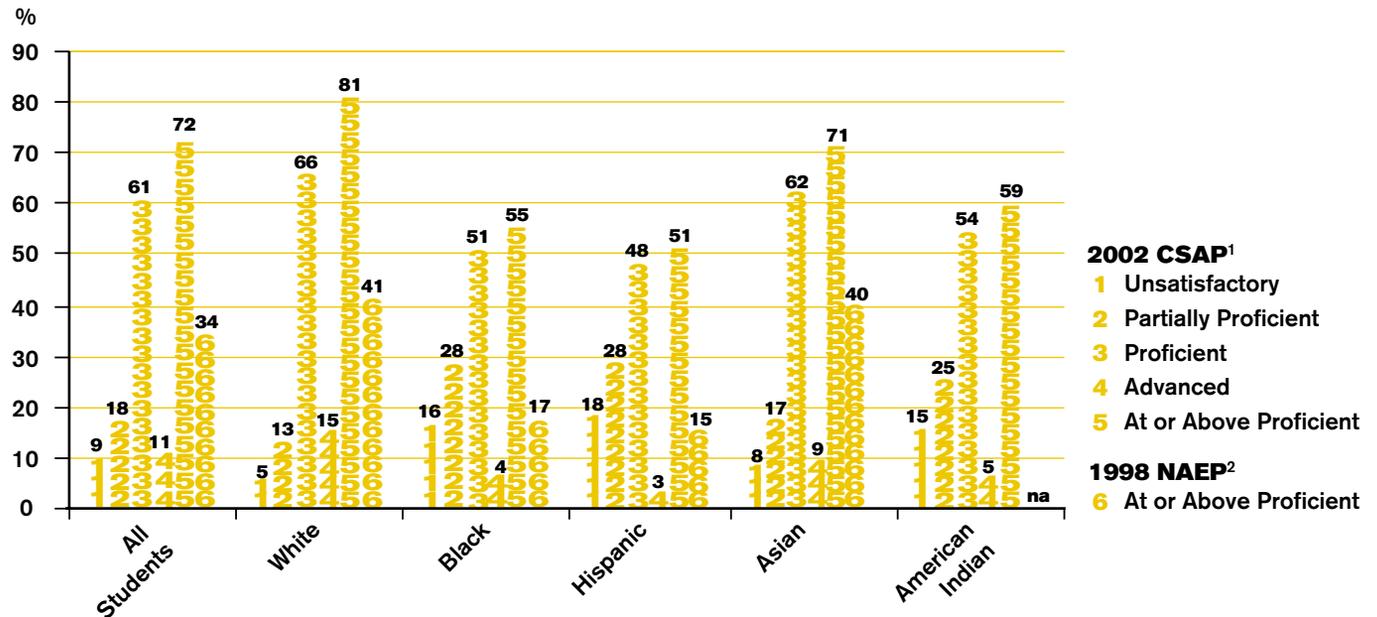
English by the fourth grade. So we have chosen English reading proficiency in the third and fourth grades as the best indicator of how well the state helps children build a solid base for literacy in elementary school.

Indicator: Reading Proficiency in the Third and Fourth Grades

It has become a mantra of both educators and politicians that all children should be able to speak, read and write well (i.e. fluently) in

Colorado has developed standards for how well children in third grade should be able to read. Based on these standards, the Colorado Department of Education has created a third grade reading assessment as part of the Colorado Student Assessment Program (CSAP). In addition, every other year, the U.S.

Colorado Third and Fourth Grade Reading Test Results



Gateway 3 | Building a Solid Base for Literacy

Department of Education carries out the National Assessment of Educational Progress (NAEP) test in reading at the fourth grade. Colorado has opted to have a large enough sample of its fourth-graders tested in order to produce state-level data.

According to 2002 CSAP results, more than one in four Colorado third-graders is not proficient in reading. The 1998 NAEP results were much worse, with two of every three Colorado fourth-graders below proficiency. In both cases, African-Americans and Hispanic students are far less likely to be proficient than their White peers. While these numbers have shown improvement in recent years, far too many of Colorado’s children—especially children of color—are falling behind during the first years of school.

Why is building a solid base for literacy in elementary school important to the Cycle of Opportunity?

■ The accrual of skills and knowledge is widely seen as the single greatest determinant of economic

opportunity, and all the benefits that come with income and wealth, in the United States.³ The overriding goal of the first four years of schooling is the development of literacy skills—especially reading, which is the major building block of education. Beginning in middle school and beyond, it is generally assumed students can read and write well, and they are expected to use these skills to learn other subject matter (e.g. history, science, geography).

■ The results of 35 years of high quality research—including studies that have followed young children into their adult years—has provided us with a stark picture of the long-term affects of not developing strong literacy skills early in elementary school.⁴

“. . .in many cases very bright youngsters are unable to learn about the wonders of science, mathematics, literature and the like because they cannot read the grade-level textbooks. By high school, these children’s potential for entering college has decreased to almost nil, with few choices available to them with respect to occupational and vocational opportunities.”
—G. Reid Lyon, *National Institutes of Child Health and Human Development*⁵





How do other gateways and barriers impact the literacy development of children?

The Cycle of Opportunity is operating in a number of ways to impact this period of early literacy learning:

- The literacy skills of children are directly related to the educational attainment and literacy skills of their parents and other caregivers in their immediate environment. For example, results from the NAEP have consistently shown that “the higher the level of parental education, the higher the level of student performance.”⁶ Low literacy is too often found to be an intergenerational problem within a family and, thus, a major barrier to opportunity.

- There are indirect impacts from other points on the Cycle of Opportunity, primarily mediated through a family’s income. For example, where a family can afford to live in Colorado affects what school their children will attend—and the resources dedicated to their education. There is strong research evidence that the concentration of poor students in a school is a particularly difficult challenge to overcome.⁷

- The American Institutes for Research (AIR) has demonstrated a powerful relationship between family income and reading ability in third grade. While some schools serving high percentages of poor children are achieving above the state average, the vast majority of such schools are struggling to help their students succeed.⁸

What are some of the state programs designed to provide elementary school students with a solid base for literacy?

- In 1996, the Colorado General Assembly passed the Colorado Basic Literacy Act, which states that every child should be reading at grade level by the end of third grade. The law also requires that the reading proficiency of every child in grades K-3 be assessed each year. An Individual Literacy Plan (ILP) must be developed for any student reading below grade level. The law also created a grant program—Read to Achieve—which provides funding to schools (\$19 million last year) to improve the literacy of students who have fallen behind.⁹

- The federal government provides Colorado several grants targeted at improving the literacy skills

of disadvantaged students. On July 1, 2002, the state will receive more than \$96 million of Title I funds designed to help low performing students in schools serving relatively poor communities. Most schools focus these funds on reading in the elementary grades. In addition, Colorado will receive more than \$9 million this year from a new federal program—Reading First. The purpose of Reading First is similar to the Read to Achieve program, but it is much more specific in how funds can be used to improve reading.

What else could Colorado do to ensure all children are proficient in reading by third grade?

■ **The state legislature should create and fund a program so that any parent who lacks a high school diploma or is not proficient in English and has a child with an ILP could choose to attend an adult basic education program.** Although the legislature passed a family literacy program in May 2002, it failed to fund it. Colorado is currently one of only a handful of states that provides no funding for adult basic education and family literacy.

■ Colorado needs to upgrade the skills of its teachers in the area of reading.

- Colorado should conduct a thorough study of the quality of training that prospective teachers receive in teaching reading at the state's colleges and universities.
- Every current elementary school teacher should be trained in the use of the best scientific research on effective instruction and demonstrate competency in teaching reading. Requirements for state licensure of elementary school teachers should be revised to confirm that teachers possess these competencies.
- Between the state and federal reading programs, Colorado has about \$25 million available each year to improve reading instruction. These different funding streams should be integrated so they work best for kids. The state legislature should amend the Colorado Basic Literacy Act and allow programs receiving both Read to Achieve and Reading First grants to combine the funds under one program.





- The provision of law allowing “emergency authorizations” for untrained elementary school teachers should be struck.

■ Between the CSAP reading tests and the literacy assessments required in grades K-3 by the Colorado Basic Literacy Act, we have a great deal of data that should lead to improved reading skills. Unfortunately, the value of that data is not being maximized. **The state legislature should amend the educational accountability portion of the state’s education laws to require: (1) disaggregated CSAP data (by income, race, ethnicity and sex) on school report cards; and (2) annual reports (beginning in kindergarten) to each parent and teacher showing individual student progress in reading over time.**

Where can I get more information about improving the literacy skills of children?

- Colorado Department of Education, Read to Achieve Program, www.cde.state.co.us
- National Institute for Literacy, Partnership for Reading, www.nifl.gov
- National Academy of Sciences, Preventing Reading Difficulties in Young Children, www.nationalacademies.org

An active and healthy childhood and adolescence is an important gateway to a life of opportunity. Eating right, exercising and avoiding high-risk behaviors are fundamental choices that impact short- and long-term health, social, educational and economic opportunities. Those who develop healthy habits are more likely to enjoy long, productive lives and to pass on those habits to future generations.

Children who do not develop healthy habits often face severe consequences. Those who do not exercise or are overweight, for example, are at much higher risk of developing debilitating and costly diseases. A marked increase of overweight and obesity, especially among children, has made nutrition, fitness and weight reduction initiatives a national priority for the Secretary of Health and Human Services and the U.S. Surgeon General. This epidemic can be reduced by better recognition of the problem, by improved public policy and by promoting healthy eating and active living.





Obesity-related illness now outranks both smoking and drinking in its deleterious effects on health and health costs.¹

Indicator: Overweight and Obesity in Children and Adolescents

Overweight and obesity refer to increased amounts of body fat, assessed by the body-mass index (BMI), calculated as weight in kilograms divided by height in meters squared. “Overweight” is 25-29.9 BMI; “Obesity” is 30 BMI or more.²

We chose overweight and obesity as our indicator of a healthy childhood and adolescence because:

- A striking increase of this indicator nationwide and in Colorado is threatening the health and quality of life of children and teens, presenting significant barriers to the Cycle of Opportunity.
- Overweight children are much more likely to be overweight in adulthood, and currently half of adult Coloradans are overweight or obese.³

Today, there are nearly twice as many overweight children and almost three times more overweight adolescents as there were in 1980. An alarming 20% of children and adolescents in Colorado are overweight or obese.⁴

Why is unhealthy weight important to the Cycle of Opportunity?

- Overweight and obesity in children limits opportunity and quality of life due to decreased mobility, motivation and depression. These kids often suffer from low self-esteem and are subjected to teasing and bullying from their peers. Throughout their lifetimes, overweight individuals often experience social, academic and job discrimination.⁵
- Being overweight puts one at a much higher risk of debilitating chronic diseases such as high blood pressure, type two diabetes, coronary heart disease and stroke.⁶ These illnesses were traditionally more prevalent among adults, but are becoming more common among overweight youngsters.⁷
- Due to the growing number of overweight and obese children and teens in Colorado, the direct and

indirect costs are potentially devastating. Wages lost by people unable to work and escalating health care expenditures due to weight-related illness and disability present major economic consequences to our families and to society.⁸ Our youngest generation will be especially impacted if the behavior risk factors to overweight and obesity are not adequately addressed now.

