



State of Working Colorado 2013

By Andrew Ball





COLORADO CENTER
on LAW & POLICY

The Colorado Center on Law and Policy advances the health, economic security and wellbeing of low-income Coloradans through research, education, advocacy and litigation.

Colorado Center on Law and Policy

789 Sherman St., Suite 300

Denver, CO 80203

303-573-5669

www.cclponline.org

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LETTER FROM THE EXECUTIVE DIRECTOR

At the Colorado Center on Law and Policy we work to advance the health, economic security and well-being of low-income Coloradans through research, education and advocacy. Each year, in partnership with the Economic Policy Institute, we produce the State of Working Colorado as a means of taking inventory of Colorado's economy and how the state of the economy makes itself felt.

The data presented in the following pages is intended to help identify and shape the development of public policies that improve the lives of low-income Coloradans. Data does not tell the whole story of the experiences of the poor, the homeless, the jobless and the struggling single mothers or fathers. And any single point of data taken alone is not always telling and can, in fact, distort the actual picture. But taken as a whole, the data in the following pages does paint a compelling image of the challenges facing many Coloradans.

We live in an affluent state, but the gap between rich Coloradans and poor Coloradans is exploding. On the whole, we are slowly, but surely, recovering from the great recession. Job opportunities are growing. Still, there is a long way to go. And the challenges facing Coloradans in the recovery are especially acute for women, minorities, the less educated and people with disabilities.

We look forward to sharing the data in State of Working Colorado 2013 with community activists, policymakers and elected officials as we work together toward reducing poverty. Let us make the state we all love a place whose residents all have the opportunity to thrive.



Christine Murphy

Executive Director

Colorado Center on Law and Policy

INTRODUCTION

In December of 2007, the United States economy fell into a deep and intense recession. Colorado's economy began to rapidly shed jobs, the unemployment rate skyrocketed and poverty increased. The 'great recession' stretched many working Coloradans and their families to the breaking point. More than five years later, and nearly four years after the end of the recession, Colorado's economy is finally showing some sustained signs of life. The unemployment rate has steadily, albeit slowly, declined in recent months. As of March 2013, the state had gained more than 33,000 jobs in the previous six months, according to one survey; and the labor force is now more than 12,000 people larger than it was at its previous peak set in April 2009, suggesting growing confidence in the strength of labor market.

However, these broad indicators do not adequately capture the on-the-ground reality for many working Coloradans. As the data show, unemployment and poverty rates for minorities remain high and wages for those at the bottom of the earning spectrum have stagnated. In addition, the economic gains are not evenly distributed across the state as many working Coloradans and their families continue to struggle as a result of the 2007 recession.

Thousands of working Coloradans lost jobs — and the benefits associated with their jobs — because of the 2007 recession. Many of those people turned to public programs for help. Enrollment in public assistance programs such as the Supplemental Nutrition Assistance Program, Medicaid and the Children's Health Plan Plus has roughly doubled since the beginning of the recession. Without these programs many of Colorado's working families would be without any form of assistance. The 2007 recession highlighted the value these programs hold and the need to ensure their longevity, efficiency and effectiveness so they can serve Colorado well for years to come.

State of Working Colorado 2013 is intended to inform the public policy discourse at the Capitol and across the state. It is primarily a collection of critical data designed to look beyond broad-based economic indicators to better understand how different socio-economic groups, genders and populations in Colorado are coping with the results of the 2007 recession. *State of Working Colorado 2013* is published with the hope that it will lead to more informed, effective and sound public policies that ensure the economic security and well-being of all Coloradans.

KEY FINDINGS

Employment

- As of March 2013, Colorado had almost 1,000 more jobs than when the recession began in December 2007, according to the Current Employment Statistics survey (CES). However, Colorado is still about 12,000 jobs short of its employment peak, which was set in May of 2008. (See page 8.)
- Colorado's labor force is highly educated. Almost 70 percent of the labor force completed at least some college and only 8 percent did not finish high school. (See page 13.)
- During 2012, the labor force participation rate in Colorado remained well above both the regional and national rates. In 2012, Colorado's labor force participation rate was 68.6 percent, which was 10th among the 50 states and the District of Columbia. (See page 14.)
- The 2007 recession caused an increase in the percentage of employed Coloradans working part-time. The percentage of those Coloradans working involuntary part-time also increased. (See page 19.)

Unemployment

- Colorado has endured a long period of relatively high unemployment although the Colorado unemployment rate has largely been below the national average. The unemployment rate has seen a steady, albeit slow, decline in recent months. Colorado's unemployment rate in March 2013 was 7.1 percent, the lowest unemployment rate since January of 2009. (See page 21.)
- A more inclusive measure, Colorado's underemployment rate, is nearly twice as high as the unemployment rate. Long-term unemployment is also up, and workers are remaining unemployed for a longer duration than in past recessions. (See pages 23 and 26.)
- Racial and ethnic disparities in unemployment and underemployment are striking and persistent in Colorado. Blacks and Hispanics consistently experience roughly double the jobless rates of whites. Joblessness also varied considerably by education. (See pages 14-25.)

Income and wages

- Colorado is a relatively wealthy state. The median income in Colorado in 2012 was more than \$8,000 greater than the national median income. However, the median incomes in both Colorado and the nation in 2012 were substantially lower than in 2007, the year the recession began. (See page 29.)
- Like the nation as a whole, income inequality in Colorado has grown steadily in recent years. Since 1980, when adjusted for inflation, those in the 80th percentile of wage earners have seen their wages increase 19 percent while those in the 20th percentile have only seen their wages increase 1 percent. (See pages 31-32.)
- In Colorado, the majority of total state income goes to a small minority of residents. In 2011, the bottom 20 percent of earners held only 3.4 percent of all income in Colorado. On the other hand, the top 20 percent of earners received more than 50 percent of total state income. (See pages 32-33).
- Although Colorado is a wealthy state, a wide discrepancy exists between the median incomes of the most common racial groups. In 2011, the median household income for blacks was 67 percent of that for whites, income for Hispanics was 70 percent of whites' income, and income for American Indians was 57 percent of whites' income. (See page 35.)

Poverty and Economic Security

- Colorado's poverty rate has increased fairly consistently since 2000. In 2011, the state poverty rate reached 13.5 percent, up from 8.7 percent in 2000. In 2007, the year the recession began, the poverty rate in Colorado was 12 percent. In 2011, roughly 690,000 Coloradans lived in poverty. (See page 41.)
- In 2011, 17.5 percent of Colorado children lived in poverty while more than one in three Colorado children lived in a household with income less than two times the Federal Poverty Level. (See page 44.)
- The level of education a person earns has a direct effect on the likelihood of living in poverty. In 2011, 25 percent of Coloradans without a high school diploma were living in poverty while just five percent of people with a bachelor's degree were in poverty. (See page 45.)
- Poverty rates also vary widely between racial and ethnic groups. In 2011, 24 percent of Hispanics lived below the Federal Poverty Level while more than 28 percent of the black population lived in poverty. Meanwhile, only nine percent of the white population lived in poverty in Colorado. (See page 46.)

Health Care

- While a majority of Coloradans have health insurance, many continue to go without. In 2011, nearly 16 percent of Colorado residents were uninsured. Among all states and the District of Columbia, Colorado has the 18th highest percentage of residents who are without health insurance. (See page 56.)
- Increased cost is a prominent trend in Colorado health insurance. In 2000, the average annual premium in Colorado was \$2,450 for single coverage and \$6,797 for family coverage. In 2010, those costs were \$4,650 and \$13,393 respectively. That represents a 94 percent increase in single coverage premiums, and a 97 percent increase in family coverage premiums. (See page 57.)
- Private health insurance coverage in Colorado has declined since the beginning of the 21st century due, in part, to two recessions. Still, the rate of uninsured Coloradans remained stable over the past several years because many of the people who lost private insurance were able to enroll in public programs — Medicaid and the Child Health Plan Plus (CHP+). These programs have filled the gap that otherwise would have been created by declining private health insurance. (See page 58.)
- More than 770,000 Coloradans were enrolled in Medicaid and CHP+ in March 2013. (See page 60.)

A word on data sources

State of Working Colorado 2013 draws on several sources of data. Many of the cited data sources employ a number of commonly used terms (employment, health insurance, earnings), but these terms may have different underlying definitions from dataset to dataset. Figures that illustrate a term that has a complex or uncommon definition are clearly labeled below the figure. Since terms from different sources may have different definitions, seemingly similar data may vary in different sections of the report. For example, a Census Bureau survey, the Current Population Survey, groups Medicare, Medicaid, Children’s Health Plan Plus, Indian Health Services, and the several military health care programs together under the term “Public Health Insurance.” On the other hand, another Census Bureau survey, the American Community Survey, includes all of the above programs except for the military health care programs under the same term “Public Health Insurance.” The different definitions produce different results. Although results from source to source may differ slightly, the overall trend in data is typically consistent and provides a more complete picture of the state of working Coloradans than a single source of data would provide.

