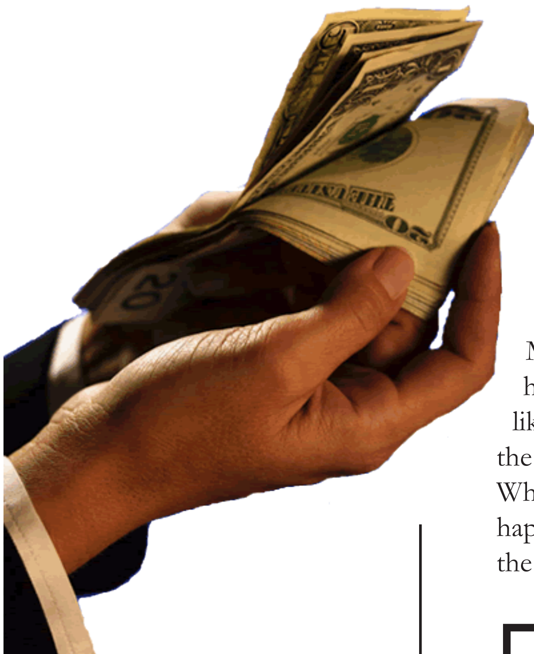
Family and Youth Institute
Colorado State University Cooperative Extension
and College of Applied Human Sciences

INSTITUTE *briefs*



Volume VIII, Issue 2

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Inside this issue

Working harder

by Cheryl Asmus, Ph.D., director, Family and Youth Institute, College of Applied Human Sciences, Colorado State University

Many families in Colorado work hard — really hard — but it seems like there's never enough to cover all the bills or to save some real money. What has gone wrong? Why is this happening? Every day, families bear the risk that a job loss or a medical problem will result in a major financial nightmare. Families that live at or below the poverty level are not the only ones at risk anymore. Today, the American middle-class family that at one time depended on hard work and fairness in the workplace knows that they, too, are living in the reality that economically, they could go from security to newly poor in a few short months.

Some blame the family for over-consumption—buying things they don't

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Financing families

by Martha Sullins, coordinator, County Information Service, CSU-Cooperative Extension

Trends in state per capita income growth over the past few years might suggest that, overall, Coloradans are benefiting from our relatively strong economy. According to preliminary figures released by the U.S. Bureau of Economic Analysis, state per capita income reached $37,946 in 2005. This 5.1 percent increase over 2004 makes Colorado's 2005 income growth the 8th highest in the nation (up from 4.6 percent from 2003 to 2004). A closer look, however, reveals that many counties lag behind state income growth.

Looking back over 2003-2004, 11 counties showed no growth or declines to real per capita incomes, and 43 had growth rates less than that of the state. Eastern plains counties show the largest variability in per capita incomes from year to year, which is mirrored by changes in real wages per job in these counties.

Another indicator of change in family resource levels is median family income. According to the U.S. Department of Housing and Urban Development, although median family income for the state reached $65,400 in 2005, this represents a decline in real terms since 2002. While Front Range counties showed similar declines to median family income over the same period, two-thirds of all counties registered increases. Rural counties experienced the largest gains, perhaps attributable to recent job growth in extractive industries such as mining and petroleum (which have grown by 15 percent since 2001). In recent years, economic growth has been neither sustained nor consistent in parts of the state, meaning that some families may face constraints to their financial well-being that are masked by a general analysis of trends.

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Living on the edge

by Suzette Tucker-Welch, senior fiscal policy analyst, Colorado Fiscal Policy Institute

Many working families in Colorado are more likely to find themselves on the edge of poverty rather than enjoying economic self-sufficiency in today's economy. The odds are against them: rising health care, housing and energy costs combined with stagnating wages and fewer benefits. Who are the folks living on the edge? They are people working full-time yet not earning enough to make ends meet. They earn too much to qualify for public assistance such as Child Care Assistance, Medicaid, or Food Stamps, but not enough to keep pace with the costs of living and working in Colorado.

> The Self-Sufficiency Standard for Colorado is a measure of income adequacy and family well-being. It calculates how much income is needed to meet basic needs.