How do other gateways and barriers impact overweight and obesity among youth?

■ Today's youth comprise the most inactive generation ever. Kids and teenagers not only have less physical education available through the school system, but television, computers and video games are omnipresent, contributing to inactive lifestyles. To make matters worse, fast food is increasingly replacing sit down meals in many homes.⁹

■ According to the Surgeon General, children in low-income and minority families are more susceptible to unhealthy weight gain. These families are more likely to eat less expensive, less nutritious foods that are high in fat and calories. In some impoverished communities with high crime rates, children may be more prone to

decreased physical activity because of unsafe outdoor environments and a lack of recreational facilities.

What are some of the state programs designed to decrease overweight among Colorado's kids?

■ The Centers for Disease Control and Prevention (CDC) offers grants to states for the creation of public health programs to prevent obesity and related chronic diseases. Colorado is one of 12 states to recently receive one of these grants. Directing this funding toward youth in our schools would open gateways to better life-long health and opportunity for more of the state's children.

Preventing obesity in childhood is the most realistic option for dealing with the obesity epidemic. –CDPHE¹⁰

What else could Colorado do to promote daily physical activity and healthy eating patterns among kids and teens?

Children develop eating and exercise patterns early. Because most children spend a large portion of time in school, efforts in our





education system to promote healthful diets and active lifestyles are critical to combat this epidemic. In fact, the Surgeon General recently has issued a national “call to action” outlining strategies for states to combat overweight and obesity by emphasizing school nutrition and physical education programs.¹¹ Colorado's public health department, policy-makers, program planners and school officials should take the lead in implementing the following recommendations:

■ **Both the Surgeon General and the CDC recommend children participate in at least 30 minutes daily of moderate intensity physical activity.**^{12,13} Colorado's schools do not require such daily activity.

■ **School districts and communities should ensure that food options at school cafeterias and school events are low in fat and calories and eliminate or minimize unhealthy foods in vending machines.**¹⁴

■ **Lawmakers should consider nutrition education as an essential requirement to a comprehensive curriculum for school age children.** Colorado does not require nutrition education at any time between kindergarten and 12th grade.

A recent joint report by the Secretary of Health and Human Services and the Secretary of Education affirms that participation in physical activity not only maintains a healthier weight, but boosts self-esteem and motivation among children.¹⁵ They earn better grades, behave better in the classroom, have fewer behavior problems outside the classroom, drop out significantly less, and attend school on a regular basis with fewer absences.¹⁶ Research also has correlated increases in physical activity among kids to a decrease in drug and alcohol use, and even a decrease in teen pregnancy.¹⁷

Where can I get more information about childhood and adolescent obesity?

- American Obesity Association website, www.obesity.org
- The Office of the Surgeon General website, www.surgeongeneral.gov
- Division of Adolescent and School Health, Centers for Disease Control and Prevention, www.cdc.org

Leaving school ready to succeed is the next important opportunity gateway. For much of the last century, so long as you were a loyal employee and worked hard, it was possible to get and keep a good paying job that had decent benefits even if you did not have a high school diploma. Those days are gone.

Today, the successful completion of high school is virtually indispensable to one's prospects for success. Even so, the earnings of those with only a high school diploma have declined in recent years. In fact, today the greatest value of a high school diploma—and the skills and knowledge the credential represents—is the opportunity it provides to pursue further education and training. It is postsecondary education and training that now open doors to most good jobs with adequate benefits.





Indicators

We have chosen three indicators to measure whether Coloradans are leaving high school ready to succeed: 1) high school completion rates; 2) math proficiency in the 10th grade; and 3) ACT scores in the 11th grade. These are important because:

- While not as valuable as it once was, the high school diploma still matters when it comes to wages.¹
- Math achievement in middle and high school has been shown to be a good predictor of whether a student will go on to further education and training.
- The ACT is valuable not only as a gauge of what a student has learned, but also as an indicator of how well a student might do in the postsecondary education and training system.

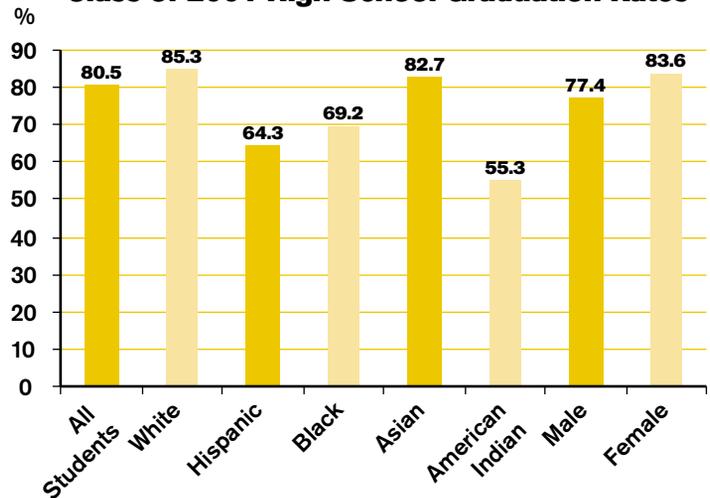
Indicator 1: High School Completion

■ Approximately 9,500 students who once were part of the class of 2001 left school between seventh grade and their senior year in high school and, by the spring of 2001, had

not received a diploma. The cumulative effect of the drop out rate for each graduating class is that more than 340,000 Coloradans over the age of 25 lack a high school diploma or a GED.² This rate has not changed appreciably over the past ten years.

In 2001, one out of every five students failed to complete high school in Colorado. One of every three Black and Hispanic students and two of every five American Indians failed to complete high school.

Class of 2001 High School Graduation Rates³



The general assembly hereby declares that the drop out rate indicates a waste of economic and human potential.

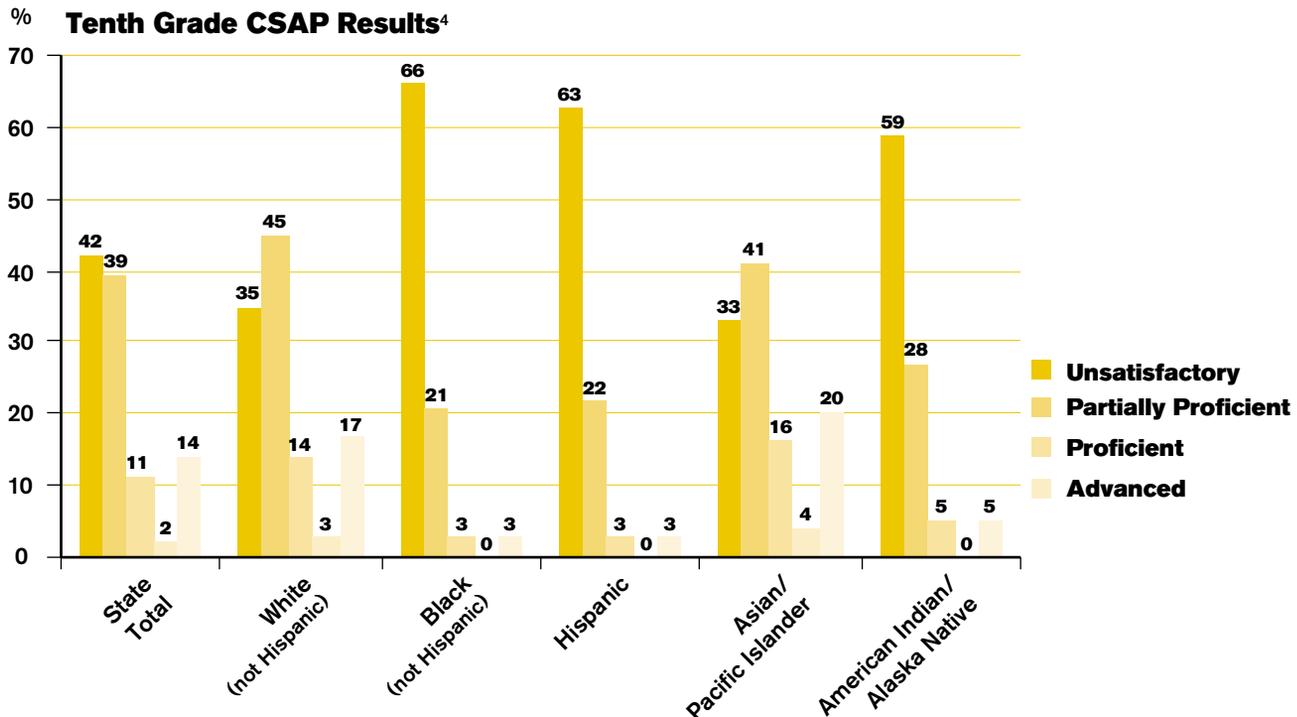
—Colorado Public Law 22-2-114.1

Indicator 2: Math Proficiency in 10th Grade

While it is vitally important to at least complete high school, how much you learn in the process also makes a difference in terms of later opportunities.

■ While the Colorado Student Assessment Program (CSAP) results for reading in fourth grade were not good, the math results for 10th-graders are even worse. Overall, 42% of students statewide were rated unsatisfactory and only 14% either proficient or advanced.

■ There is a significant achievement gap between White and Asian 10th-graders and their Black, Hispanic and American Indian peers. Two-thirds of all Black students were rated unsatisfactory. Only 3% of Black and Hispanic students were at the proficient level.





In 2001, only 14% of Colorado 10th-graders were rated proficient in math based on CSAP results. Even worse, about two-thirds of all Black and Hispanic 10th-graders were rated unsatisfactory, the lowest rating possible.

Indicator 3: Performance on the ACT College Entrance Exam

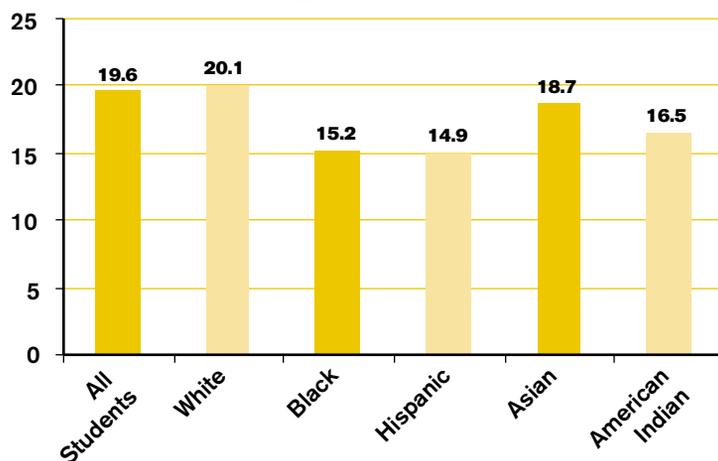
Our third indicator is performance on the ACT college entrance exam, which all 11th-graders are required to take.

■ Nationally, the average score on the ACT for students who take the exam voluntarily (typically in their senior year as part of the college application process) is 21. The maximum score possible is 36.