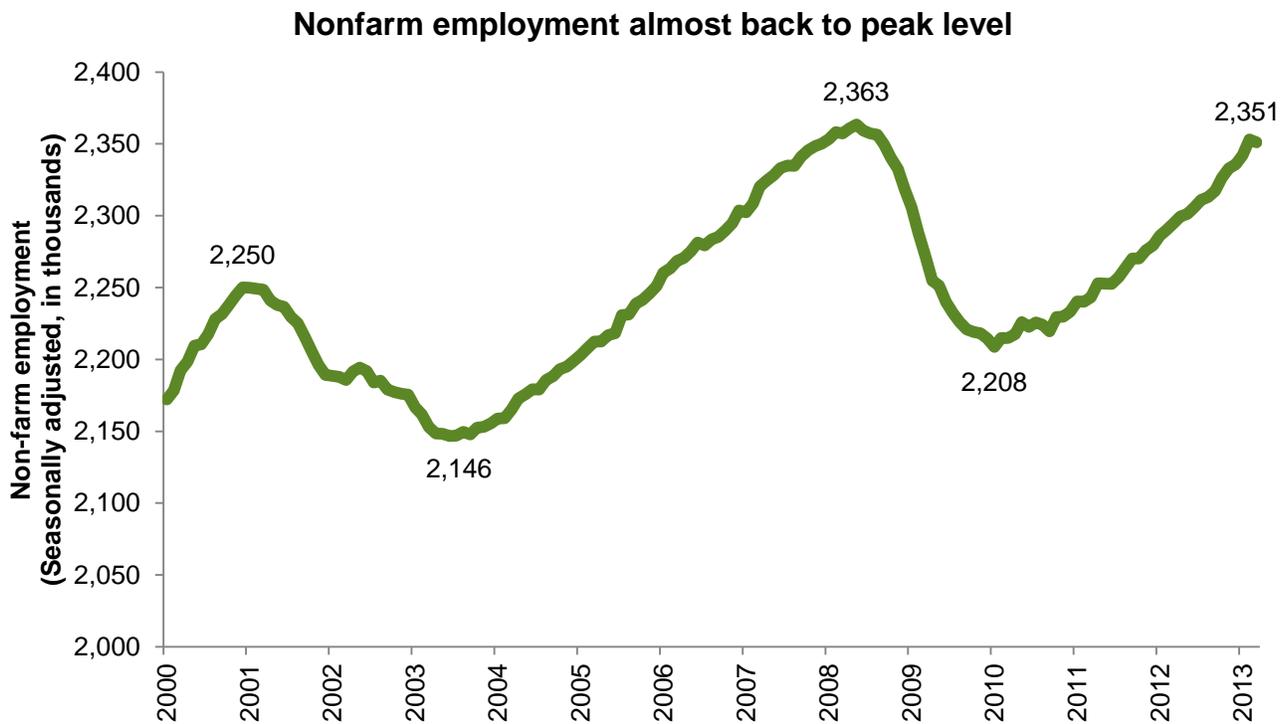
CHAPTER ONE: EMPLOYMENT

Employment

As of March 2013, Colorado had almost 1,000 more jobs than when the recession began in December of 2007, according to the Current Employment Statistics survey (CES). While this marks significant progress in Colorado's recovery from the 2007 recession, Colorado is still more than 12,000 jobs short of the pre-recession employment peak, which was set in May of 2008. (See Figure 1.) Furthermore, job growth in Colorado has lagged significantly behind population growth. In order for Colorado's unemployment rate to drop to the pre-recession level, Colorado would need an estimated 187,251 additional jobs. (See Figure 2.) Since 2000, the state has experienced two large swings in employment driven by the 2001 and 2007 recessions. (See Figure 1.) Of the two, the most recent recession was by far the worst.

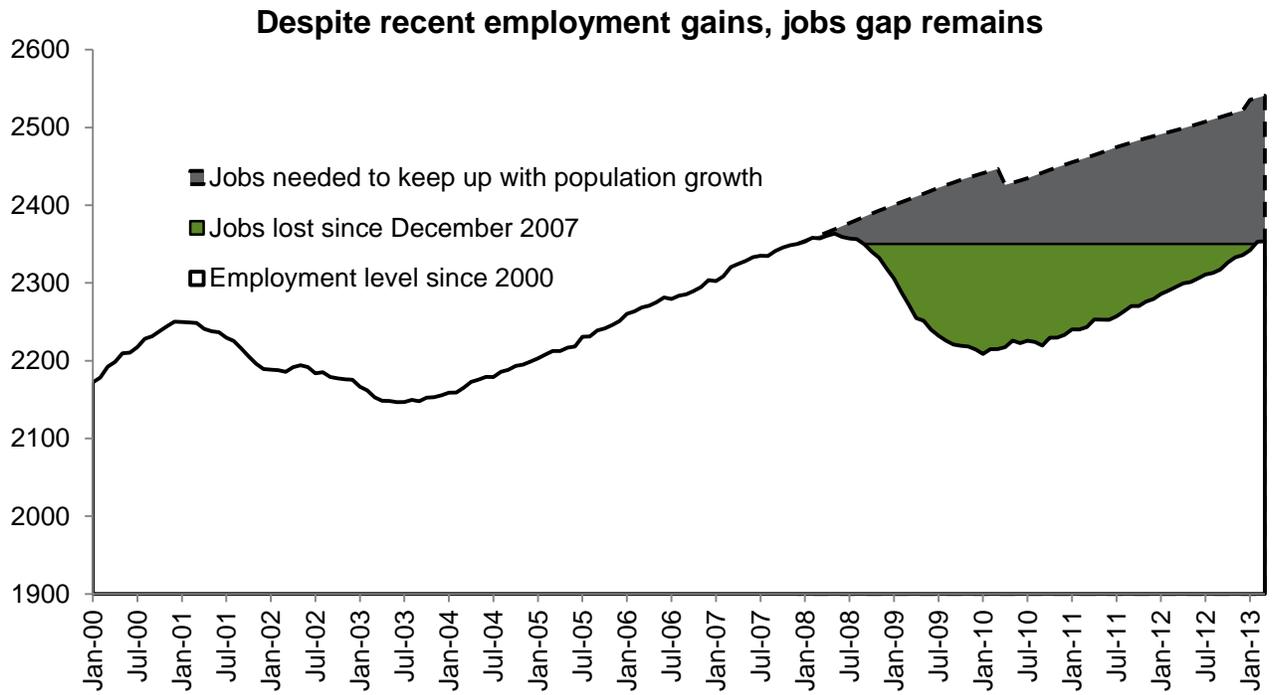
Although both the 2001 and 2007 recessions seem to have had similar characteristics (rapid job losses followed by a gradual, steady recovery), the 2007 recession was far more severe. The length of the recovery for each recession underscores the differences. The economy needed four years to recover all the jobs lost in the 2001 recession. For the 2007 recession, it took more than five years to accomplish the same milestone.

Figure 1



Source: U.S. Bureau of Labor Statistics Current Employment Statistics Survey (data through March 2013)
Employment excludes the self-employed, farm workers and any unpaid, striking workers.

Figure 2

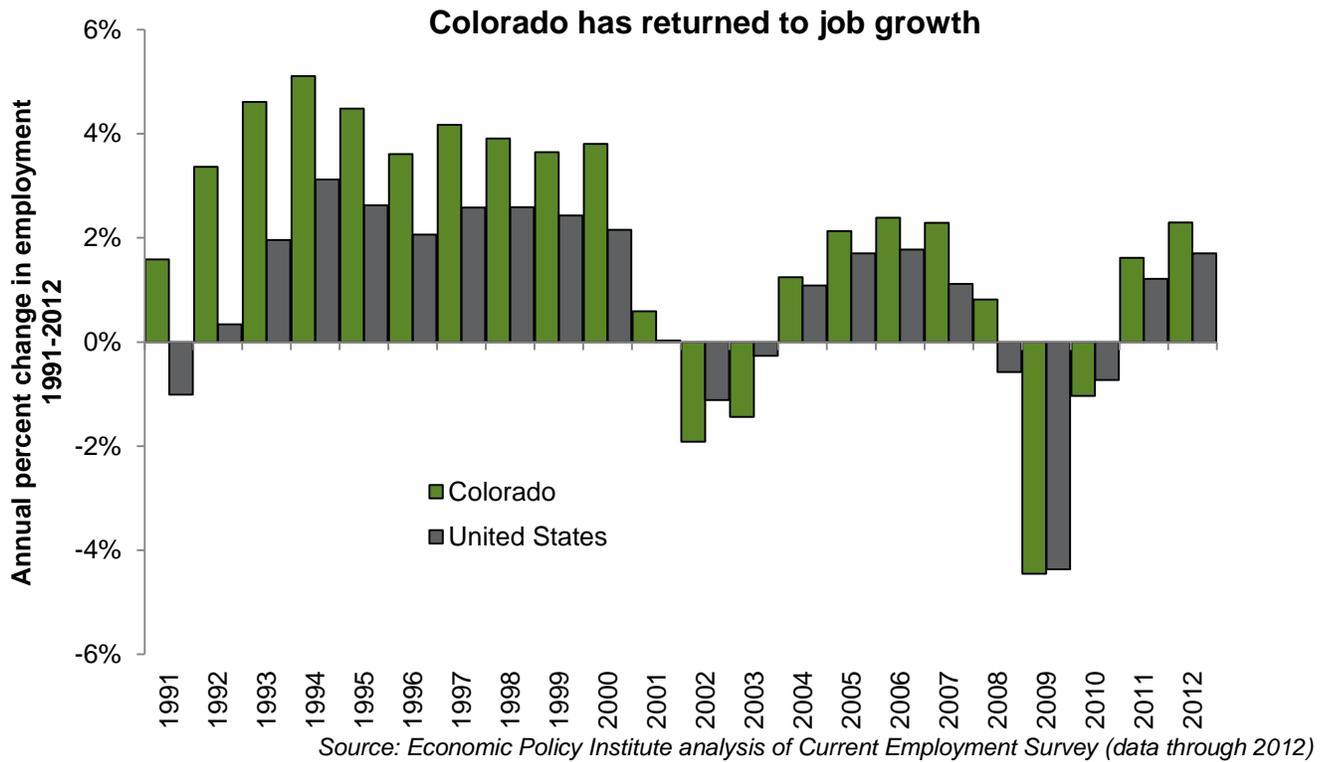


Source: Economic Policy Institute analysis of Current Employment Statistics Survey (data through March 2013).
Employment excludes the self-employed, farm workers and any unpaid, striking workers.