The Self-Sufficiency Standard for Colorado is a measure of income adequacy and family well-being. It calculates how much income is needed by individuals and families to meet their basic needs *without any public or private assistance*. It is a bare-bones budget, without allowances for emergencies, entertainment or savings. It assumes all adults work full-time and all food is prepared at home. The standard is calculated for 70 different family compositions for all 64 counties in Colorado. Unlike the Federal Poverty Level, it is based on both the number and ages of children in the family as well as where they reside in Colorado.

As we all know, cost of living varies with age and geography. Basic needs for a family of four composed of two adults with an infant and a pre-school age child vary significantly, depending upon where the family lives. This same family will need much more income if they live in New York City than if they live in Tupelo, Mississippi. Even within Colorado, there are large differences in the cost of living, based on residence.

The graph on page 5 demonstrates how much income a family of four, composed of two adults, an infant and a preschool-age child would need to meet their basic needs in nine different counties in Colorado, and compares them to the 2006 Federal Poverty Level (FPL) for a family of four.

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Housing challenges state

by Justin Marks, research and policy analyst, Colorado Division of Housing

Coloradans face unique challenges when it comes to housing. In metro Denver, for instance, new mortgage products and low interest rates are allowing more families to seek home ownership. However, Colorado is also experiencing the highest foreclosure rate in the country. In the booming Western Slope communities in Mesa County and the surrounding areas, working families are struggling with the rising cost of home prices. The market is further constrained there due to an influx of oil and gas workers that increases housing demand. The land-locked resort areas also face rising housing costs, as well as long commute times for workers. All these factors make it difficult for communities to offer adequate housing for their working families.

The Colorado Division of Housing, a division of the Colorado Department of Local Affairs, serves to answer the housing needs of communities in Colorado. Through partnerships with non-profit agencies, local governments and public housing authorities, the division supports local communities by offering financial resources and technical assistance for a wide range of housing issues, including homeless shelters, and affordable housing.

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Furthermore, there are indications that a growing number of Coloradans are moving into lower income brackets. The federal poverty level (FPL) for 2004 was $18,850, as determined by the U.S. Department of Health and Human Services. The 2004 American Community Survey (ACS) estimated that 11.1 percent of Colorado's population (or nearly 500,000 individuals) was living below this threshold, up from 9.8 percent in 2003. The 2004 ACS also estimated that 18.5 percent of Coloradans live below 150 percent of the federal poverty level ($29,025 for a family of four), and almost 24.7 percent (1,105,993 individuals) are below 185 percent (or $35,798 for a family of four). From 2003 to 2004, the ACS indicated that the number of those whose incomes fell below 50 percent of the FPL (or below $9,425 for a family of four), increased by 32 percent from 187,086 in 2003 to 246,174 in 2004. Overall, 8.6 percent of families were estimated to have incomes below the 2004 federal poverty level, up from 7.3 percent in 2003. Of families, the greatest absolute number in poverty are female householders with children under the age of 18 (over 46,000 family units in 2004—an increase of 15 percent over 2003 estimates).

These poverty estimates indicate that over the past few years, a growing number of families may have had difficulties covering increasing costs of major expenditure categories, based on their low income levels. According to a 2004 Energy Outreach Colorado report, home energy costs may consume 40 percent of annual income for low-income households at or below the federal poverty level, but as little as 5 percent for median income families. Approximately 74 percent of Colorado's low-income households use natural gas as primary heat, and residential natural gas rates have increased dramatically over the past three years. (Xcel Energy thermal unit rates increased 238 percent from January 2003 to January 2006). In response, the Low Energy Assistance Program (LEAP), which provides financial assistance for home heating bills to households with annual incomes of less than 185 percent of the FPL, has served a growing number of struggling households. Over the 2005/2006 heating season, LEAP provided 105,508 households with an average benefit of $550 (22 percent of the 370,000 households who qualified for assistance), up from 82,799 households in 2002/2003 who each received $302.50.

Housing costs have also been on the rise across Colorado, and data show that many residents spend more than the recommended 30 percent of their income on housing. The 2004 ACS estimates that 41.3 percent of renters spent a third or more of their income on housing, and 23 percent spent 50 percent or more. Those with lower incomes spent significantly more on rent—72 to 80 percent of those with incomes less than $20,000 spent more than 35 percent of their income, while those with incomes over $35,000 spent 8 percent or less. The ACS also indicated that the percentage of homeowners with a mortgage who spent more than 35 percent of their incomes on housing increased from about 20 percent in 2000 to 26.8 percent in 2004.