■ On average, Black and Hispanic students in Colorado score well below the national cutoff score for the lowest quartile of test takers—17.5.⁶ Research has found that students with composite ACT scores below 17 are usually only eligible to attend “open” colleges and universities (i.e. those that admit all applicants).⁷

Why is finishing high school with a diploma and strong skills important to the Cycle of Opportunity?

2001 ACT Testing Results for 11th-Graders⁵



■ Dropping out of school has a direct impact on an individual's ability to get a job that pays good wages and provides health and other benefits.

■ It is very difficult for people without high school diplomas to gain access to postsecondary education and training programs, because they often do not meet entrance requirements and are not eligible

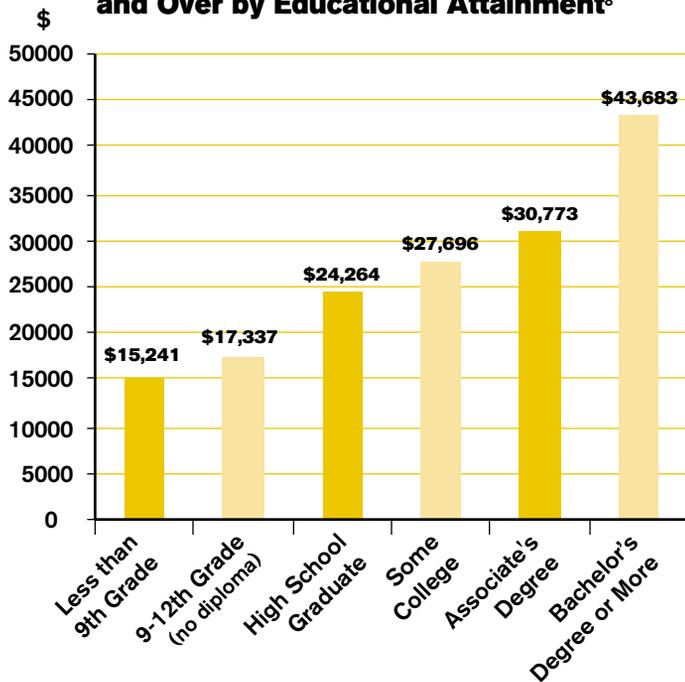
for financial assistance.

■ It is clear from the 10th-grade CSAP math results and 11th-grade ACT scores that even among those students who graduate, especially those from minority groups, a large number lack the skills to get good paying jobs or to continue their education and training.

■ In 2000, 20.6 % of all infants—13,490 babies—were born to mothers with less than a high school diploma.⁹ Not only are these children born to parents with low earning potential, but earlier in this report we also provided evidence that a mother’s level of educational attainment is a strong predictor of her child’s school readiness and literacy development.

■ 33% of all adults in Colorado with less than 12 years of education are smokers, as compared to 15% of those with more than 12 years of education.¹⁰

Median Earnings of Adults Age 25 and Over by Educational Attainment⁸



How do other gateways and barriers impact whether a young person will graduate from high school?

■ Those who work with young people who are at risk of dropping out or have researched this issue commonly observe that leaving school is not a dramatic event, but a process that begins in elementary school and culminates years later. School readiness, early proficiency in reading, and competency in math and science in the middle grades—each a gateway to opportunity—are all strong predictors of a student’s later success in school and likelihood of graduating.





Dropping out of school is a slow-motion dive for most kids, and we can see them approaching the edge long before they fall off...

—Gary Orfield, Harvard University¹¹

■ Teen pregnancy is a significant cause of girls leaving school before they graduate. Conversely, pregnancy is more common among girls who have dropped out of school. A recent study showed that increased educational attainment reduces the likelihood of a teen pregnancy.¹²

■ Students from poor families, especially those who live in inner city neighborhoods, are more likely to drop out of school.

What are some of the state programs designed to increase student retention, graduation rates and learning?

There has been much more attention at the national and state level on improved learning in the elementary grades compared to the middle and high school grades. As a result, there is **not** a great deal of activity at the state level focused on keeping older

students in school and ensuring they are mastering the core curriculum.

■ The only statewide program aimed at reducing the number of dropouts is The Expelled and At-Risk Student Services Grants Program,¹³ which gives grants to schools and other organizations to help them provide educational services to students who are at-risk of dropping out or who have already dropped out. Funds are awarded on a competitive basis to schools and other organizations across the state and are targeted at providing educational, vocational, social and emotional support to students so they will remain in or return to school.

■ The Colorado Small High Schools Initiative (CSHSI)¹⁴ is a private-public partnership designed to help underachieving students in large, comprehensive high schools. CSHSI is operated by the Colorado Children's Campaign, and the bulk of its funding (\$8 million) comes from the Bill and Melinda Gates Foundation. The project aims to create smaller high schools either by breaking existing, large facilities into "schools within a school" or by developing new schools from scratch. In addition to focusing on school size, the project attempts to instill certain guiding principles, such as personalized relationships

between students and adults, a clear educational focus and high expectations for student work.

What else could Colorado do to increase the number of students who complete high school?

While there are no “silver bullets” to solve this problem, there do appear to be promising practices for retaining students. These tend to fall into three categories:

- **Organizational.** One approach already mentioned involves breaking large, depersonalized middle and high schools into “schools within schools.” These smaller organizations allow for stronger relationships between teachers and students and provide more opportunities for students to get involved in extracurricular activities.
- **Curricular and Instructional Innovations.** Rather than diverting poorly prepared middle and high school students into low-level and remedial programs, schools should carve out extra time for core curriculum learning; offer extra learning time outside of

the regular school schedule; present curriculum in a context that is relevant to students; and accelerate—not slow down—their exposure to challenging material.

- **Engaging the School Staff and Community.** To be successful, dropout prevention efforts must be planned and implemented with commitment, energy and enthusiasm. Teachers, administrators, parents, students and other relevant members of the immediate community must be deeply involved.

Based on what we know is effective, Colorado should:

- **Make improved high school performance a higher priority—get it on the public agenda.** The Colorado State Board of Education and the state legislature should appoint a task force to investigate the status of the state’s high school students—who is succeeding and who is not and why—and based on these findings, develop an action plan that is commensurate with the problem.
- **Address the fact that far too many Black and Hispanic students are not meeting minimal**





learning standards and dropping out of school at much too high a rate. Hispanic students are the fastest growing segment of Colorado’s student population. Dramatic action is required to avoid a loss of opportunity for these young people and the state. This will require looking at everything from the state’s school funding formula to attracting highly qualified teachers to the lowest performing schools. There are no easy answers.

■ **Use additional public and private dollars to expand the Small Schools Initiative currently funded by the Gates Foundation so that more schools across the state—at least those that have been rated as “unsatisfactory”—have an opportunity to design or redesign high schools.**

■ **Identify those schools that are doing a good job educating low-income students so they meet the state’s standards for proficiency.** Study these schools to identify effective educational practices that work for Colorado students. Use existing and new federal and state funds to implement these effective practices in low performing schools.

■ **Continue to expand “distance learning” high school course offerings so no students are denied**

the opportunity to take advanced courses because of where in the state they go to school. The state should create a scholarship fund to ensure that a lack of financial resources does not keep a student from taking an Advanced Placement exam.

Where can I get more information about succeeding at the high school level?

- Colorado Department of Education, Center for At-Risk Education, www.cde.state.co.us
- Colorado’s Small High School Initiative, Colorado Children’s Campaign, www.coloradokids.org
- The National Dropout Prevention Center/Network, www.dropoutprevention.org
- America’s High Schools Project, U.S. Department of Education, www.ed.gov

To be considered a state of opportunity in the 21st century, Colorado must provide its adults—both young and old—with access to lifelong education and training. Real opportunities for further education and training must not only be available to recent high school graduates, but also to high school dropouts of all ages who are trying to get back on the Cycle of Opportunity, English language learners, and high school graduates who find their skills are no longer good enough.

In the previous section, we saw that those who do not have high school diplomas can expect annual incomes 40% lower than those who graduate. But the differential between those with only a high school diploma and those who go on to higher education is even greater. Again, while those with high school diplomas only made a median income of \$24,264, those with some college but no degree earned \$27,696, those with associate's degrees earned \$30,773, and those with bachelor's degrees or higher had a median income of \$43,683 (80% higher than those with only a high school diploma).



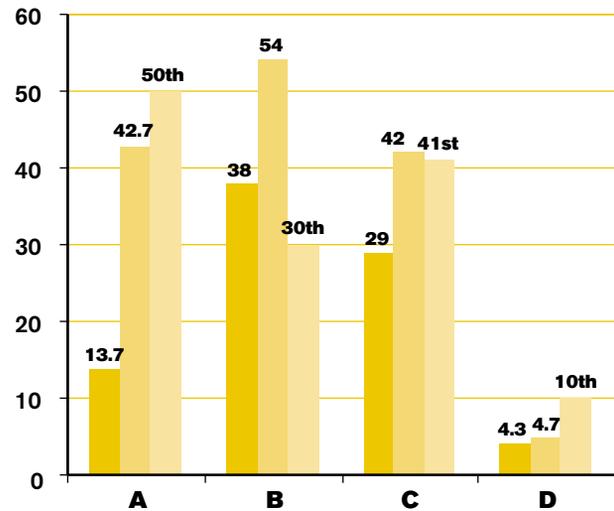


Indicators

We have chosen two indicators for this gateway: access to higher or postsecondary education and access to adult basic education (ranging from basic literacy services to GED preparation) and English as a Second Language (ESL) services. These indicators are important because:

- Education and training beyond high school qualifies one for jobs that on average pay more, provide employer-supported health care benefits, and allow for savings that can be used to buy a home and invest in the education of other family members.
- Coloradans who left high school without adequate knowledge and skills or who have immigrated to the state and seek to improve their English language skills must have access to education and training opportunities that can provide an immediate leg up in the job market and open the door to higher education and training.

Indicator 1: Access to Higher Education



- **Colorado**
- **Top States in the Nation**
- **Colorado's National Ranking**

- A** Chance for college for students from low-income families¹
- B** The percent of high school freshmen in Colorado who are enrolled in college four years later²
- C** The percent of 18- to 24-year-olds in Colorado enrolled in college³
- D** The percent of 25-to 44-year-olds in Colorado enrolled part time in some form of postsecondary education⁴

To understand the level of Colorado's commitment to providing access to higher education opportunities, one has only to look at the following data:

- Colorado ranks last in the nation on providing an opportunity for low-income students to attend college and is in the bottom half of all states on two other important indicators of access for young adults.
- The share of the total state budget that goes to higher education has dropped from 18% of the total in fiscal year 1991 to 12.6% in fiscal year 2001.⁵

Despite the accomplishments of American higher education, its benefits are unevenly and often unfairly distributed and do not reflect the distribution of talent in America. Geography, wealth, income and ethnicity still play far too great a role in determining the educational life chances of Americans.

—James B. Hunt Jr., Chair of the National Center for Public Policy and Higher Education

Indicator 2: Access to adult basic education and English as a Second Language (ESL) services.

There are 340,000 adults in Colorado who are out of school and do not have a high school diploma.⁶ Colorado also has a fast growing segment of its population for whom English is not their native language. Both of these groups need an “on ramp” to the Cycle of Opportunity that includes a strong education and training component.