Annual employment growth

The rate of job loss following the 2007 recession was more severe than the rate of job loss following the 2001 recession. In 2009, Colorado and the United States shed more than four percent of the total number of jobs, a rate of job loss that is more than double the highest rate of job loss during the 2001 recession. The jobs trend has slowly reversed in the past several years. At the national and state levels annual employment increased during 2011 and 2012. This is yet another indicator that the economy and labor market are slowly improving. (See Figure 3.)

Figure 3



Industry employment

Overall, job growth in Colorado did not keep up with state population growth during the past decade. However, changes in employment varied widely by industry. (See Figure 4.) For example, the natural resource and mining industry more than doubled since the beginning of the 21st century while the construction, manufacturing and information industries contracted by roughly 30 percent each. The recession affected some industries more than others. Two industries — education and health services and natural resources and mining — grew by more than 10 percent between the beginning of the 2007 recession and December 2012. (See figures 4 and 5.) Government employment growth has also been strong over the past decade. That was expected in a decade with two recessions because demand for government services is counter-cyclical, meaning demand for services increases during an economic downturn. The largest industries in the state in December 2012 were the government, professional and business services, and education and health services industries, employing 17 percent, 15 percent and 12 percent of Colorado’s workforce respectively. (See Figure 4.) The construction industry was hardest hit by the 2007 recession in Colorado as capital investment screeched to a halt. However, in 2012, the construction industry did grow by less than two percent. (See figures 4 and 5.)

Figure 4

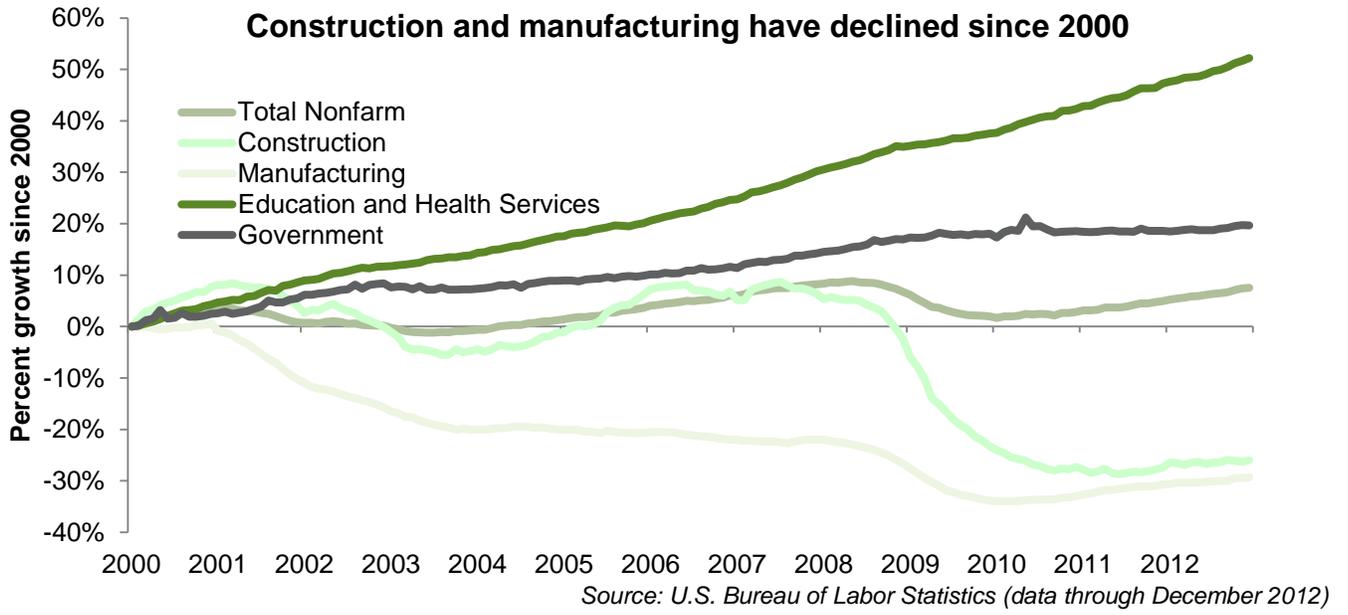
COLORADO INDUSTRY EMPLOYMENT CHANGES, BY CHANGE SINCE 2000				
	Change since 2000	Change since beginning of 2007 recession	Change since beginning of 2012	Share of total nonfarm employment
Total Nonfarm	7.53%	-0.61%	2.47%	100%
Natural Resources and Mining	144.26%	14.18%	-0.33%	1.28%
Construction	-26.01%	-30.49%	1.94%	4.96%
Manufacturing	-29.35%	-9.36%	1.98%	5.72%
Wholesale Trade	-2.15%	-4.10%	3.57%	4.10%
Retail Trade	1.16%	-4.00%	1.20%	10.47%
Transportation and Utilities	-1.64%	-7.12%	2.28%	3.07%
Information	-32.88%	-11.37%	-2.28%	2.94%
Financial Activities	0.41%	-6.28%	2.36%	6.32%
Professional and Business Services	15.53%	2.82%	4.16%	15.44%
Education and Health Services	52.20%	16.89%	3.35%	12.30%
Other Services	21.01%	2.56%	2.34%	4.12%
Government	19.64%	4.73%	0.89%	16.98%

Source: Economic Policy Institute analysis of Current Employment Statistics Survey. **Data are through December 2012**, and employment shares are calculated using that month.

The 2007 recession began in December 2007.

Employment excludes the self-employed, farm workers and any unpaid, striking workers.

Figure 5



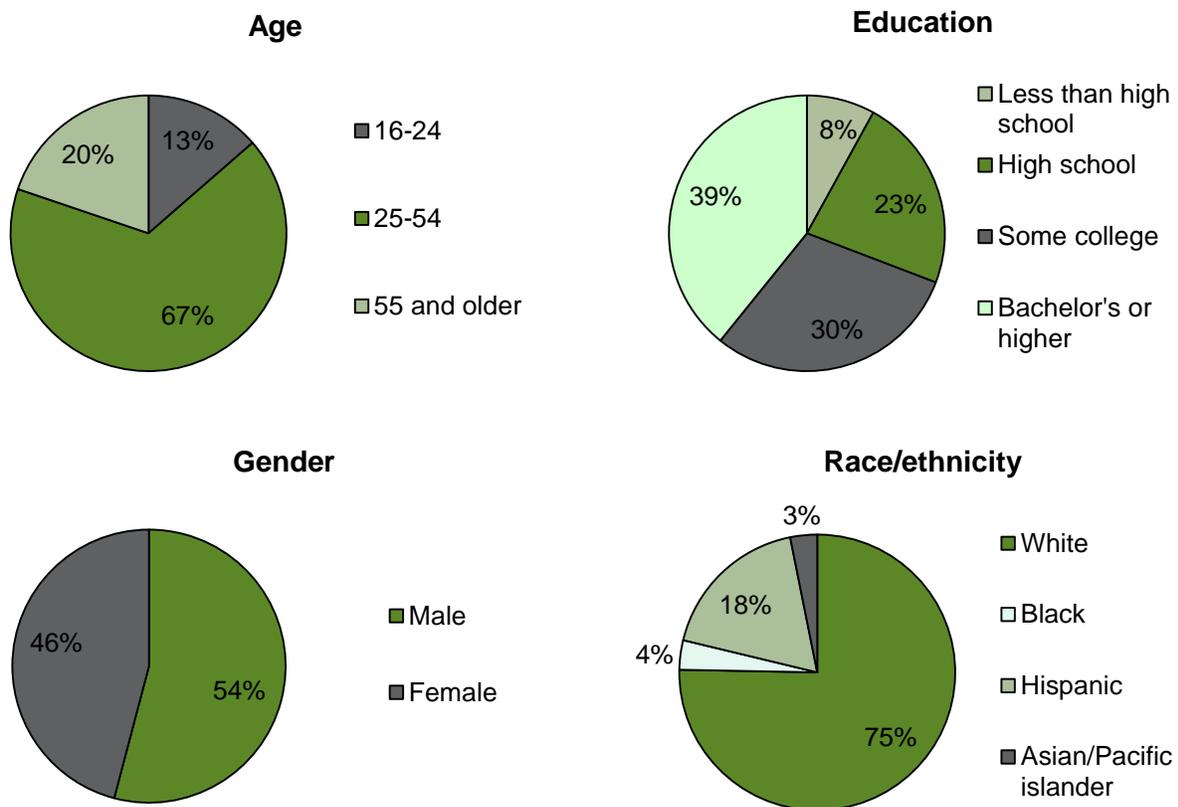
Labor force composition

The labor force includes people 16 and older who either have jobs or have actively looked for work within the past four weeks. In March 2013, there were more than 2.7 million people in the Colorado labor force, out of a working-age population of about 3.9 million and a total population of roughly 5 million.¹ In 2012, the Colorado labor force was 54 percent male and 46 percent female. The labor force primarily consists of people who are of prime working age (ages 25-54). Three quarters of the labor force is white. (See Figure 6.) Hispanics made up the second-largest group in the labor force, representing 18 percent of the total labor force while blacks and Asian/Pacific Islanders both made up less than five percent of the labor force in 2012. (See Figure 6.)