Data from the National Low Income Housing Coalition indicate that lower income individuals and families are disadvantaged in many county housing markets. For example, to afford a one-bedroom housing unit at fair market value in 2005, a family had to spend 32% of a Moffat County median income, but significantly more in other counties such as Saguache, Costilla and Conejos, where 50% to 60% would be required to afford a similar unit (the 2005 average for Colorado was 39.7% of median income). If principal householders received the minimum wage of $5.15/hour, they would need to work 64 hours per week in Moffat County to afford a one-bedroom unit (at an average of $434/month) and as many as 149 hours a week in Pitkin County (where a one-bedroom unit cost about $996/month in 2005). Estimates from the Colorado Division of Housing for 2003 and 2004 show that rising home prices impact residents in many communities, with the cost of some housing units increasing from 4 percent to nearly 7 percent in one year (primarily those urban and mountain resort communities). For example, Adams County housing prices increased by 4.9 percent from 2003 to 2004, while Mesa County prices increased by 6.1 percent over 2003, and La Plata County by 6.5 percent.

Basic health insurance provides a financial safety net in case of illness or injury, but as the cost of private insurance climbs, more families are opting to forego it. The Colorado Health Institute (CHI) reports that while the national uninsured rate was 15.7 percent for 2003-2004, Colorado's rate was 17.1 percent, where 20 percent of working-age adults had no insurance. More than half of these adults reported working 35 or more hours per week in the past year. Furthermore, 33.6 percent of those living below 200 percent of the FPL were uninsured. Colorado's Child Health Plan Plus (CHP+) served an average of 46,695 children per month in 2004 (up from 23,015 per month in 2000). Over this same period, the number of eligible children for CHP+ (those ineligible for Medicaid but whose adjusted family incomes fall at or below 185 percent of the FPL) increased by nearly 25 percent—from 69,157 in 2000 to 86,142 in 2004.

As health care premiums increase on the private insurance market, employees are choosing to forego coverage, and more small businesses are declining to offer coverage to their workers. Colorado Division of Insurance premium data for small employer group health plans (for businesses with 2-50 employees) show that the average monthly premium was $497 in 2000 and $1,155 in 2005 (a 105 percent increase in real terms) for a two-parent, two-child household in the Denver metropolitan area to purchase a standard Health Maintenance Organization plan. The National Coalition on Health Care reports that since 2000, employment-based health insurance premiums have increased 73 percent and, in 2005 alone, they increased by 9.2 percent. Average employee contributions to

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company-provided health insurance have increased more than 143 percent since 2000.

Increasing financial stress on lower and middle income families may partly explain the 178 percent increase in Colorado's non-business bankruptcy filings between 2000 and 2005 (the national increase was 67 percent for the same period), according to US bankruptcy court records. Many of the 42,000 Colorado filings in 2005 can be attributed to individuals filing prior to the enactment of the Bankruptcy Abuse Prevention and Consumer Protection Act in October 2005. All the same, Colorado non-business filings increased by 54 percent from 2004 to 2005, whereas overall 10th District Court district filings (including Colorado, Kansas, New Mexico, Oklahoma, Utah and Wyoming) increased by 38 percent, and total U.S. filings increased by 30 percent for the same period.

In addition, the recent increase in residential property foreclosures shows that more homeowners choose to default on their loan payments (and bear the long-term consequences on their credit histories) rather than restructure their loans. RealtyTrac, a national foreclosure database, revealed that Colorado had the highest rate of foreclosures in the nation during March 2006, with one of every 339 Colorado homes in some stage of foreclosure. An additional 1,250 Colorado homes entered into pre-foreclosure during March alone—50 percent of which were in Adams and Denver counties.

Some foreclosures result from using riskier interest-only and adjustable-rate loans which make it easier for people to acquire a home but harder to retain it when interest rates rise, as do mortgage payments. Unlicensed mortgage brokers compound Colorado's high foreclosure rates by using low-interest loan products to motivate new buyers to purchase a home they cannot afford in the face of rising interest rates. (In 2004, the FBI named Colorado one of the top states for mortgage fraud). Ultimately, these loans result in the homeowner paying much more interest than principal, thereby building little or no equity in their homes but accumulating tremendous debt.