Among Coloradans over 25 who do not have a high school diploma, only 4% are served through adult basic education and ESL programs.⁷

There are entire regions of the state where there is not a single program to help adults improve their literacy skills, learn English or earn a GED. In areas where there are programs, waiting lists are common.⁸

The fastest growing component of the adult basic education system is ESL, and Hispanics are the fastest growing group of program participants.⁹





Why is access to higher education and adult basic education important to the Cycle of Opportunity?

■ For a high school dropout, gaining access to the Cycle of Opportunity means getting a GED. Without this credential, one cannot gain admission to Colorado's public universities, and it is very difficult to attend a community college. In addition, individuals without a high school diploma or its equivalent are not eligible for postsecondary financial assistance from the state.

■ Getting a high school diploma or a GED not only creates greater opportunity to pursue further education and training, but makes one eligible for jobs that pay more and are more likely to have benefits such as health care.

■ Individuals and families who participate in higher education are more likely to have economic and social security (e.g. homeownership, health insurance coverage) and participate in civic activities such as voting. They also contribute to a stronger tax base and a better educated work force to drive economic growth.

■ The educational attainment of parents is one of the best predictors of children's educational achievement.¹⁰ It is estimated that more than 100,000 children in Colorado live with a parent who does not have a high school diploma.¹¹ Research has shown that programs which successfully increase the educational attainment of mothers have a secondary effect of increasing their children's academic achievement.¹² Expanding access to high quality adult basic education and ESL services for parents is an effective way to improve their children's early literacy development and later school success.

Level of parental education has always exhibited the same general pattern in National Assessment of Educational Progress (NAEP) reports: the higher the level of parental education, the higher the level of student performance.¹³

How do other gateways and barriers impact access to postsecondary and adult education?

■ Completing high school with the skills to succeed is essential to moving through the next gateway of opportunity—further education and training.

■ As was discussed in previous sections, preparation for postsecondary education and training begins before a child enters school and is the result of learning throughout the K-12 years.

■ Because Colorado has a very weak system of adult education that could provide dropouts with a second chance to succeed, it is even more critical that young people stay in school.

What are some of the state programs designed to improve access to adult education and training?

■ Colorado has begun to improve access to postsecondary education for low-income students. Between 1998 and 2002, the state legislature increased appropriations for need-based financial aid more than 50%, from \$30.5 million to \$47.6 million.

■ As part of this increase in financial aid, the governor and state legislature created the Governor's Opportunity Scholarships. Last year, \$6 million was awarded, enabling 1,000 low-income students to attend college at no cost.

■ The Colorado Commission on Higher Education has recently changed the rules on how schools award financial assistance so that it is more focused on lower-income students and provided in amounts sufficient to allow these students to meet the cost of attendance.

Colorado is not doing enough to provide adults with the opportunity to improve their literacy skills, learn English or prepare for the GED. Those services that are available around the state are supported primarily with federal or local funds.¹⁴

What else could Colorado do to increase education and training?

■ Colorado needs to create a system of adult basic education, family literacy and ESL and provide enough funding so that high quality services are available everywhere in the state.

- The state legislature should provide \$1 million next year for the new family literacy program that was created in spring 2002.





- The governor should call for and work to enact legislation that would provide state funding at the same level as its federal grant—about \$4 million—for adult basic education and ESL services.
- The Colorado Department of Education and the Community Colleges of Colorado should agree upon a plan that establishes each agency's unique and complimentary role in providing the broadest array of adult basic education and ESL services statewide.

■ While some steps have been taken to address the lack of access to higher education, state funding has been losing ground. To address this need, the state should take the following actions:

- No student admitted to an institution of higher education should have to turn down that opportunity because he or she cannot afford it. Colorado has a long way to go to achieve this goal. Funding for financial assistance should be increased significantly—at least to the level of the state's effort in 1991, with the increase targeted at low-income students through the Governor's Opportunity

Scholarships and other need-based programs.

- In 2001, the governor appointed a Blue Ribbon Panel that is working with the Colorado Commission on Higher Education to study the condition of higher education. That panel should make recommendations on how to increase access to higher education for low-income Coloradans that should be considered during the 2003 legislative session.

Where can I get more information about increasing access to adult education and training?

- Colorado Commission on Higher Education, www.state.co.us
- The National Center for Public Policy and Higher Education, www.highereducation.org
- Postsecondary Education OPPORTUNITY, www.postsecondary.org
- Colorado Department of Education, Adult Education and Family Literacy Program, www.cde.state.co.us
- Colorado Literacy Research Initiative, www.coloradoliteracy.net
- The National Institute for Literacy, www.nifl.gov

Maintaining good physical health throughout adulthood is an important gateway to opportunity. Good health contributes to improved job productivity and increased self-worth and self-sufficiency.

Poor adult health presents a major barrier to the Cycle of Opportunity by reducing earnings, increasing medical expenses and diminishing overall quality of life. In previous sections, we highlighted some of the modifiable behaviors that lead to negative health outcomes, and we touched on the high costs to individual opportunity and to society. Unhealthy lifestyle choices in adulthood—such as cigarette smoking, sedentary lifestyle and overweight—also contribute to disability and disease. Much illness and disability are avoidable through known prevention measures, such as regular access to medical care.





Indicators

We have chosen three indicators to measure adult health status in Colorado. They are: 1) the rate of smoking among young adults; 2) the incidence of diabetes among adults; and 3) the percentage of adults without health insurance. These are important because:

- The potential barriers to the Cycle of Opportunity for smokers, diabetics and uninsured adults are serious.
- Smoking is a modifiable and costly behavior that leads to disease, disability, lost productivity and death.
- Diabetes can cause a variety of debilitating, life-threatening and costly medical problems such as kidney disease, heart disease, blindness, and nerve damage leading to limb amputations.¹
- Adults without health insurance often get inadequate care, which can result in poorer health and ultimately premature death.

Indicator 1: The prevalence of young adult smokers

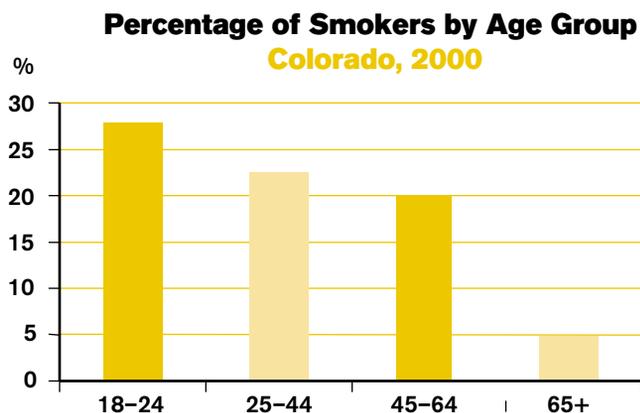
In 2000, 28.2% of Colorado adults age 18 to 24 were cigarette smokers.²

20% of Colorado's adults smoke, which is lower than the national average. However, smoking rates are high among Colorado's 18-24-year-olds.³ This group may be at the largest disadvantage when it comes to the adverse affects of smoking on both long-term health and productivity. If the prevalence of smoking among our young adults is not addressed, the health and economic impacts could be grave.⁴

■ Cigarette smoking is the single largest preventable cause of death and disease in the U.S.⁵ According to the Centers for Disease Control and Prevention (CDC), the average Colorado smoker loses approximately 13 years of life.⁶

■ Smoking contributes to lost productivity, lost wages to families and lost contribution to our economy. According to a recent CDC study, each pack of cigarettes sold costs society \$3.73 in lost productivity

alone.⁷ Overall, smoking places a \$1.8 billion burden on Colorado's working families for related health care expenditures and productivity losses. In 1998, 17% of the state's Medicaid expenditures were spent on smoking-related illness and disease.⁸



The stunning toll that smoking takes on life is unacceptable. States and communities can and should do more to reduce the impact of smoking on the physical and financial health of their communities.

—Rosemarie Henson, director, CDC Office on Smoking and Health⁹

Indicator 2: The prevalence of diabetes among adults

In year 2000, 5.1% of Colorado adults had diagnosed diabetes.¹⁰

Adult diabetes is increasing both nationwide and in Colorado. A statewide increase from 3% to 5.1% in diagnosed diabetes over a five-year period (1996-2000) is not just associated with genetic disposition and a growing aged population, but also to an increase in associated and modifiable behaviors such as sedentary lifestyles and poor eating habits.¹¹ If the associated risk factors for diabetes are not minimized and the rate continues to grow, the data suggest that diabetes will have an increasing impact on health care costs and on Colorado's economy.

■ Due to the health-related complications of diabetes, it has become a major cause of lost work and disability. The American Diabetes Association (ADA) estimates that medical costs of diabetes amounted to \$44 billion nationally in 1997, yet the indirect economic cost was \$54 billion due to disability, lost days from work and productivity losses. According to the ADA, people with diabetes age 18-64 miss on average seven days more from work each year compared to people without diabetes.¹²





■ Having health insurance and a regular source of care is essential for early detection of diabetes and to prevent diabetes complications.¹³

Indicator 3: Health insurance coverage among adults

In 1999, 14% of Colorado's non-elderly adults were without health insurance. 38% of adults in poverty and 33% of Hispanic adults were uninsured.¹⁴

■ Adults with insurance are more likely to benefit from earlier detection and treatment of illness, giving them a better chance at a healthier life. Uninsured adults are more likely to experience poorer health due to diminished access to preventive care and delayed diagnosis and often are subject to premature death.¹⁵

■ More than 80% of Colorado's uninsured adults are employed either full or part time.¹⁶ Even when the economy is good, these adults cannot afford to purchase health insurance for themselves and their families and thus are more likely to delay care, which can result in increased hospital visits and health costs. In a time of recession and escalating health care premiums, many employers have been forced to

increase their employees' share of premium costs. For some workers, particularly low-income, those costs are prohibitive to maintaining coverage.¹⁷

■ Compounding the problem, a recent rise in unemployment coupled with poor state funding of health care programs may decrease access to health insurance for even more families. A recent study showed that for every 100 people who lose their jobs, the number of uninsured grows by roughly 85 people.¹⁸

■ The problem of uninsurance isn't just linked to employment. Colorado has one of the leanest Medicaid programs in the country in terms of eligibility for benefits based on income. Very low-income, uninsured adults who do not qualify for Medicaid put a tremendous strain on the private sector, the state and taxpayers. Costly emergency room care, in lieu of preventive care, and providers being forced to increase fees to make up for uncompensated care have an impact on all sectors of the state. This cost shifting then drives up the cost of insurance, greatly affecting Colorado's businesses, individuals and families.¹⁹

If the problem of uninsured adults is not addressed, and an economic downturn occurs, many more of Colorado's hard working adults could be vulnerable to losing health coverage. This delays preventive and life-saving care and places an even more significant strain on the economy.

Why is a healthy adult life important to the Cycle of Opportunity?