On the whole, Colorado's labor force is well educated. In 2011, Colorado ranked third among the 50 states in terms of percentage of Coloradans who have completed a bachelor's degree. Nearly 37 percent of Coloradans have earned a bachelor's degree. Colorado also ranked seventh in the percentage of population with advanced degrees.² Nearly 70 percent of the labor force has attended at least some college, and 39 percent hold a college or advanced degree. Only 8 percent of Colorado's labor force has not completed high school. (See Figure 6.)

Figure 6

Colorado labor force composition 2012



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data for 2012)

¹ Bureau of Labor Statistics and U.S. Census Bureau.

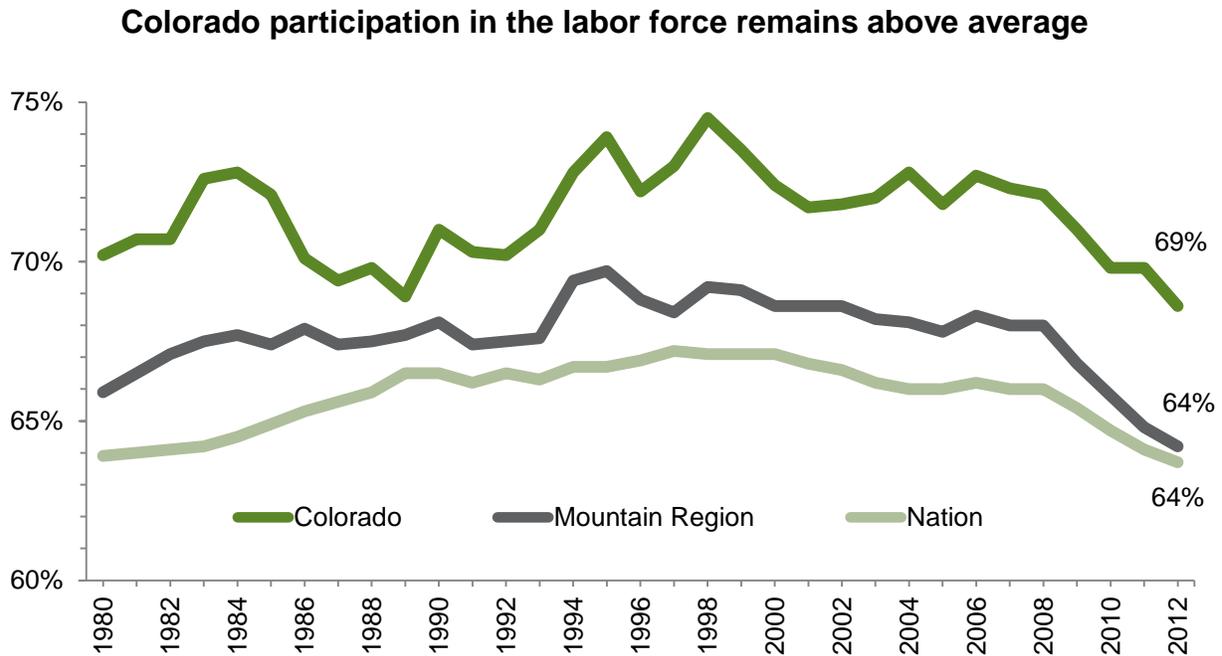
² U.S. Census Bureau American Community Survey, 2011. Rankings are based on the population over 25 years old.

Labor force participation

The labor force participation rate measures the share of the working-age population that is considered part of the labor force. To be considered in the labor force, a person must be either employed or actively searching for employment.

During 2012, the labor force participation rate in Colorado remained well above both the regional and national rates. In 2012, Colorado’s labor force participation rate was 68.6 percent, which was 10th among the 50 states and the District of Columbia.³ Despite Colorado’s relatively high rate of labor force participation, the state has followed the national trend with labor force participation decreasing as a result of the 2007 recession. (See Figure 7.)

Figure 7



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey. Data are for individuals 16 and older (data through 2012).

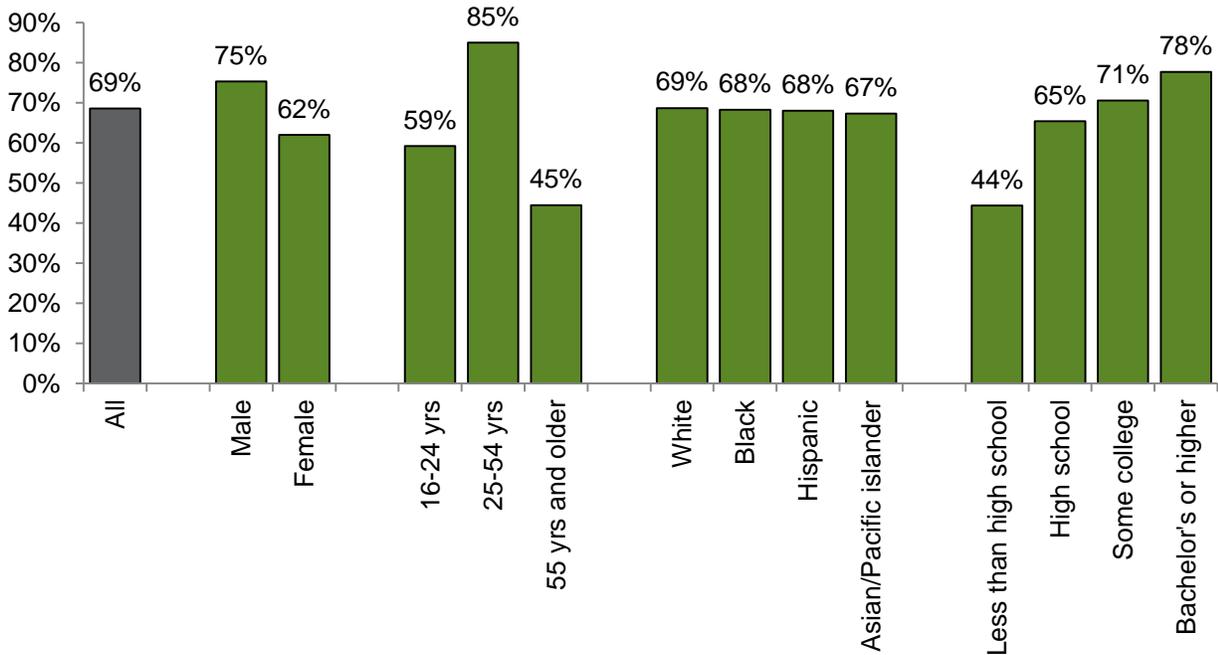
3 Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey

Labor force participation by demographic group

In Colorado, men participate in the labor force more than women. People in their prime working years, 25- to 54-years old, participate in the labor force at a much higher rate those younger and older. (See Figure 8.) In 2012, the four major racial groups all participated in the labor force at very similar rates; however, since the turn of the century the rates have varied. (See figures 9-11.)

Figure 8

Labor force participation varies across demographic groups



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey. Data are for individuals 16 and older (data for 2012).