A 2005 report in Health Affairs found that 54.5 percent of all respondents to a 2001 one-time survey of personal bankruptcy filers listed a medical cause for their bankruptcy. These filers had experienced illness, unpaid medical bills or had mortgaged their homes to pay medical bills, which precipitated their indebtedness. Many let their health insurance lapse. Before filing, many had reduced expenditures in other areas to compensate for their high medical expenses, such as going without food, having utilities or phone service shut off, or not getting needed medication. The study found that following bankruptcy, one-third still had problems paying bills and some reported difficulties in finding housing or jobs, due to the negative impact of bankruptcy on their credit reports.

Although we cannot directly associate recent increases in Colorado bankruptcy filings and foreclosures with increased costs of utilities, housing and health insurance, we cannot ignore the fact that lower income families are more vulnerable to shocks such as illness or injury, especially those who are uninsured. In addition, judging by the growing number of families living on incomes near the federal poverty level, some families will move away from preventive strategies such as maintaining a health insurance policy and getting regular medical check-ups, and move toward paying only for heat, housing or food. It will be doubly important for policy analysts and service providers to monitor these trends and their impacts on Colorado's lower income populations, as new data are released.♦

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need. However, the data from the Bureau of Labor Statistics shows that the average family of four today spends less on clothing, food, major appliances and household furnishings than the same-sized family spent in the 1970's. Much of this decrease in spending can be explained by an increase in overseas manufacturing, discount markets, better and more efficient farming practices, and the increased durability of the items we now buy.

Even with two paychecks, family finances are stretched tight. It is difficult for the two-income household and even more so for the single-income. So, if we are spending less for consumer goods, where is our money going? It is going to housing, health insurance, education, transportation, utilities, child care and taxes. It is going to the other basic necessities that keep a family safe, housed, educated and able to earn a living.

This issue of the *Briefs* will look at how the increases in spending on necessities are affecting the families of Colorado. First, we will take a broad look at trends in income, housing, health insurance and others with an article written by Martha Sullins, coordinator for the County Information Service of Colorado State University Cooperative Extension. Next, Suzette Tucker-Welch, senior fiscal policy analyst for the Colorado Fiscal Policy Institute will illustrate the thin precipice working families walk as they live from paycheck to paycheck. The next three articles will each specifically look at three of the major roadblocks to family financial security: health insurance, housing and the stress of money worries on workplace productivity (Pamela Hanes, president and CEO Colorado Health Institute; Justin Marks, research and policy analyst at the Colorado Division of Housing; and Laurel Kubin, Larimer County director with Colorado State University Cooperative Extension; respectively).♦

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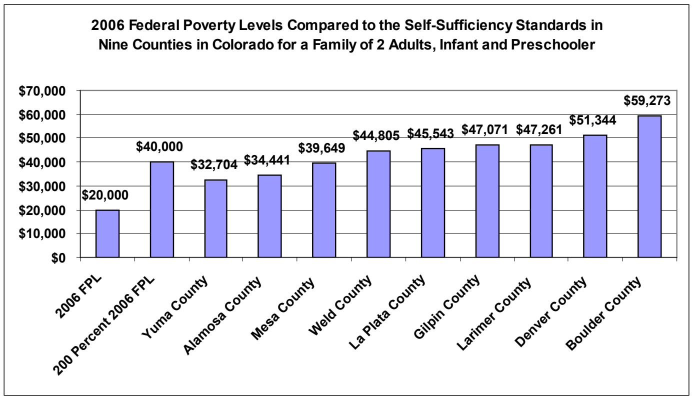