Illness or injury is cited in 25% of all personal bankruptcy filings.²⁰

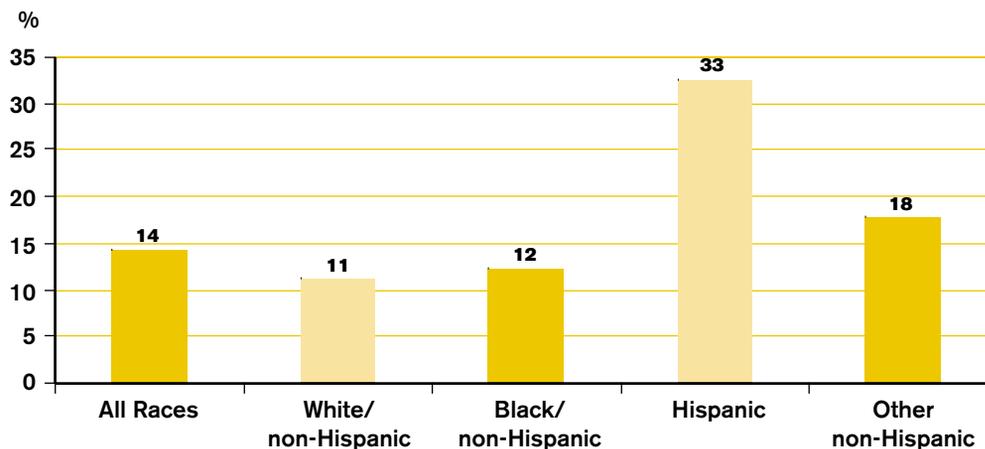
- The health status of adults affects their ability

to support their families and maintain wealth. Uninsured adults expose their families to losing large portions of their income and assets to illness or injury, placing that family's economic stability at risk.

- Poor health contributes to productivity loss, not only affecting the business sector but the economy as a whole.

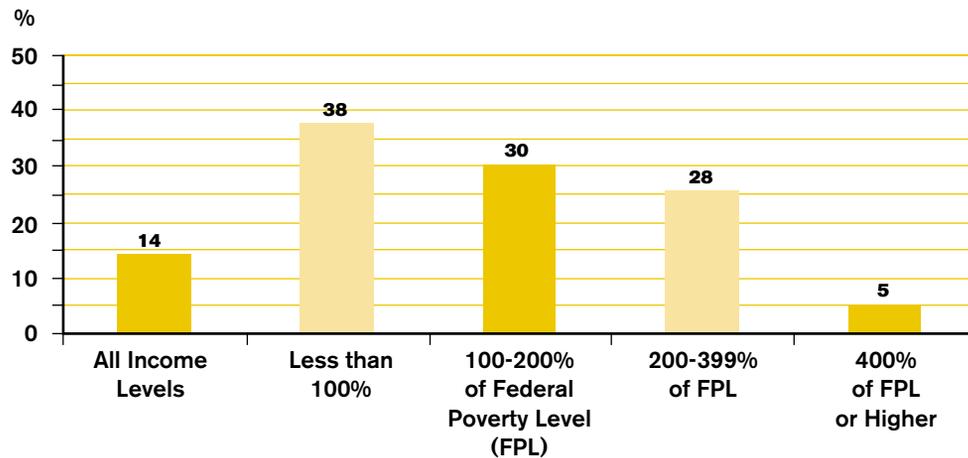
- According to recent data from the Institute of Medicine, delayed diagnoses and life-threatening complications resulting from the lack of insurance lead to an estimated 18,000 premature deaths in America each year.²²

Uninsurance Rates for Colorado Nonelderly Adults by Race/Ethnicity, 1999²¹





Uninsurance Rates for Colorado Nonelderly Adults by Income Level, 1999 ²³



■ The health habits of adults often impact the health of their children, either because those habits directly endanger them (for example, smoking during pregnancy is a leading contributor to Colorado's low birth weight problem), or because children often adopt their parents' habits (such as poor nutrition or a sedentary lifestyle).

How do other gateways impact adult health?

■ Income, education level, race and age impact health behavior, health status, ability to afford health

insurance and utilization of preventive services. In relation to our three indicators:

- Those with less formal education, those with lower incomes, 18-24 year olds, African-Americans and Hispanics are more likely to smoke.
- Obese individuals, those with high blood pressure, the elderly, those with lower incomes, African-Americans and Hispanics have higher rates of diabetes than other Coloradans.

- Hispanics, those with lower incomes and those 18-24 are less likely to have health insurance.

According to the Colorado Department of Public Health and Environment, African-American adults in Colorado are two-and-a-half times more likely than White adults to have diabetes. Adults earning less than \$25,000 per year are more than twice as likely to have diabetes as adults earning over \$50,000.²⁴

What are some of the state programs designed to provide health care to uninsured adults?

Colorado's state health care programs for adults are lean, fragmented and poorly funded.

■ Medicaid is the only federal-state funded program that provides coverage to very low-income adults. However, the eligibility requirements are very restrictive compared to other states—an annual income as low as 37% of the poverty level (\$4,300 for a family of two) can make some adults ineligible. In addition, having even modest assets (for instance, a car worth more than \$1,500) can disqualify

applicants. As a result, Colorado has one of the leanest Medicaid programs in the country, covering barely 5% of the population (the average for all states is more than 12%).

■ Safety net providers, such as health departments, disproportionate share hospitals, rural health clinics and community health centers offer care but are underfunded—so the care they can give to low-income, uninsured adults is limited. Piecemeal state and federal funds and programs attempt to sustain the fragmented safety net system, yet they deal more with costly emergency care and less with primary and preventive care for adults. For example, Colorado's Indigent Care Program (CICP) provides partial reimbursement to hospitals or community clinics that provide care to low-income adults, but does not reimburse physician care.

■ CoverColorado, a health insurance program for people with pre-existing conditions who have been denied coverage by insurers, receives partial funding from the state. The Colorado Legislature reduced funding to this program in 2002, even while enrollment was increasing. This will result in yet another cost shift to the private sector.





What else could Colorado do to improve the health of adults?

Shifting our focus to modifiable behaviors that lead to disease, disability and death is a critical step toward achieving overall health improvement and lowering health costs.

■ Smoking is a costly public health problem in Colorado. These costs can be reduced with better investment in prevention and better public policy.

Almost 90% of adult smokers begin smoking at or before age 18.

- Incorporating tobacco control programs into school curriculums has significantly reduced tobacco use in other states.²⁵
- Colorado should consider increasing excise taxes for tobacco products, as this is one of the most effective short-term strategies for reducing cigarette use among adolescents. The revenue collected brings a partial return of the overwhelming economic and health costs related to smoking.²⁶

■ Lifestyle factors such as inactivity and poor nutrition not only lead to overweight and obesity,

but contribute to the growing epidemic of diabetes. **Colorado should make it a public health priority to address poor behaviors at a younger age.**

Policy-makers can improve health status by ensuring access to medical care.

■ Colorado should commit to the vision articulated by the Colorado Coalition for the Medically Underserved that by 2007, “all Coloradans have unimpeded access to affordable, quality health care.” The state should begin a process to determine how best to meet this goal.

■ Since more than 80% of uninsured adults are employed, strengthening the existing employer-based system of health coverage might improve health outcomes, at least in the short run. Tax credits or subsidies to employers and/or working adults may increase coverage. Since individual tax strategies are often ineffective at reaching low-income, uninsured families,²⁷ a premium subsidy program could be developed.

■ A viable and adequately funded safety net is necessary to balance the efforts of the private sector, especially as unemployment rates rise. Other states

have been successful in reducing their uninsured population by strengthening and streamlining their existing state and federal subsidized health programs.

Colorado should consider some of the following steps to improve the health of uninsured adults:

- Allow parents of children served by the state and federal subsidized Child Health Plan Plus (CHP+) to also be eligible for enrollment, with a premium structure based on income. This would be a smart investment, since the federal government provides a match to state funds for this program. Not only would more adults receive preventive care, but their children would be more likely to remain in the program as well.²⁸
- Lower or eliminate the asset tests for enrollment in state programs to reduce the burden on families and improve enrollment rates. Currently, Colorado does not allow persons with assets over a certain value to enroll in state health programs. Since asset accumulation is essential to securing a place in the Cycle of Opportunity, asset tests can have draconian effects on a family's well-being.

- Address cost inefficiencies, maximize federal funds in state programs and consolidate state health programs to lower administrative costs and confusion to eligible families.

- Consider other funding mechanisms to bolster adult health programs. For example, some states have implemented a tobacco tax increase to fund improvements in their programs.

■ Providing access to programs for more adults must be matched with renewed willingness of Colorado's providers to increase patient loads based on state reimbursement rates.

Where can I get more information about adult health issues?

- Colorado Department of Public Health and Environment, www.cdphe.state.co.us
- Colorado Department of Health Care Policy and Financing, www.hcpf.state.co.us
- Colorado Coalition for the Medically Underserved, www.ccmu.org





success

In our free market economy, the ultimate gateway to opportunity is a good income that allows a family to accumulate assets and save for the future. And unlike health or education, wealth can be stored, shared with one's family, and passed on from generation to generation.

A job that pays well and provides benefits affords a family the best chance to be self-sufficient and build wealth. Similarly, a family that saves and accumulates assets—through homeownership or other means—has the best chance of securing its place in the Cycle of Opportunity. A family that does not earn enough to be self-sufficient and to save for the future will have little to fall back on in retirement or times of crisis.

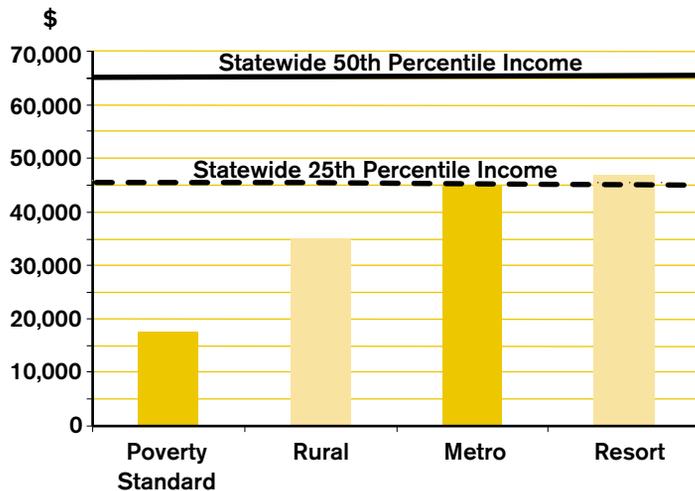




Indicator 1: Earning a Self-Sufficiency Wage

If this were a report on the Cycle of Dependency, we might have chosen the federal poverty level as our standard for economic well-being. But when talking about opportunity, we need to set the bar higher. The poverty standard is derived only from the cost of food and does not take into account the real costs associated with work—including child care and transportation—or variations in the cost of living in different regions of the state.

Average Self Sufficiency for Families of Four Compared to 25th and 50th Percentile Income¹



We have chosen to use the Colorado Self Sufficiency Standard, developed by the Colorado Fiscal Policy Institute, which is based on data reflecting the costs of basic needs for families in specific geographic areas of the state.² We believe the Self Sufficiency Standard, as a measure of income needed for a family to live without public assistance, is a more appropriate measure of economic well-being.