Figure 9

Labor force greater among men

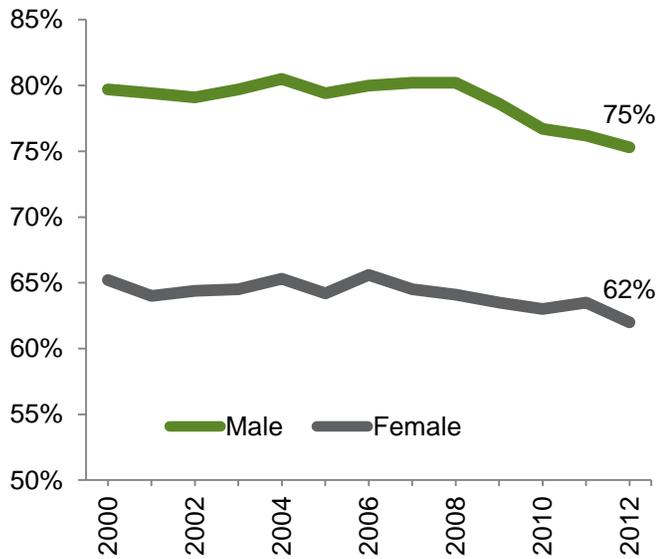


Figure 10

Labor force participation greatest among working age

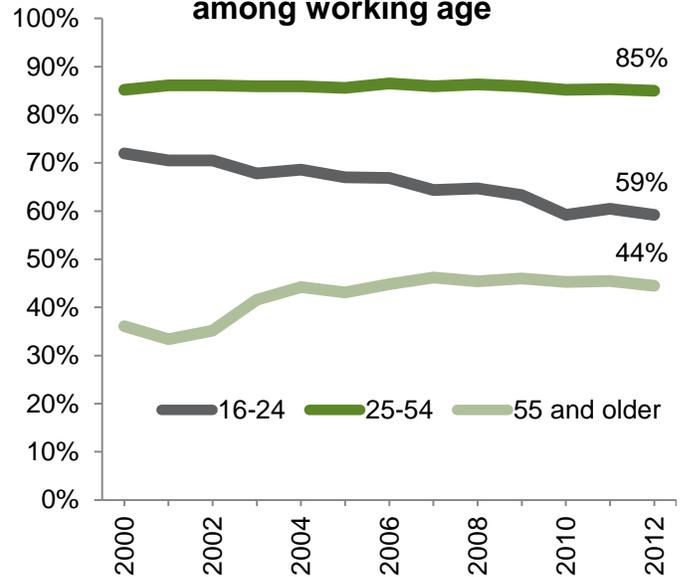
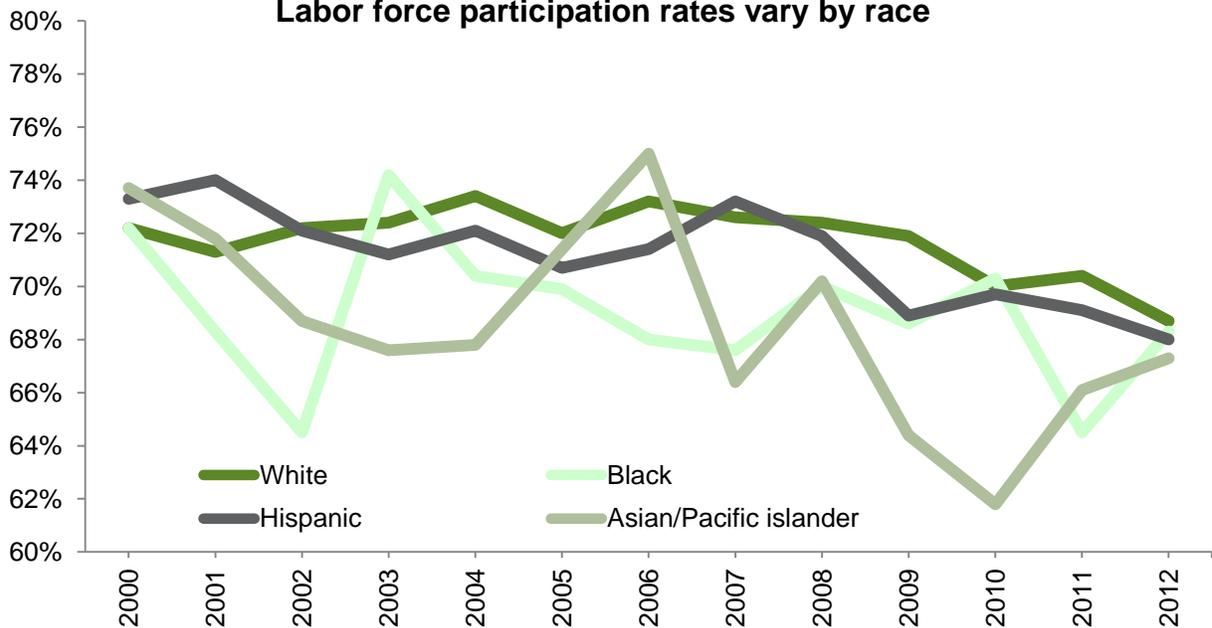


Figure 11

Labor force participation rates vary by race

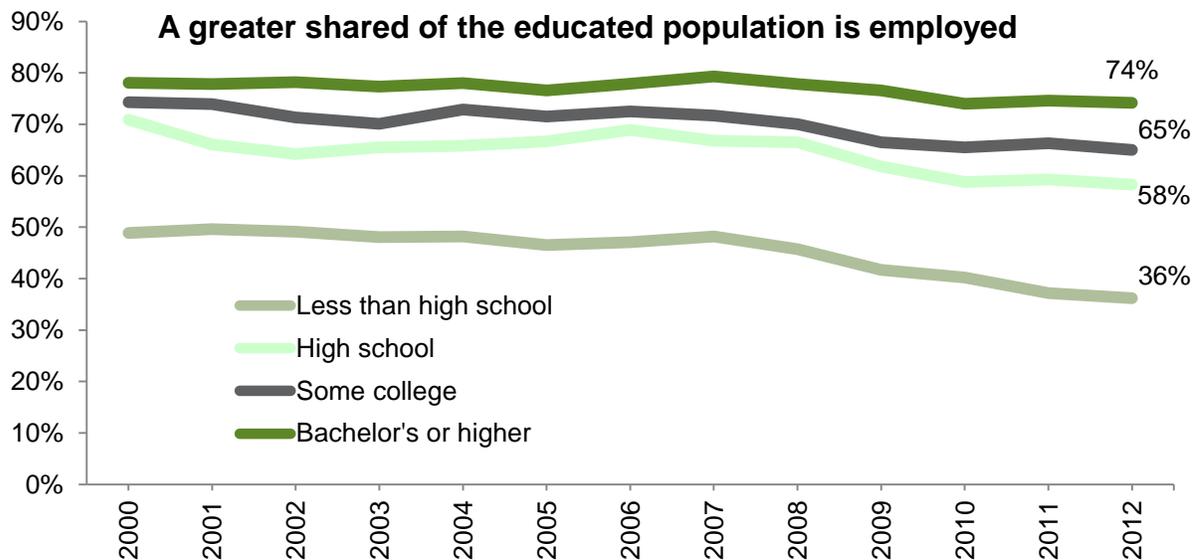


Source: Economic Policy Institute analysis of Current Population Survey data (data through 2012).

Employment to population ratios

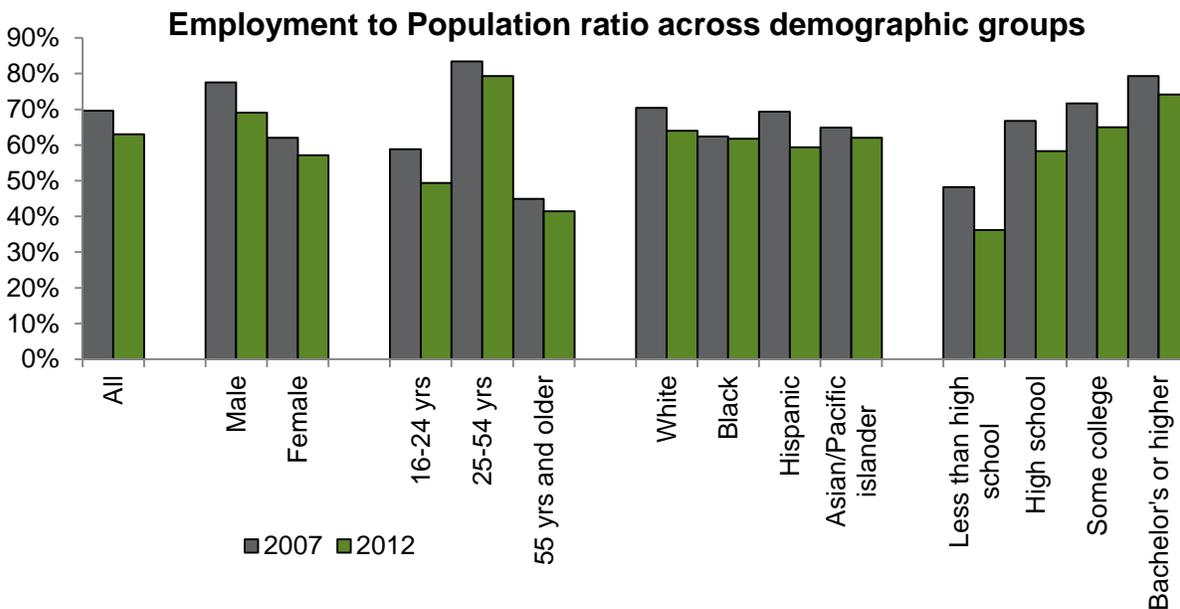
Another measure of the active working population is the employment-to-population ratio, which measures the number of employed people 16 and older throughout the entire population rather than just the labor force. The percentage of the population that is actively working continues to decline, with pronounced differences among education levels. Employment and educational attainment appear to be positively correlated. In other words, Coloradans with high levels of educational attainment have higher employment rates. (See Figure 12.) Looking at employment to population ratios for different demographics from 2007 (largely pre-recession) compared with 2012 (post-recession) it is clear that the percentage of people working in every demographic group decreased noticeably. (See Figure 13.)

