



# The Bell Policy Center

Research • Advocacy • Opportunity

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## **Increase opportunity for all**

**By Heather McGregor, Communications Director**

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For most people, Colorado is a good place to work, live and raise a family. But for many low-income residents, the state of opportunity in Colorado ranges from fair to poor.

Fewer low-income and minority kids graduate from high school, and if they attend college they are more likely to earn lower-level degrees. Low-income residents are less likely to have health-insurance coverage, and most have little or no savings for retirement or an emergency.

They will have a hard time climbing into the "cycle of opportunity," a concept Bell Policy Center first introduced in 2002. The idea is that a healthy birth, good education and job skills lead to a self-sufficient income, home ownership and savings for retirement.

Conversely, poor health, failure in school and inadequate job skills lead to unemployment or low-paying work, no health care and no assets. People caught in this cycle of dependency rely on help from government and charities to get by.

In the first "State of Opportunity" report published in 2002, Bell Policy Center identified eight gateways that define success or shortfalls in the cycle of opportunity, ranging from a healthy birth to earning a decent living and building wealth.

For our new "State of Opportunity 2005 Report," published this month, we added a ninth gateway, evaluating opportunities for a financially secure and healthy retirement.

The 102-page report looks at 39 indicators over the nine gateways, and makes 55 recommendations to legislators and the business community for improving opportunity.

If the public and private sector work together on these recommendations, our state will be stronger. After all, it's in Colorado's best interest to give each of its residents the opportunity to succeed. People who are educated, healthy and have good jobs will give more and take less from society.

For most residents, that work-to-succeed rubric holds true. But for about 18 to 32 percent of Coloradans, depending on which indicator you consider, opportunity is harder to grasp.

Of Colorado's children, 32 percent live in low-income households, 28 percent can't read at their grade level and 31 percent don't graduate from high school. Of Colorado's ninth graders, just 40 percent go to college directly from high school, and only 28 percent return for a second year.

Among working-age adults, 18 percent don't have health insurance and 26 percent don't have enough savings to live at the federal poverty level during three months of unemployment.

We take these problems seriously, and we believe many of them can be effectively reversed through action by government and business.



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The Bell Policy Center advises state legislators to:

- Expand the nurse home-visitor program for new moms to all counties.
  - Fully fund the Colorado Preschool Program so every eligible child can attend.
  - Convene a statewide commission to evaluate math instruction.
  - Increase the state excise tax on alcohol to fund substance-abuse treatment programs.
- This measure would also require approval from voters statewide.

- Use Referendum C revenues to keep the College Opportunity Fund stipends as high as possible, and raise funding for need-based student financial aid.
- Raise the minimum wage, now \$5.15 an hour, by at least \$1.
- Make the state Earned Income Tax Credit a permanent benefit for working poor families.

The business community can act now on another key proposal: making employee enrollment in a 401(k) retirement plan automatic, so workers must opt out instead of opt in.

Experiments with automatic enrollment programs show that more workers will start to build their retirement savings if they have to take action to get out of the program rather than get in. Savings in these test runs increased the most among low-wage workers, those who will most need a retirement nest egg.

The report makes other recommendations, all aimed at breaking down the barriers that stand in the way of Colorado residents who want to achieve the American Dream.

Colorado is a fortunate state, and we have a moral obligation to use our prosperity to spread opportunity. We should make sure anyone who works hard has the opportunity to succeed.

Free copies of "Colorado: A State of Opportunity 2005 Report" are available by request. Send an e-mail to [sullivan@thebell.org](mailto:sullivan@thebell.org) with your name and complete mailing address, or call Bell Policy Center at (303) 297-0456 in metro Denver or (866) 283-8051 toll-free in Colorado. The report is also available in downloadable PDF format on the Bell's web site, [www.thebell.org](http://www.thebell.org).

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