- 25% of all families of four in Colorado earn less than the Self Sufficiency Standard for the metro and resort areas (where more than four out of five Colorado families live). The average Self Sufficiency Standard for families of four is \$45,329 in metro areas, \$47,078 in resort areas and \$35,028 in rural areas.³

- The federal poverty standard for families of four (\$17,650) is less than half of the average Self Sufficiency Standard (\$38,431),⁴ significantly underestimating what it costs to live in Colorado.

- A full-time worker earning twice the federal minimum wage rate of \$5.15 per

hour makes just over \$21,000 a year. In Colorado, the average job that requires only short-term, on-the-job training (with no specific educational requirement of a high school diploma or more) pays about \$22,000 a year.⁵ Both annual amounts are less than half the Self Sufficiency Standard for families of four in urban and resort areas.

Indicator 2: Homeownership

Wealth signifies the command over financial resources that a family has accumulated over its lifetime along with those resources that have been inherited across generations. Such resources, when combined with income, can create the opportunity to secure the “good life” in whatever form is needed—education, business, training, justice, and so on. Wealth is a special form of money not used to purchase milk and shoes and other life necessities. More often it is used to create opportunities . . .⁶

We have chosen homeownership as our indicator because it is the single greatest source of wealth in America, especially

among the middle class. In fact, homeownership represents 44% of the gross assets for families earning \$50,000 or less annually.⁷ Encouraging homeownership is a priority of the federal government. The federal tax code makes building wealth through homeownership attractive because interest on mortgage loans is tax deductible for those who itemize their deductions, and most home equity is exempt from capital gains. Homeownership has been an especially good investment in Colorado because of the increase in home values over the past 10 years.⁸

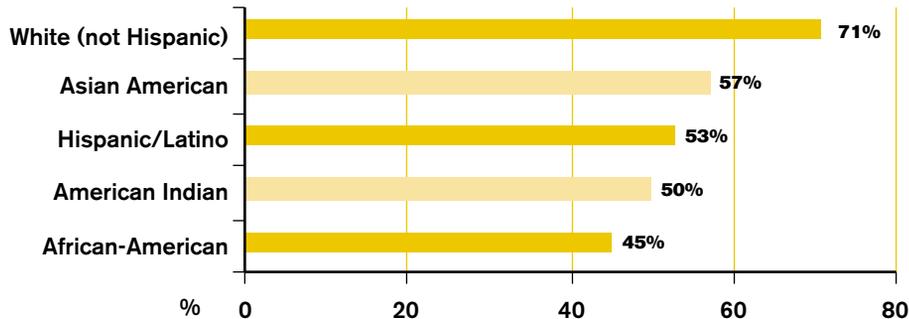
■ Colorado’s homeownership rate was 68.5% in 2001. While this exceeds the national rate of 67.8%, homeownership rates in surrounding states are higher, with the exception of Arizona (68.0%). The state with the highest homeownership rate in 2001 was Michigan (77.1%). The state with the lowest rate was New York (53.9%).⁹

■ Homeownership rates vary widely by race and ethnicity, with the rate for African-Americans being below 50%. Some of this variation is due to differences in income. However, since wealth





Percentage of Ownership Occupied Households by Race and Ethnicity¹⁰



(including homeownership) often reflects the fortunes of previous generations, a significant portion of the variation is due to the broad-based and well-documented discrimination (e.g. restrictive covenants, “redlining” and other practices) that greatly restricted access to homeownership by African-Americans and other people of color for most of the 20th century.¹¹

■ Even today, differential practices threaten to strip equity from many minority, non-English speaking and senior homeowners. So-called predatory lenders disproportionately target minority neighborhoods. In addition, a recent study by ACORN found that,

in Colorado, upper- and middle-income African-Americans and Latinos are more likely than low-income Whites to receive sub-prime loans when refinancing their homes.¹²

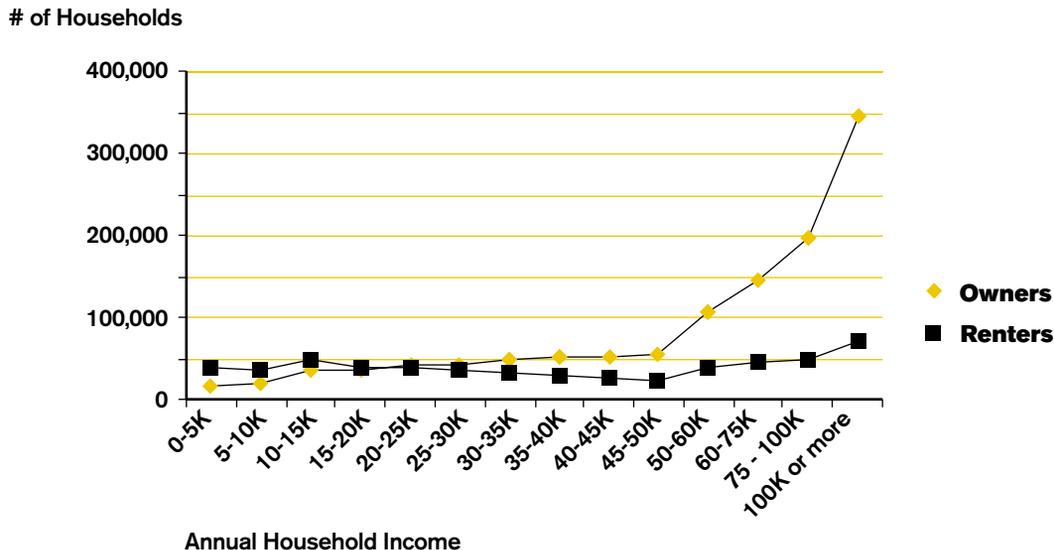
■ In Colorado, as incomes rise so does the homeownership rate. The percent of households that own their own home increases dramatically at income levels above \$45,000-\$50,000. Households that earn less than \$20,000 annually are more likely to rent. Those who own in this income range are most likely elderly persons with no debt on their homes.¹³

Gateway 8 | Earning a Decent Living and Building Wealth

■ In Colorado, housing costs continue to increase faster than incomes. Between 1989 and 2000 in the Denver metro area, the average wage increased 71%, the average rent increased 103% and the cost of existing single family homes increased 131%.¹⁴ The discrepancy between housing costs and purchasing power has created an “affordability gap” for many Colorado households.¹⁵ Housing prices were higher and inventory lower for most of 2001, making it hard for many low- and moderate-income households to afford the move to homeownership.¹⁶

The Colorado Division of Housing notes that an elementary school teacher earning \$38,560 annually could afford the statewide average rent of \$753 per month but could not afford to purchase the average priced home of \$166,396.¹⁷

Distribution of Homeowners and Renters by Income¹⁸



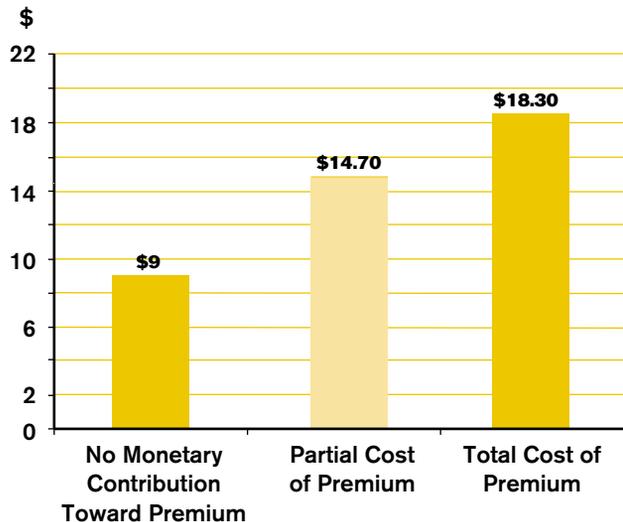


Why is earning a decent living and building wealth important to the Cycle of Opportunity?

Earning a self-sufficiency income gives a family the flexibility to purchase items important to opportunity, including higher education, a home and adequate health care.

■ Surveys of job vacancies in Colorado reveal a positive relationship between wages and whether those jobs offer medical insurance coverage. As higher paying jobs require higher levels of education and experience, employers offer better medical insurance packages to attract qualified candidates.¹⁹

Average Wage by Medical Insurance Offered²⁰



■ Poorer people die younger and are sick more often than people with higher incomes.²¹ Adults earning less than \$20,000 per year were almost five times more likely to be in fair or poor health than those with incomes of \$60,000 or more (34% vs. 7%).²²

■ Home equity can be used to secure low interest loans to pay for educational expenses (e.g. college tuition), start a business or pay medical bills.²³

■ Home equity is particularly important in retirement. Owning a home provides older homeowners with a place to live without rising costs of rent. When their home is paid off, their net housing expenses are greatly reduced, stretching their retirement income.²⁴

■ Homeowners, because they have a greater stake in their community, are more likely to get involved in solving local problems²⁵ and to participate in the democratic process.²⁶

■ Sons and daughters of homeowners are less likely to become involved in the juvenile justice system²⁷ and more likely to graduate from high school and college.²⁸

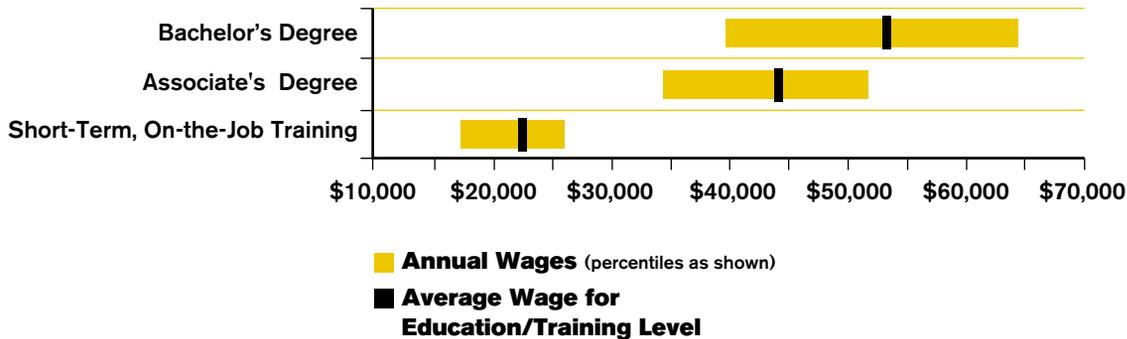
How do other gateways and barriers impact the opportunity to earn a decent wage and accumulate assets?

Jobs that require higher levels of education pay more. In Colorado, the average annual wage is \$22,000 for a job that requires no education other than short-term, on-the-job training; \$44,000 for a job requiring an Associate's degree; and \$53,000 for a job requiring a Bachelor's degree.²⁹

■ Physical disability is a major cause of low-income and poverty.³¹

■ One out of four debtors, some 326,441 families, identified an illness or injury as a reason for filing for personal bankruptcy. An estimated 596,198 families indicated that substantial medical debt was a factor in their bankruptcy case in 1999.³²

Colorado Annual Wages by Education/Training Level³⁰





What are some of the state programs designed to increase income and asset accumulation?