Figure 12



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data through 2012)

Figure 13

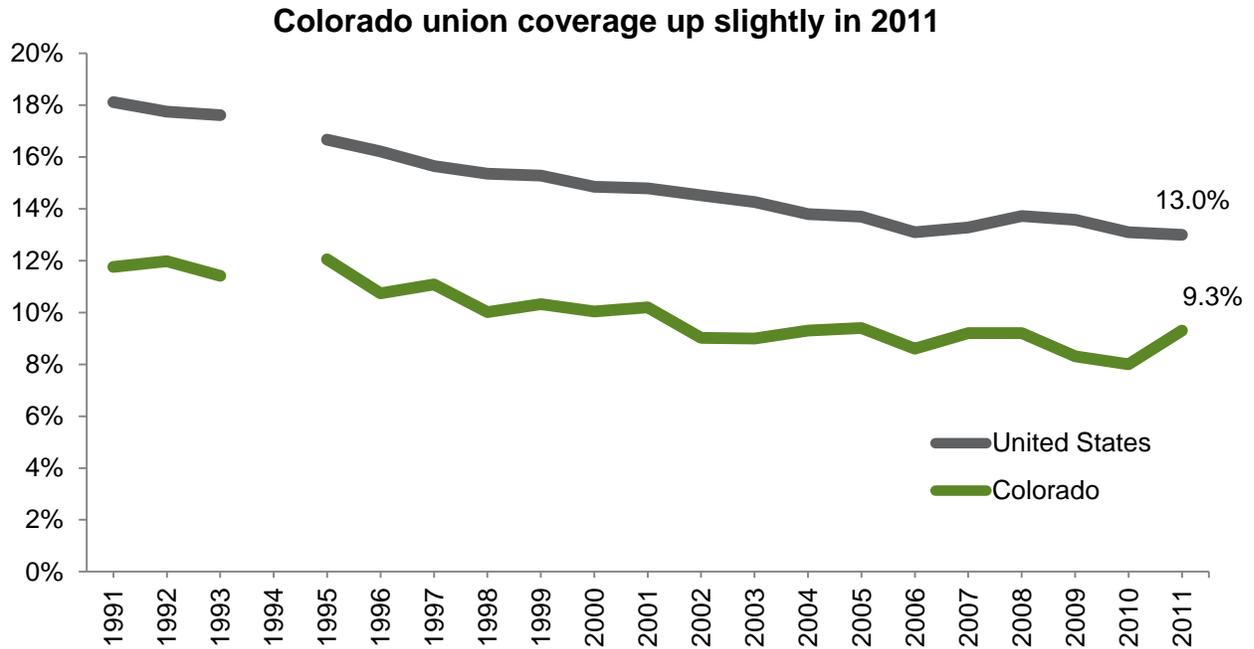


Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data through 2012)

Union coverage

Since 1990, union membership has steadily declined in Colorado and across the nation. (See Figure 14.) In Colorado, the percentage of wage and salary workers with union benefits (not just those paying union dues) declined from 12 percent in 1990 to 9.3 percent in 2011. The decline in union coverage leaves more workers exposed to an already volatile labor market during the slow recovery.

Figure 14



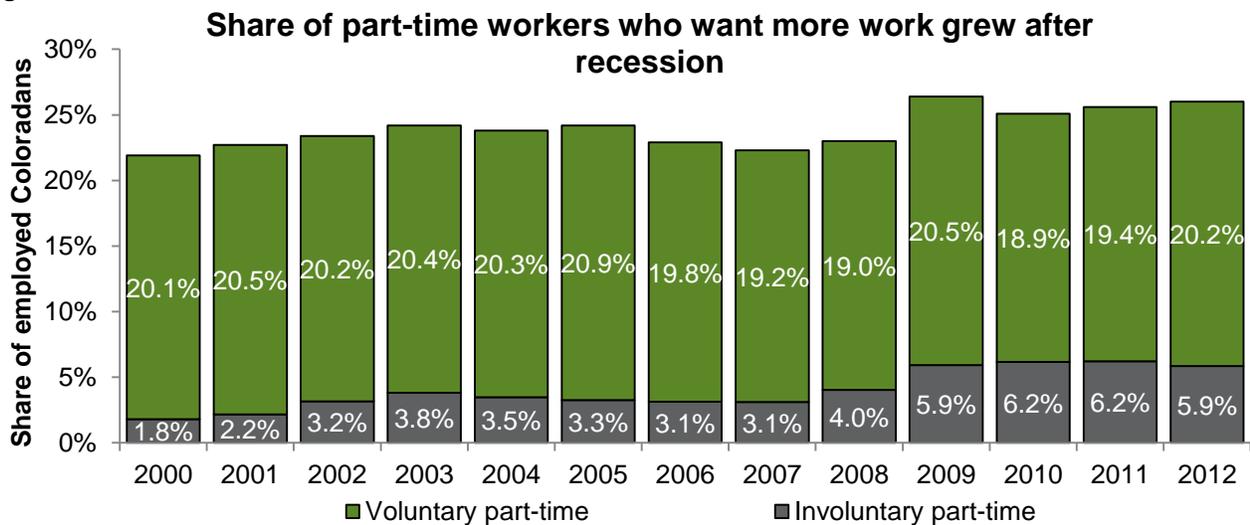
Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey. (data through 2011, data not available for 1994).

Part-time work

While many workers actively choose to work part time, which is defined as less than 35 hours a week, a struggling or recovering economy often forces people in search of full-time work to settle for part-time work because of a reduction in available hours due to unfavorable business conditions, inability to find full-time work or seasonal variation in demand. People who work part time for economic reasons are referred to as “involuntary part-time.” Those who choose to work part time are referred to as “voluntary part-time.” People classified as “involuntary part-time” must also want and be available for full-time work.

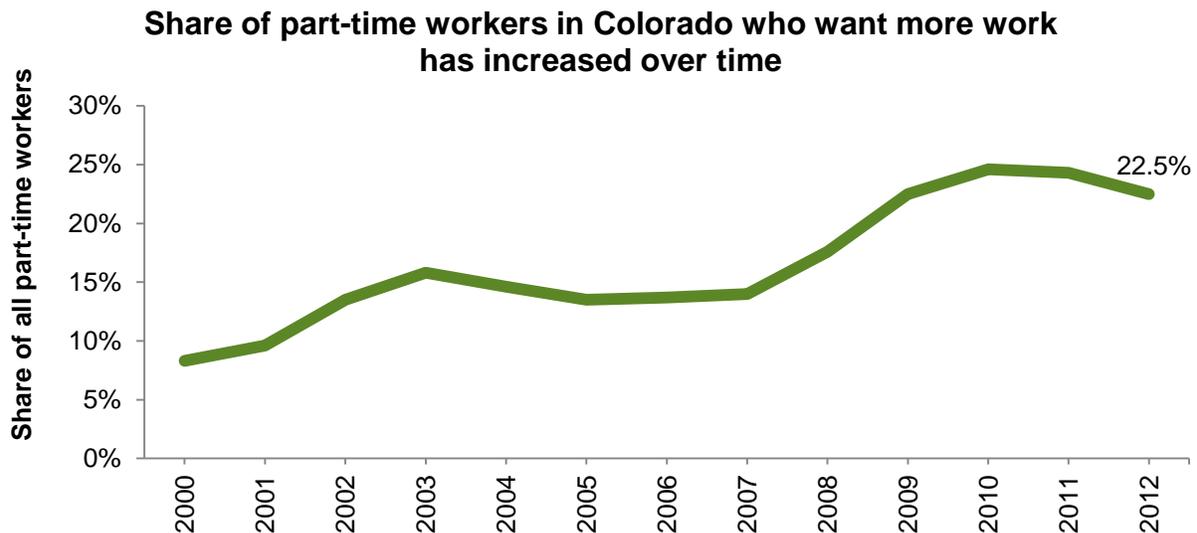
As the state’s economy began to feel the effects of the 2007 recession more and more Coloradans were forced to begin working part-time hours. At the same time, a larger share of those people working part-time were doing so for economic reasons, or involuntarily. (See figures 15 and 16.) In 2012, the number of Coloradans who worked part time involuntarily declined for the first time since 2007. This may indicate that the labor market is finally expanding to provide full-time work for some of those involuntary part-time workers.

Figure 15



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data through 2012)
Category **subtotals** shown.

Figure 16



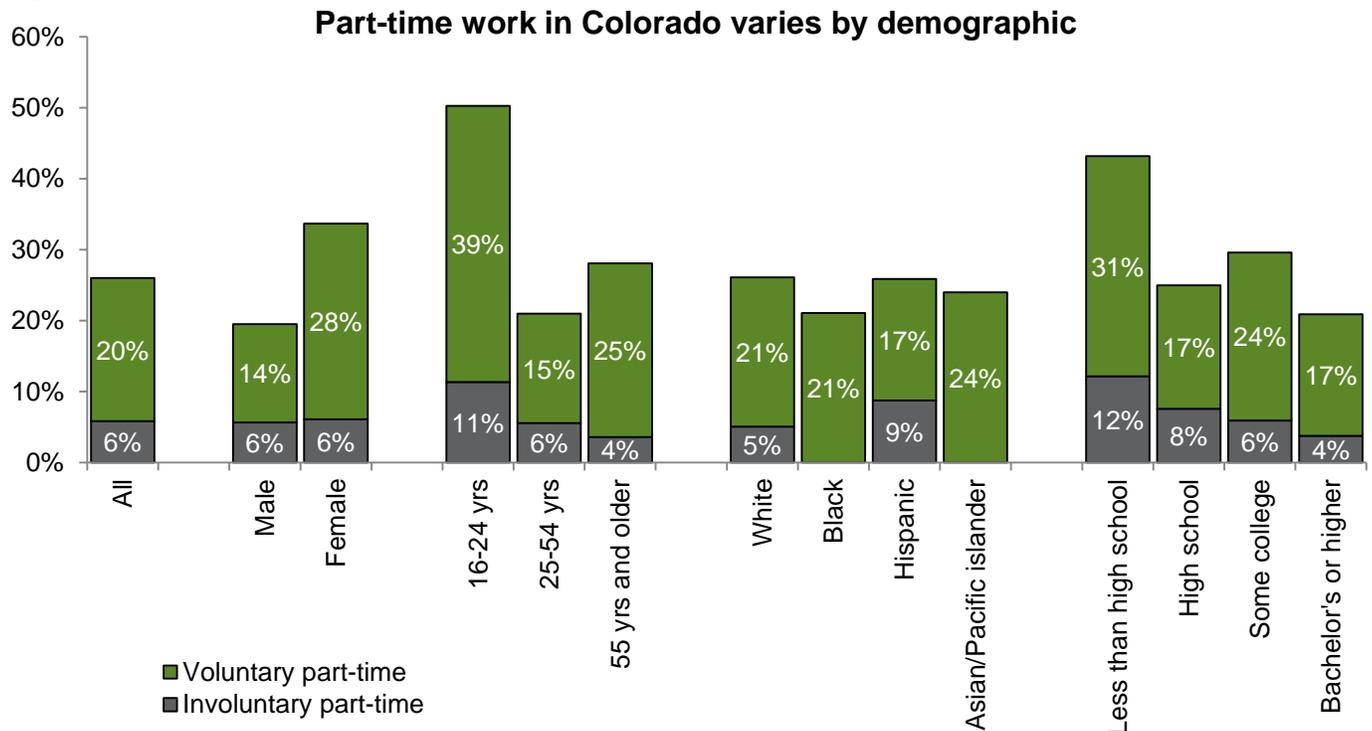
Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data through 2012)

Part-time work by demographic group

Part-time work in Colorado varies among demographic groups. As a rule, a higher share of involuntary part-time workers indicates greater vulnerability in the work force, as it suggests employees are unable to work on their preferred terms.

