

Pathways works to create opportunities

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In 2007, Pathways Past Poverty, an initiative of United Way of Larimer County, began as a way to combat the dramatic increase in poverty, particularly childhood poverty, which had been occurring in Larimer County.

While it is likely there will always be some level of poverty, it is important to our quality of life as a community to reverse this trend.

Prior to the recent downturn in the economy, 12.8 percent of the population in Larimer County lived in poverty, an overall increase of 38.8 percent since 2000. Childhood poverty had increased 68 percent since 2000, and for the 2009-10 school year, one of every four children in Larimer County was eligible for free and reduced lunch at school.

Poverty rates measured after the economic crisis began will be available in late August or early September. We anticipate that the numbers will not be pretty.

With so many more families and individuals experiencing poverty, it is important to ensure that a path exists to move out of poverty and become self-sufficient.

We have worked with community experts and volunteers to identify issues that need to be addressed and strategies that need to be developed to ensure that those living in poverty have the opportunity to become self-sufficient.

Several of the issues identified focus on creating economic opportunity for our citizens. After all, it takes income and assets to become self-sufficient and remain that way.

People in poverty face many barriers to increasing their income. Pathways Past Poverty is examining a variety of ways to help. We are participating with the Workforce Investment Board to build greater job-training opportunities for the unemployed and underemployed.

We are partnering with the VITA Program to expand access to tax credits for which low-income families qualify, which is yet another way to increase income. This tax season, the Larimer County VITA program completed approximately 3,200 tax returns in our county, which brought back more than \$4 million in refunds to our low-income neighbors. That is an important tool for increasing income.

Another program, WomenGive, removes barriers for single mothers attending school. Since 2007, 90 single mothers have benefitted from child care assistance scholarships, and 33 have earned a degree or certificate to increase their earning potential.

Just having a job is not always enough. True economic opportunity includes a path that allows for managing and growing assets.

Moving out of poverty and becoming self-sufficient requires a basic knowledge of money management, as well as access to mainstream financial services.

Some people living in poverty have never had a banking relationship or do not understand how to utilize banking services. This fall, Pathways Past Poverty will pilot a program to connect unbanked community members to local banks so they will not need to turn to predatory lenders and other very expensive and adverse money management practices.

We also will introduce a Financial Literacy Initiative, housed at Larimer County Extension. This initiative will create partnerships with nonprofits, businesses, faith communities and schools in our community to encourage better money management at all income levels, with the overall goals of increasing our savings and decreasing our debt.

There are many positive things happening in our Larimer County economy, but there are still people facing serious challenges to becoming self-sufficient.

Pathways Past Poverty is working to increase opportunity for all our citizens. When all the pieces come together to create real economic opportunity in our community, it leads to real economic growth.

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