■ In 2000, the state adopted an Earned Income Tax Credit (EITC) for families earning less than \$31,000. However, the EITC is contingent upon the state collecting revenue in excess of the constitutional limitation created by the Taxpayers Bill of Rights (TABOR), and current projections indicate it will not be funded until fiscal year 2005.

■ Colorado has a child care tax credit for families who earn less than \$64,000 per year and have children under 13.

■ Colorado has established a statewide network of One-Stop Workforce Development Centers to help workers access services such as increased training, child care assistance, Medicaid and other health-related services and job search assistance.

■ In 2000, the general assembly authorized Colorado nonprofit organizations to create Individual Development Accounts (IDAs) to help low-income families save money to buy their first home, pay for postsecondary education or start a

business. Access to the program and the level at which deposits are matched are not guaranteed. Donations to match participant deposits are tax-deductible, contingent upon the state collecting revenue in excess of the revenue limit created by TABOR.³³

■ Resources are available to assist low- and moderate-income homebuyers through long-term mortgage financing backed by tax exempt revenue bonds. Down payment assistance programs also are available through the Colorado Housing and Finance Authority (CHFA), the Colorado Division of Housing (DOH) and a number of community-based programs. DOH estimates that, each year, these programs serve 4,300 (or 11%) of the approximately 38,500 households that would like to become homeowners.³⁴

■ In addition to direct assistance to low- and moderate-income homebuyers, a number of communities provide cash and regulatory incentives to developers of for-sale housing to lower costs and maintain affordability. The state also has had a low-income housing tax credit, which expires at the end of this year and was not renewed by the general assembly. Similarly, this year's appropriation to the

affordable housing loans and grants program at DOH, which provided over \$2.5 million in assistance for nonprofit affordable housing each year, was vetoed by the governor.

- In 2002 the general assembly passed the Consumer Equity Protection Act to stem the growth of predatory lending. Lenders must meet stronger disclosure requirements and include fairer terms when making sub-prime loans. Certain deceptive practices also are prohibited. The state attorney general has authority to enforce these regulations.

What else could Colorado do to help families earn a self-sufficiency wage and build wealth?

- The creation and maintenance of good jobs by the private sector is the single most important factor in ensuring families have the opportunity to earn self-sufficiency incomes and accumulate wealth. **Colorado should identify and implement policies that best support the creation and retention of such jobs throughout the state.**

- Cities, counties, state agencies and other service providers should consider adopting the Self

Sufficiency Standard as the basis for determining eligibility for state assistance programs. **The state should collect data to help determine how many families are above and below the applicable standards.**

- **The general assembly should increase the rate of Colorado's Earned Income Tax Credit and make it permanent, not conditioned on the existence of excess revenues under TABOR.** By no longer conditioning the credit on these revenues, and by increasing the credit from 10 to 20% of the federal credit, the state would ensure that a family making \$13,000 (with one wage earner and more than one child) would have almost \$800 more each year.³⁵

- Unemployment insurance provides important protections for families facing short-term economic hardships. Currently Colorado's unemployment insurance reciprocity rate (33.7%) is below the national average of 43.3% (The reciprocity rate measures the percentage of unemployed workers who receive benefits).³⁶ **Colorado should extend unemployment insurance coverage to more workers.**

- **Colorado should reinstate and increase funding for affordable housing loans administered by DOH, which were recently vetoed by the governor.**





The state also should reinstate the low-income housing tax credit that expires at the end of 2002. The renewed tax credit should be permanent and not conditioned on the existence of excess revenue under TABOR.

■ **Colorado should greatly strengthen its Individual Development Account (IDA) program by ensuring it is available in all regions and by providing funding every year to guarantee a level of matching state funds that are not dependent on private donations or conditioned on the existence of excess revenues under TABOR.**

■ **Colorado should launch a major education effort to make sure the public—especially low-income people interested in becoming first-time homeowners—is aware of the many programs available to help with down payments, low-interest loans, rehabilitation funds and more.**

■ **The attorney general's office should closely monitor the success of the new anti-predatory lending law.** If the act fails to curb predatory lending by the end of 2003, the law should be strengthened.

■ **Colorado should establish a statewide housing trust fund, similar to those in 36 other states.** The fund should be set up to generate \$15 to \$20 million in assistance each year. Housing trust funds not only create and preserve affordable housing by encouraging public and private partnerships, they also produce jobs, generate tax revenues and provide direct social and economic benefits to children and families.

Where can I get more information about increasing income and building wealth?

- Colorado Fiscal Policy Initiative and Colorado Center on Law and Policy, www.cclponline.org
- Wider Opportunities for Women, www.WOWonline.org or www.sixstrategies.org
- Center on Budget and Policy Priorities (see the “State Fiscal Policy” section), www.cbpp.org
- Economic Policy Institute (see “Poverty and Family Budgets” and “Wage and Income Trends”), www.epinet.org
- Corporation for Enterprise Development, www.cfed.org
- Colorado Department of Local Affairs (DOLA), Division of Housing, www.dola.state.co.us
- Denver Homeownership Center, U.S. Department of Housing and Urban Development (HUD), www.hud.gov
- Association of Community Organizations for Reform Now (ACORN), www.coacorn@acorn.org



freedom

Throughout this report, we've traced some of the barriers and gateways to opportunity. This final section addresses another critical factor in the Cycle of Opportunity—the health of our democracy.

The Bell's vision is of a Colorado where people of every background not only build a good life in a material sense, but also participate in the many blessings of our vibrant democracy. A healthy democracy means people believe the system is fair and that their participation will make a difference. It means residents feel ownership of and take responsibility for public institutions, and citizens are inspired to take part in the civic life of their communities.





One's economic and educational opportunities go hand-in-hand with the ability to shape one's community and future through political and civic participation. Thomas Jefferson recognized this when he wrote in the Declaration of Independence that "Life, Liberty, and the pursuit of Happiness" are "unalienable rights," and that, "to secure these rights, Governments . . . (derive) their just powers from the consent of the governed."

Indicators

Although there are many ways to try to measure the health of democracy in Colorado, we've chosen the following three indicators to frame these issues: 1) the number of eligible adults who vote; 2) public confidence in government and the political system; and 3) community involvement.

On average over the last decade, almost half of adults in Colorado chose not to participate in the most significant elections.

Indicator 1: The number of eligible adults who vote

The first right of citizenship is the opportunity to vote. It is also the first responsibility of citizenship.

The chart at right shows that, in the past five general elections, an average of only 52.3% of all Colorado adults eligible to vote actually cast ballots. Even in the best year (1992, with a close presidential election, an active third-party presidential candidate, a U.S. Senate race and several controversial ballot initiatives), more than one out of every three voting age adults did not vote.

Most troubling is that voter participation varies significantly among sectors of our society. Those with the least educational and economic opportunity also participate least in elections.

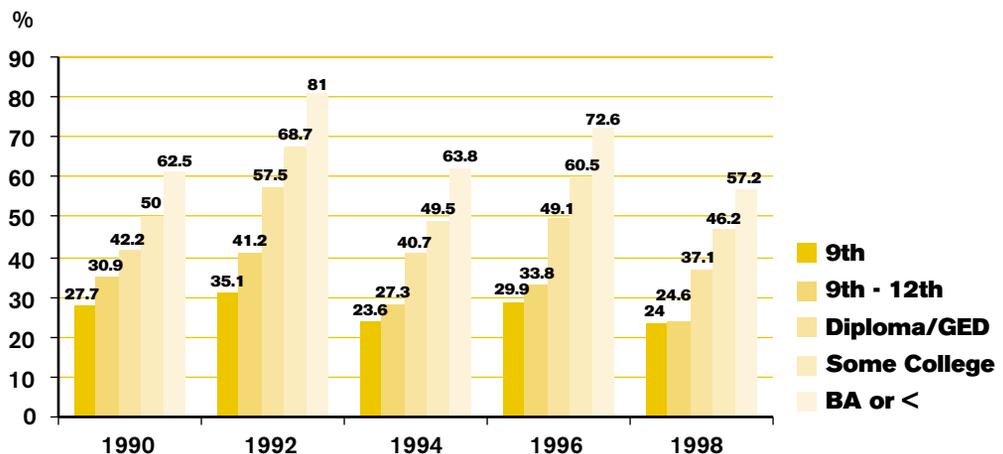
Colorado Voting Patterns¹

	Estimated Voting Age Population (VAP)	# Registered Voters	# Voted	% Participation (# Voted ÷ VAP)
1992	2,564,000	2,003,375	1,597,166	62.3%
1994	2,715,000	2,033,094	1,173,130	43.2%
1996	2,837,000	2,284,822	1,551,004	54.7%
1998	2,946,000	2,285,308	1,360,319	46.2%
2000	3,200,138	2,641,990	1,765,462	55.2%

Statistics at the national level are consistent and dramatic. During the 1990s, individuals with between ninth- and 12th-grade educations voted on average 30% less often than those

with only a high school diploma or a GED. Those with less than a ninth-grade education voted less than half as often as those with college degrees.

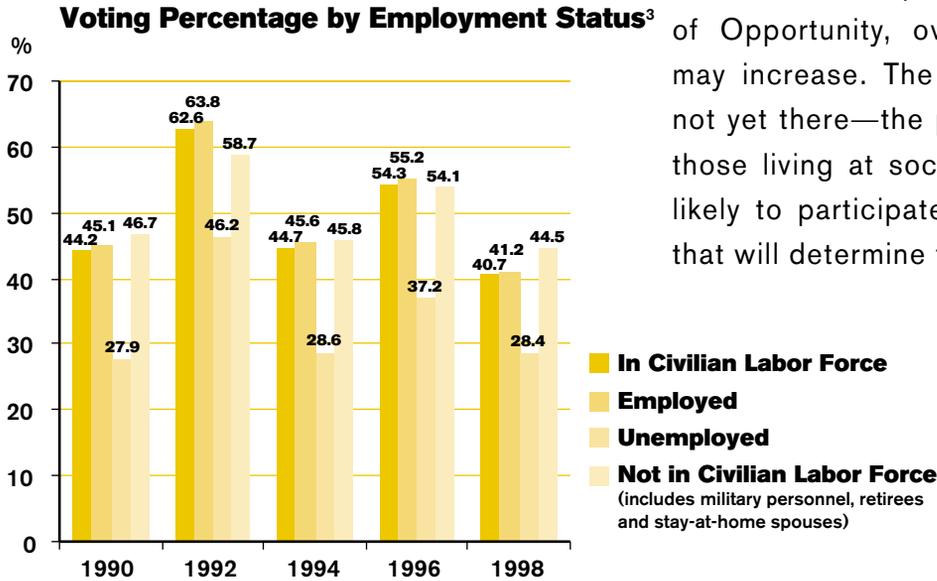
Voting Percentage by Education Attainment²