In Colorado, more women than men work part time, yet both have an equal share of involuntary part-time workers. Conversely, whites and Hispanics have a similar share of part-time workers, but Hispanics are disproportionately involuntary part-time workers. That suggests the labor market is less forgiving or flexible for Hispanics. The share of involuntary part-time workers decreases as the level of education increases, leaving the least educated with the greatest share of involuntary part-time workers as well as the highest percentage of total part-time workers. (See Figure 17.)

Figure 17



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data for 2012)
 Data on involuntary part-time are not available for all race/ethnicities.
 Category **subtotals** shown

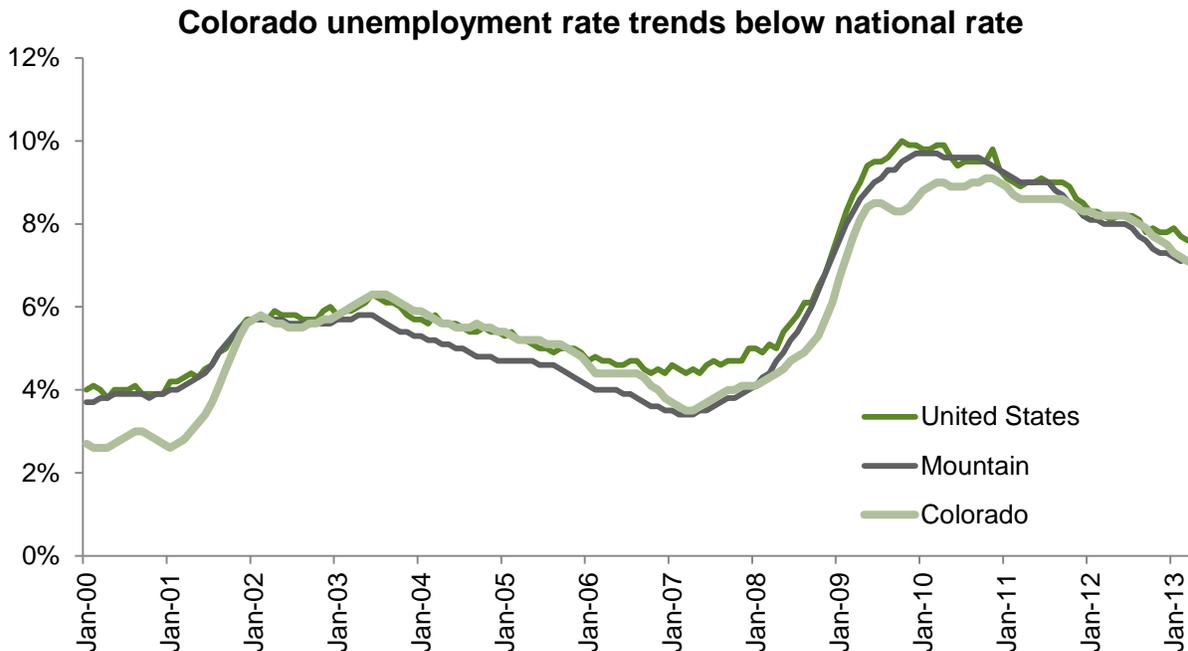
CHAPTER TWO: UNEMPLOYMENT

Unemployment

Unemployment is the most common measure of joblessness. It counts the number of people who do not have jobs but are actively looking for work. In other words, it is a measure of the number of people who are not working but would like to. The 2007 recession rapidly increased unemployment rates in Colorado and across the nation. As a result, Colorado has endured a long period of relatively high unemployment although the Colorado rate has largely been below the national average. In recent months, the unemployment rate has seen a steady, albeit slow, decline. Colorado's unemployment rate decreased to 7.1 percent in March 2013. (See Figure 18.) This rate is more than one percentage point lower than the 8.2 percent rate in March of 2012 and is the lowest unemployment rate the state has seen since January of 2009.

Compared to other states, Colorado's recovery has been fairly typical. As of March 2013, the Colorado unemployment rate was 25th highest (worst) among the 50 states.⁴ While high unemployment in Colorado has persisted in many sectors, certain industries are beginning to recover as the labor market improves.

Figure 18



Source: U.S. Bureau of Labor Statistics (data through March 2013)

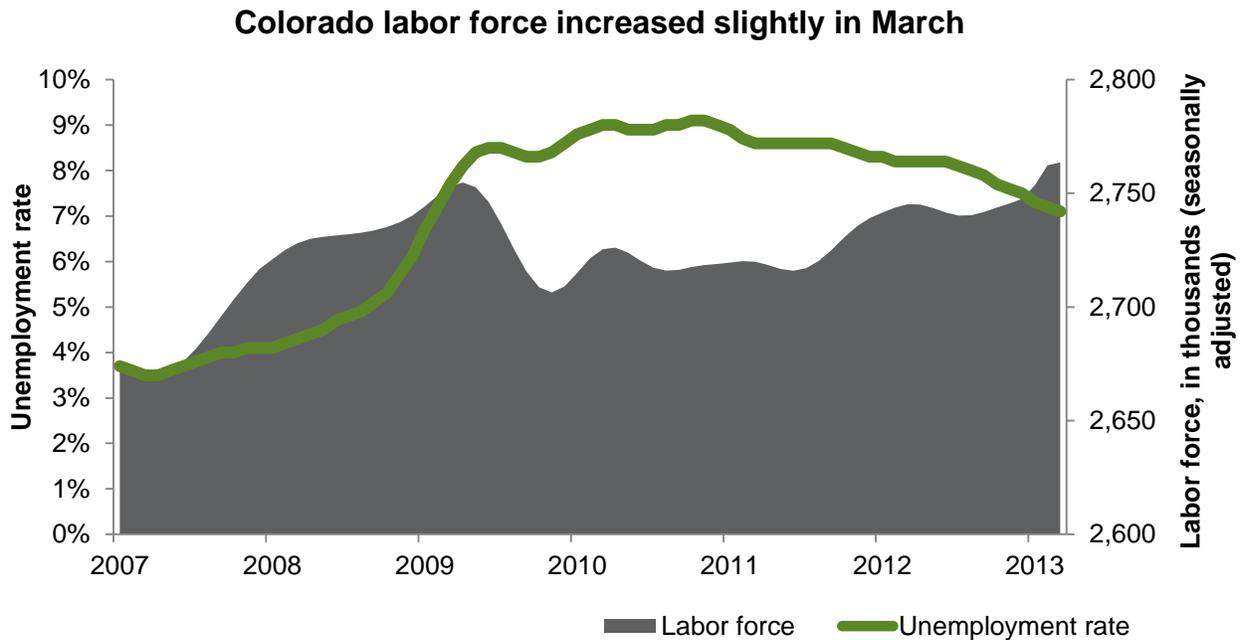
⁴ Economic Policy Institute analysis of U.S. Bureau of Labor Statistics Current Employment Survey data.

Unemployment rate and the labor force

Examining Colorado’s unemployment rate and its labor force together reveals how the two measures influence each other. Laid-off workers and new job seekers are counted as “in the labor force” and “unemployed” only if they are actively looking for work. Therefore an increase in the number of workers resuming their job search can increase the unemployment rate, and vice versa. On the other hand, if an increase in the labor force is accompanied by a decrease in the unemployment rate, as the most recent data show, it can be a sign of recovery. (See Figure 19.)

During March 2013, the labor force in Colorado grew by about 1,100 people. Over the past 6 months, the Colorado labor force has grown by roughly 20,000 workers. The labor force is now more than 8,000 workers greater than the previous peak reached in April 2009. The increase in the labor force coupled with a declining unemployment rate means employment increased in March.

Figure 19



Source: U.S. Bureau of Labor Statistics (data through March 2013)⁵

⁵ Colorado Legislative Council Staff for chart design.