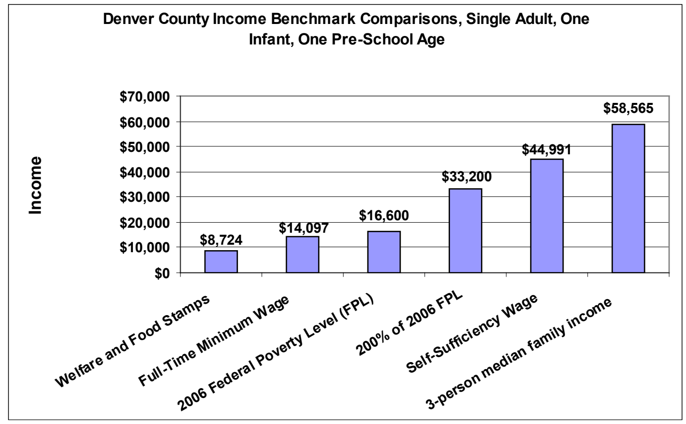

The Federal Poverty Level is the same for this family type in the 48 contiguous states. These FPLs were originally developed by Mollie Orshansky of the Social Security Administration in 1963-1964. They were based on the economy food plan developed by the Department of Agriculture, and were described by Orshansky as "how much, on an average, is too little," i.e., a measure of deprivation. At the time, families spent about one third of their income on food. Orshansky took that amount and multiplied it by three for poverty thresholds. The ratio of food relative to the entire family budget is thus fixed, and remains so today. The FPL is indexed to the rate of inflation each year. It varies geographically only in Hawaii and Alaska, and does not account for the ages of the children in the family.

Since the early 1960s, of course, much has changed. The family socioeconomic model of the sixties was one working adult and one stay-at-home adult. Thus, child care was not a line item in most family budgets. Food was relatively expensive compared to today. Housing consumed a smaller portion of a family's budget, as did health care insurance. Most families need two incomes in today's economy, making child care an expensive basic need. Housing is increasingly a larger part of a family's budget and health care and energy costs continue to rise faster than inflation.

The gap between the Federal Poverty Level and the Self-Sufficiency Standard is great. The following chart compares various income benchmarks:

If this family earns less than 38 percent of the Federal Poverty Level, it is eligible for the Temporary Assistance for Needy Families (TANF) program, and could receive Basic Cash Assistance and Food Stamps amounting to $8,724 annually. Unless a person has an approved reason for not working, he or she is required to work at least 30 hours a week. Basic Cash Assistance for a family of 3 in Colorado is $356 per month; the Food Stamps benefit is $4,452 annually. If this adult works full-time at minimum wage, $5.15 per hour in Colorado, after taxes and tax credits, their income will be $14,097 annually.

The Federal Poverty Level for a family of three in 2006 is $16,600 annually. Often a multiple of the Federal Poverty Level is used to determine eligibility for public assistance programs. Usually in Colorado it ranges, depending upon the program, between 130 percent and 225 percent of the Federal Poverty Level. The above chart demonstrates that a family of three living in Denver County will need to earn almost $12,000 more than 200 percent of the FPL in order to meet their basic needs without any public or private assistance.

Many low-income Coloradans live paycheck to paycheck. Because they are not officially poor, they often can't get the help they need. They live one health-care emergency, divorce or death of a working partner away from falling into the depths of poverty. And once there, it is a long and difficult climb back.♦

Michele Pike joins editorial advisory board

Michele Pike recently joined the Briefs editorial board and will provide a Garfield County perspective as a 4-H/Youth Development Extension Agent. She was born in Chico, California and grew up as a member of 4-H on a working sheep ranch in Tehama County, California. Michele went to California State University, Chico, where she earned a B.S. in Agriculture, then to the University of Nevada-Reno, where she earned an M.S. in Animal Science.

She then spent 7 years at Louisiana State University in Baton Rouge, where she was a full time research associate running the meat chemistry lab and the meat sensory analysis lab, and where she worked on a Ph.D. in Animal Science/ Meat and Muscle Biology. Another year was spent working at the School of Medicine at the University of Pittsburgh, doing research on gene therapy, nerve growth factor, and Duchenne's Muscular Dystrophy. Michele returned to California and began working with 4-H and extension; moved to Idaho for a couple of 4-H/Extension positions and came to Garfield County with her office located in Rifle in December of 2005.♦