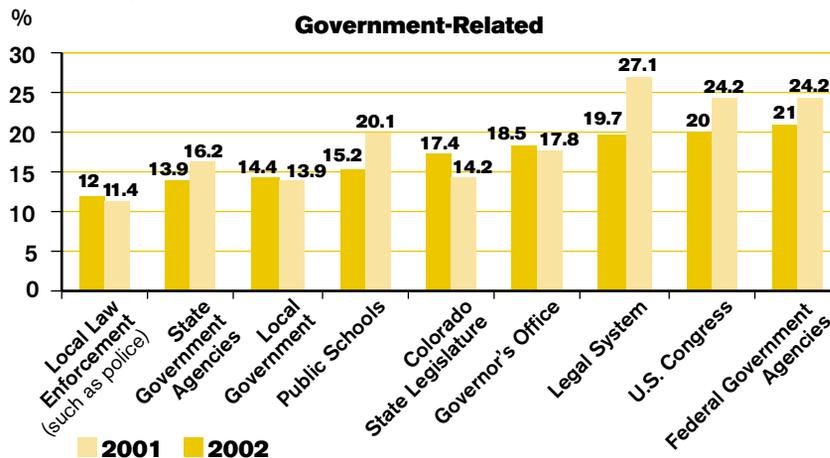
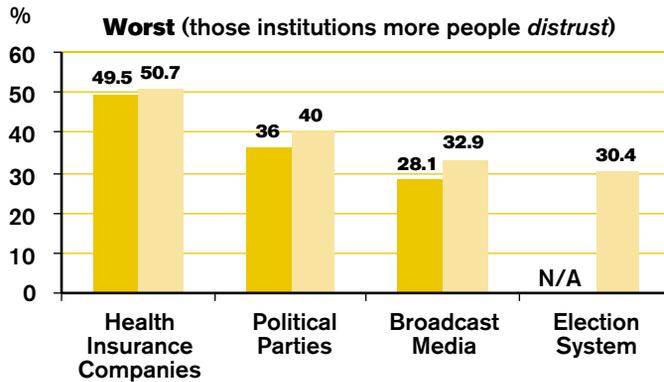
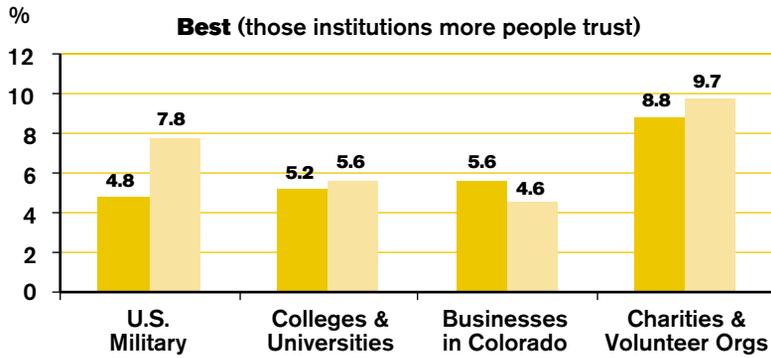
Also during the 1990s, the unemployed were on average 35% less likely to vote than the rest of the population.

The public agenda is disproportionately shaped by homeowners, the employed and the educated, because these are the people who are civically engaged. The good news is that, as more people move into the Cycle of Opportunity, overall voter participation may increase. The bad news is that those not yet there—the poor, the undereducated, those living at society’s margins—are least likely to participate in shaping the policies that will determine their future opportunities.



A 1997 Harvard study showed that homeowners are significantly more likely to vote than those who do not own homes, even if the numbers are controlled for other socioeconomic factors.⁴

**“Disaffection Index” Based on
“Mind of Colorado” Survey Results (registered voters only)⁵**



Indicator 2: Public confidence in government and the political system

A healthy democracy also requires a high level of confidence that the system works. “The system” is not monolithic—it is a collection of diverse institutions and processes.

Every year since 1994, the Wells Fargo Public Opinion Research Program at the University of Colorado at Denver Graduate School of Public Affairs conducts the “Mind of Colorado” survey. Among other items, the survey attempts to measure the level of confidence registered voters in Colorado have in various institutions. From this data, we have extrapolated a “disaffection index,” combining the total percentage of respondents who said they have “very





little confidence” and “no confidence” in an institution. This data gives us a glimpse of the number of Coloradans who do not think the system works for them. Since the survey excludes the approximately 20% of adults who are not registered to vote, it is reasonable to assume that a survey of all Coloradans would show an even higher level of disaffection across the board.

- Three institutions that are central to the electoral process (political parties, the election system and the broadcast media) were among the four institutions with the highest level of disaffection.

- Overall, ratings for government institutions improved in the 2002 survey. This may be due, in part, to changing attitudes in the wake of the September 11 terrorist attacks. Local and state government (including the public schools) fared better than the federal government (not including the military, which had the best rating of any institution).

- Data from the “Mind of Colorado” survey in 1996 suggests that persons with lower incomes or less education tend to have a lower level of confidence in governmental and political institutions than do those with higher incomes or more education.

In the worst case, respondents without high school diplomas were 85% more likely than the most highly educated to say they did not have confidence in the legal system.⁶

Indicator 3: Community Involvement

The civic life of a community involves much more than government and the political system. The “Mind of Colorado” survey also attempts to gauge the rate at which Coloradans participate in their communities. In the 2002 survey, nearly 80% reported some level of civic involvement in the past year, defined as “giving of time or money to organizations, charities or causes not related to politics or elections.”⁷

- This 80% participation rate in civic activities is two-and-a-half times the number (33.6%) who responded positively to a similar question about political involvement during the 2000 election cycle.⁸ This disparity suggests that, while Coloradans are concerned about their communities, they may not perceive our political system as a means for social change.

What does this mean for the health of democracy in Colorado?

We cannot reach definitive conclusions about the status of democracy based on just these factors, but we can make some general observations.

The 80% response rate to the question about civic participation suggests that the vast majority of Coloradans do participate actively in their communities. But the data about voter participation and confidence in institutions is troubling. One-half of voting age adults do not vote, and as many as one in three say they have little or no confidence in institutions that are critical to the democratic process.

It is clear that we need more information and analysis at the state level about who does not vote and why. While the Colorado-specific data is not as abundant as we would like, it suggests that those who vote least and have the least confidence in the system tend also to be those with the fewest economic and educational opportunities. The causal relationship likely works in both directions—people may have fewer opportunities because they don't vote, but it is also very likely many don't vote because they don't believe the system is fair or that it works for them.

We believe it is time for a serious, statewide discussion about what it means to be an active citizen in Colorado. What do citizens expect from government? How does government try to meet those expectations? What keeps citizens from engaging in politics or from getting involved in their own communities? Are citizens more affected by discernible barriers such as the lack of access to political institutions, or by something more subtle such as their own outlook on society?

Although a number of groups, including Common Cause and the National Civic League, are focusing on these and other questions, we all need to pay attention to them. The health of democracy in Colorado—and the many opportunities that flow from it—requires a thorough, open discussion of these and other critical issues.



opportunity

Conclusion

In this first edition of **Colorado: The State of Opportunity**, we introduce the Cycle of Opportunity and show how, for most Americans, success requires a series of steps that build on one another and accumulate over a lifetime of effort.

We have identified some of the key points in life that are critical gateways to opportunity and highlighted specific indicators to help us understand who is successfully passing through each gateway and who is not.

So what have we learned?

We found that Colorado is indeed a state of opportunity for many. Our economy is sound. Most families earn enough to get ahead. We are generally healthy. More than two-thirds of our families own homes. If we devised an opportunity index, our rating would be high. For most of us, Colorado in 2002 is a great place to live, work and raise a family.

But we also found that Colorado is not yet a state of opportunity for everyone. Significant barriers still stand in the way of too many. For example:

- Colorado has one of the highest rates of low-weight births, meaning that too many infants start life with diminished opportunities;
- More than one-third of Colorado's kindergartners are judged by their teachers to be unprepared to learn when they enter school;
- At least one in four Colorado third-graders is not proficient in reading;
- One in five Colorado children and adolescents is overweight or obese, increasing the likelihood of serious health problems later in life;
- One in five Colorado students does not complete high school (the numbers are much worse for Latino students);
- Only 14% of Colorado 10th-graders are proficient in math (including less than 5% of African-American and Latino students);
- The average African-American and Latino 11th-grader in Colorado does not score high enough on the ACT to attend a competitive college or university;

■ Colorado ranks dead last in the nation in providing students from low-income families the opportunity to attend college;

■ Only one in 25 Colorado adults without a high school diploma is served by any type of adult education or English as a Second Language program;

■ More than one-quarter of young adults in Colorado smoke, greatly endangering their future health and earning potential;

■ Adult diabetes is growing dramatically in Colorado, placing increasing numbers of adults at risk of serious and life-shortening health complications;

■ 14% of working-age adults in Colorado are without health insurance (including 38% of adults in poverty and 33% of Hispanic adults), delaying preventive care and placing the economic security of families at risk;

■ One in four Colorado families of four does not earn enough to be economically self-sufficient in our urban or resort communities;

■ Homeownership among African-Americans and Latinos greatly lags behind that of Whites in Colorado, reflecting the relative place each group has attained within the Cycle of Opportunity.

Each of these barriers is a major challenge for Colorado, and none can be understood or addressed in isolation. Each affects the others. Families that do not earn self-sufficiency incomes are more likely to be without health coverage. Children who do not receive adequate health care are less likely to show up at school ready to learn. Kids who are not ready to learn are less likely to become proficient in key areas such as reading or math, or even to graduate. The kids of parents who do not have high school diplomas are less likely to perform well in school. The list goes on and on.

Sadly, we also have seen that race and income clearly matter in Colorado when it comes to opportunity.

Latinos are more likely to drop out of school or to go without health insurance. African-Americans are less likely to own their own homes, and those who do own homes are more likely to be targeted by predatory lenders. Poor people are sick more and die younger.

Conclusion

So what should be done?

First, public policy in Colorado should focus on opportunity. Our priority as a society should be to remove these barriers and help more families enter the Cycle of Opportunity. Opportunity motivates effort, unleashes talent, feeds a dynamic economy and stimulates invention—all of which are essential for maintaining a prosperous society.

Second, effective government action is critical to addressing many of these issues. Government is not the answer to every problem, but when it is needed, it must be effective. It is time to reject the idea that government is always the problem—down that road lies a society that is powerless to solve many of its problems, a society where opportunity is increasingly out of reach of those who don't already have it.

There are more gateways and more indicators to explore, which we will do in future reports. But we believe we have started to develop an effective agenda for expanding opportunities for all, regardless of background. We invite Coloradans to engage in a renewed debate on these issues, and to join the Bell Policy Center and others in taking action to address them.

gateway 1 A Healthy Birth

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gateway 2 A Safe and Stimulating Early Childhood

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gateway 4 Establishing a Healthy Lifestyle in Childhood and Adolescence

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gateway 8 Earning a Decent Living and Building Wealth

1 To create this indicator, we developed the family of four category by averaging the 2001 Self Sufficiency Standards for families with one adult working with three children under age six, families with one adult working with three children over the age of six, families with two adults working with two children under age six, and families with two adults working with two children over age six. The 25th and 50th percentile income figures are derived from a three year average of Current Population Survey data from March 1999 through 2001.

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afterword The Health of Democracy in Colorado

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