Healthcare coverage hard to come by

by Pamela Hanes, Ph.D., President and CEO, Colorado Health Institute

To speak of affordable health insurance coverage in today's market is somewhat of an oxymoron. The insurance industry is rapidly consolidating, providing employers and individual consumers with far fewer choices than they had 10 years ago. In Colorado, three health insurers dominate the market. In addition to fewer choices, double-digit increases in premiums have been passed on to employees, particularly employees working in small firms. The Colorado Division of Insurance reports that the average employee-only premium in 2005 was $4,740 with the employer picking up 84 percent of the cost and the employee the other 16 percent; while the average family premium was $14,208 with the employer picking up 60 percent of the cost, leaving the employee with an annual out-of-pocket expense of $5,683 (before co-payments and deductibles). When one considers that the annual household income of a family of four at or below 200 percent of the federal poverty level (the majority of the uninsured fall into this income category) is $40,000, the health insurance premium alone accounts for 15 percent of the family's total household income.

Much more is known about the uninsured in Colorado as a result of research reported in a recent data bulletin published by the Colorado Health Institute in January 2006. The 770,000 uninsured (17.1 percent) are a diverse group. For example, three-quarters of uninsured adults are working and that the majority are working fulltime, full-year and with the same firm. Low-wage earners, and individuals with a high school education or less are significantly more likely to be uninsured than others. To be Hispanic appears to increase the risk of being uninsured since 34 percent of Hispanic residents were uninsured as opposed to 12 percent non-Hispanic Whites. By far, the largest age group to be uninsured, regardless of income, was young adults between the ages of 18 to 34 years (approximately 40 percent).

Access to basic health care is even more challenging in rural areas of the state. Recruiting and retaining health care providers, a proverbial problem, restricts physical access to care due to a sheer lack of numbers of providers. Rural residents tend to have higher rates of uninsurance largely because rural economies tend to be based on tourism, recreation and extractive industries, all of which are associated with higher levels of uninsurance. Coupling lack of coverage with sparse health care provider resources makes the challenges of rural access unique and more difficult to solve without a state investment in incentives (such as loan forgiveness and telemedicine) for physicians and other health care providers to consider a rural practice. ♦

Money worries affect workplace performance

by Laurel Kubin, Larimer County director, Colorado Stae University Cooperative Extension

Money worries have been found to hinder job performance. One in four American workers are seriously distressed over their personal finances, according to a 2005 review of surveys and published research studies conducted by Dr. E. Thomas Garman, Virginia Tech University, and other researchers. Up to 80% of the financially stressed workers take time at their jobs to deal with personal money issues, resulting in lost productivity at work and health problems. Although financial stress affects all income levels, workers in lower paying jobs typically experience higher levels of stress. Workers worry about paying the bills, high levels of debt, and whether or not they'll have enough money for their retirement.

To combat these causes of workplace absenteeism and lost productivity, employers have begun to assess workplace financial education as an appropriate option. According to a 2005 article in the Journal of Consumer Affairs, professors Tahira Hira and Cazilla Loibl of the Employment Benefit Research Institute (EBRI) found this type of education to be effective and well-received. Employees who took part in workplace financial education significantly improved their financial health and outlook for their future financial situation. In addition, these employees were also more likely to be satisfied with and supportive of their company. Having participated in financial education offered in the workplace helped the workers cope with their personal situations. The EBRI study found that among workers who received financial education at work, most prefer education and advice made available in-person rather than online.

Financial education is available from a variety of public and private entities, often working in partnership. It is important to determine how unbiased the source is before following advice given via education. An organization's non-profit status does not guarantee unbieased information or services. Colorado State University Cooperative Extension Family Economics work team members, located in several counties, provide a variety of unbiased money management and retirement preparation classes. The directory of county offices can be found at http://www.ext.colostate.edu/index.html .

Other websites that provide useful information include:
National Endowment for Financial Education at http://nefe.org/pages/multimedia.html
and the American Savings Education Council at http://www.choosetosave.org/tips/.♦

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The Division partners with public housing authorities to administer the Housing Choice Voucher Program (Section 8) and developing affordable housing units. Among other homeless prevention efforts, the division will be undertaking a statewide homeless count in August in conjunction with the Colorado Interagency Council on Homelessness. One of the main goals of the Division of Housing is to provide gap financing to affordable housing developers through state grants and loans. The division believes that affordable housing is an essential tool to create self-sufficient families. Communities benefit from affordable housing as a vital piece of their economic infrastructure.

A healthy community is one with housing available for people of all income levels. The Division of Housing works with communities to develop a regional plan to diversify housing options that support families.

Due to the high cost of housing in economic centers, workers often are forced to drive long distances to reach their places of employment. This is called "drive till you qualify," meaning "drive until you qualify for a home you can afford." This issue comes at a cost to taxpayers. According to a recent report by the National Governor's Association, the dispersal of jobs and housing drives up the public cost of infrastructure. The report goes on to say, "Infrastructure for a new house located 10 miles from the central city costs taxpayers twice as much as for one near downtown."

Although new mortgage products create an avenue for many working families to access homeownership in the Denver Metro Area and across the state, those avenues can be full of potholes. These potholes come in the form of interest-only loans and rising interest rates. According to the Rocky Mountain News (May 13, 2006), 28.5 percent of Colorado homeowners have 5 percent or less equity in their homes, and 47 percent have 15 percent or less equity. This suggests a rocky road for Colorado homeowners. Without equity to refinance into a long-term loan and the increase of monthly payments for adjustable rate mortgages, many homeowners face rising monthly payments that could force them into foreclosure.

> "Infrastructure for a new house located 10 miles from the central city costs taxpayers twice as much as for one near downtown."

The demographics of the state are shifting toward older Coloradans, and the housing market needs to prepare for that change. By the year 2030, Colorado will have 1.9 million individuals over the age of 65. That is an increase of 1.5 million people over the age of 65. As Coloradans age, their housing needs change. Elderly citizens need easy access to services ranging from shopping to health care – some suburban and rural locations will not be practical for an aging population. In addition to location, features may not be appropriate. Some housing will need to be retrofitted to adapt to the special access needs of seniors including ramps, wider doorways, shower rails, etc.

Whether it is home ownership, foreclosure prevention, affordable rental housing or senior and special needs housing, the Colorado Division of Housing is dedicated to assisting local governments and housing providers meet their housing goals.♦

Changes on the way for FYI

Dear Briefs readers:

Dr. Cheryl Asmus, who has worked both as the Coordinator and Director of the Family and Youth Institute housed in the College of Applied Human Sciences and co-sponsored by Cooperative Extension since its inception nearly a decade ago, has left this position. During her tenure as Coordinator and then Director of the FYI, Cheryl has consistently shown exceptional vision at identifying areas of need here at CSU, in the Ft. Collins area, and across all of Colorado, and has been incredibly productive in securing external funding to address these pressing social needs. Cheryl leaves the FYI with a well-deserved reputation for an indefatigable passion and enthusiasm for her work.

I have decided to use this transition period as an opportunity to examine current operations and explore the potential for strategic redirections in the FYI. I would like to hear from Briefs readers about potential new directions/initiatives for the FYI. If you have input or ideas please send these ideas to me.

I hope you will join me in wishing Dr. Asmus the best in her transition. She will be missed.

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Resources for family finances

- Colorado Division of Housing – State agency with mission of ensuring that Coloradans live in safe, decent and affordable housing. Accomplished by helping communities meet their housing goals. (www.dola.state.co.us/doh/Index.htm)

- Colorado Fiscal Policy Institute - Working toward the development of adequate and fair fiscal policies that will benefit all Coloradans, especially low and moderate income populations. Through education, fiscal and policy analysis, and collaboration, the Institute informs policymakers, the media and the public about the importance of a fair and equitable state fiscal system. (www.cclponline.org/cfpi/)

- Colorado Health Institute - Mission is to advance the overall health of the people of Colorado by serving as an independent and impartial source of reliable and relevant health-related information for sound decision-making. (www.coloradohealthinstitute.org/)

- Colorado Rural Health Center – Striving to educate rural and urban individuals, organizations and policy-makers about important rural health issues through the creation of issue papers, fact sheets, maps and other publications. (www.coruralhealth.org)

- Housing Colorado - Working to educate, inform and advocate for affordable housing in Colorado (www.coloradoaffordablehousing.org/)

- National Endowment for Financial Education - Dedicated to helping all Americans acquire the information and gain the skills necessary to take control of their personal finances. (www.nefe.org)

- Power Pay – Interactive web site with calculators, educational information and changeable scenarios that develop realistic saving, spending and debt payment plans. (www.powerpay.org)