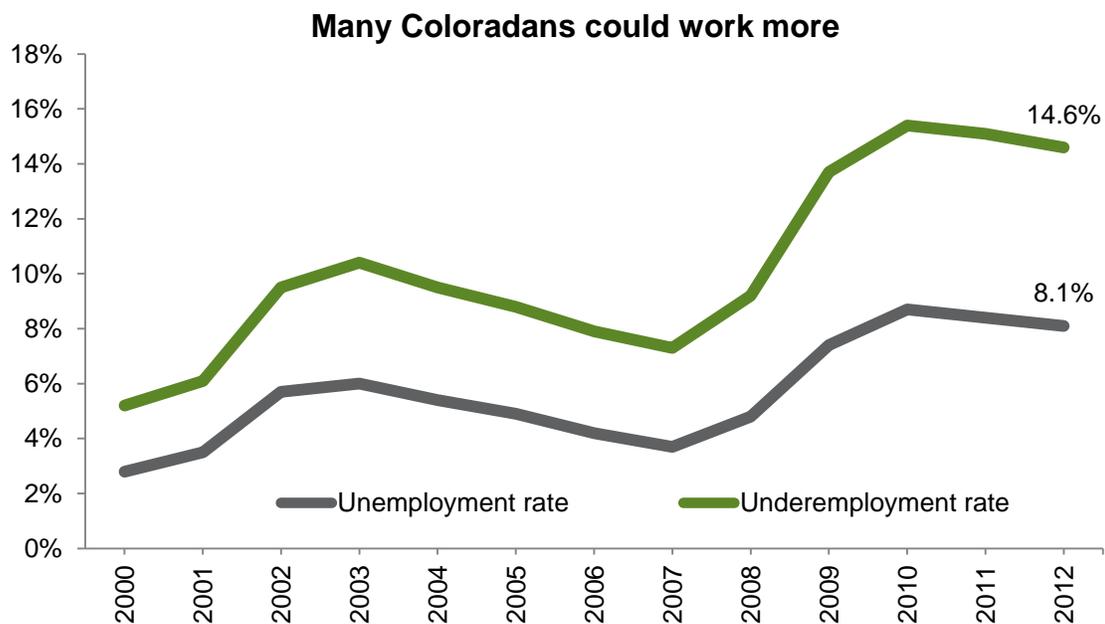
Underemployment

Although the unemployment rate is the most commonly used measure of joblessness, it often presents an incomplete picture of the labor market. Therefore, it is helpful to supplement the unemployment rate with other labor market indicators. One of the indicators used for measuring labor underutilization is the underemployment rate. The underemployment rate includes “marginally attached workers.” In order to be considered “marginally attached” a person must:

- want and be available for work, and have looked for work in the past 12 months, but not the past four weeks; or
- be involuntary part-time workers, who want and are available for full-time work but must settle for a part-time schedule because a full-time position is not available.

In 2012, Colorado’s underemployment rate was 14.6 percent, nearly twice as high as the unemployment rate in the same year. Although the underemployment rate is almost always higher than the unemployment rate, the difference between the two rates has widened since the 2007 recession. (See Figure 20.) The growing gap between the two rates highlights the difficulty Colorado workers have had in finding either any employment or full-time employment since the recession. However, in 2012, the gap between these two measures of the labor market decreased for the first time in five years, indicating that the labor market may be on its way to a more robust recovery.⁶

Figure 20



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey and U.S. Bureau of Labor Statistics Current Employment Statistics (data through 2012)

⁶ Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey and U.S. Bureau of Labor Statistics Current Employment Statistics (Data through 2012)

Unemployment and underemployment by demographic group

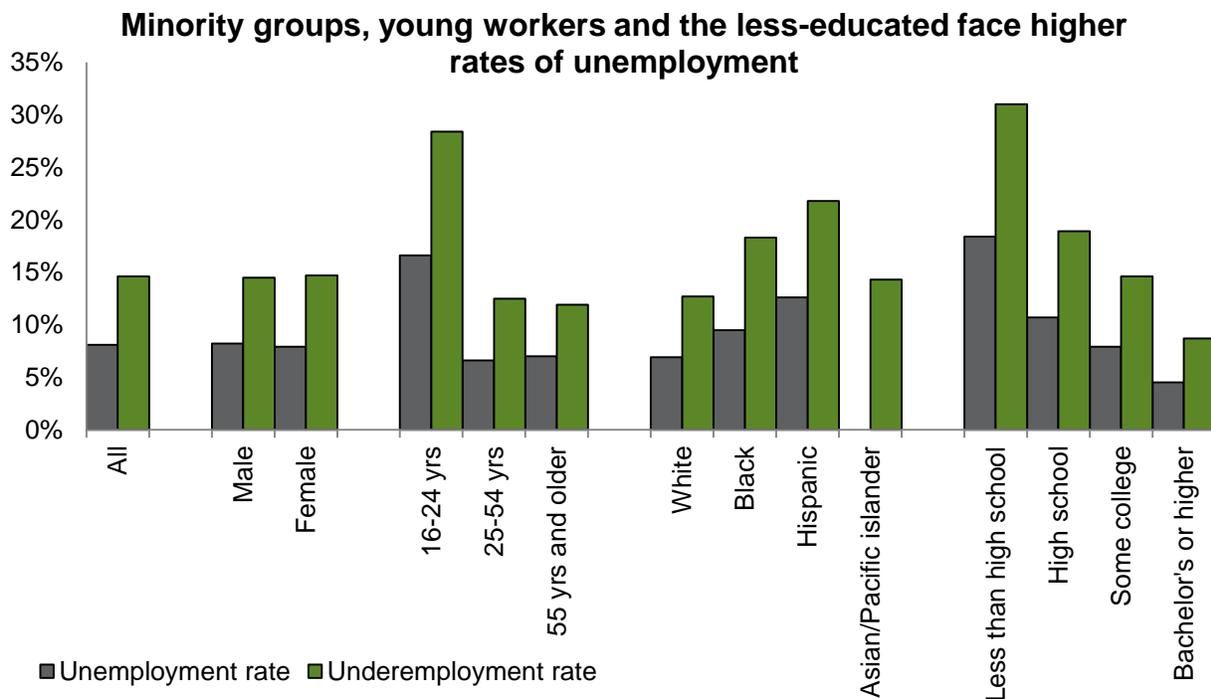
Colorado has marked disparities among demographic and social groups in both unemployment and underemployment. Young workers, racial and ethnic minorities, and the less educated all experienced higher rates of joblessness and underemployment than their majority counterparts in 2012. (See Figure 21.)

In 2012, both Hispanic and black Coloradans fared far worse than other racial and ethnic groups, having substantially higher unemployment and underemployment rates compared to their white counterparts. The recent recession caused a spike in unemployment for all demographics, but not all racial groups experienced the effects of the recession in similar magnitude. (See Figure 21.) Regardless of the economic climate, blacks and Hispanics tend to experience substantially higher rates of unemployment relative to their white counterparts. (See figures 21 and 22.)

The high unemployment rate for young workers is also cause for concern. (See Figure 21). Early career development is critical to later success. Beginning a career in a down economy shifts a person’s career trajectory downwards. The great recession has affected the early part of many careers, and may have a lasting effect on young workers.

Unemployment and underemployment rates also highlight the importance of education. Both rates are dramatically higher among less-educated Coloradans. In 2012, those who did not complete high school experienced roughly four times the unemployment and underemployment rates of college graduates. (See Figure 21.) That pattern underscores the value of education in the labor market and highlights the need for continued support of a strong public school system alongside affordable and accessible higher education.

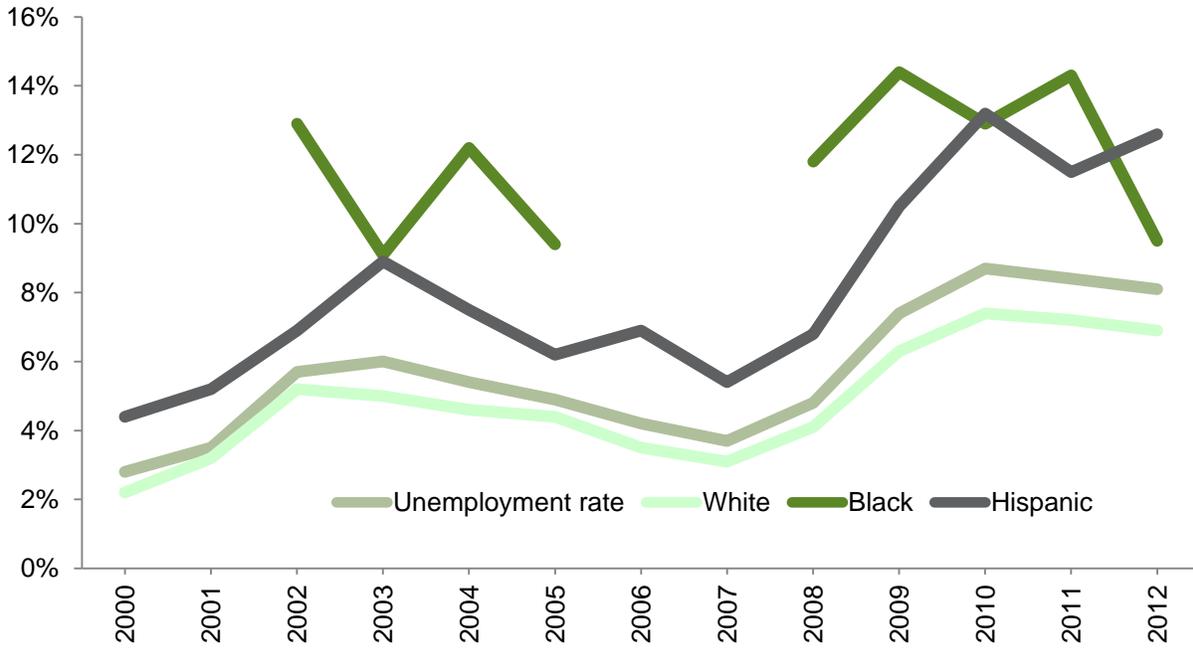
Figure 21



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey
 Due to small sample sizes, unemployment data are not available for Asian/Pacific Islanders (data from 2012)

Figure 22

Recession disproportionately affected minority groups

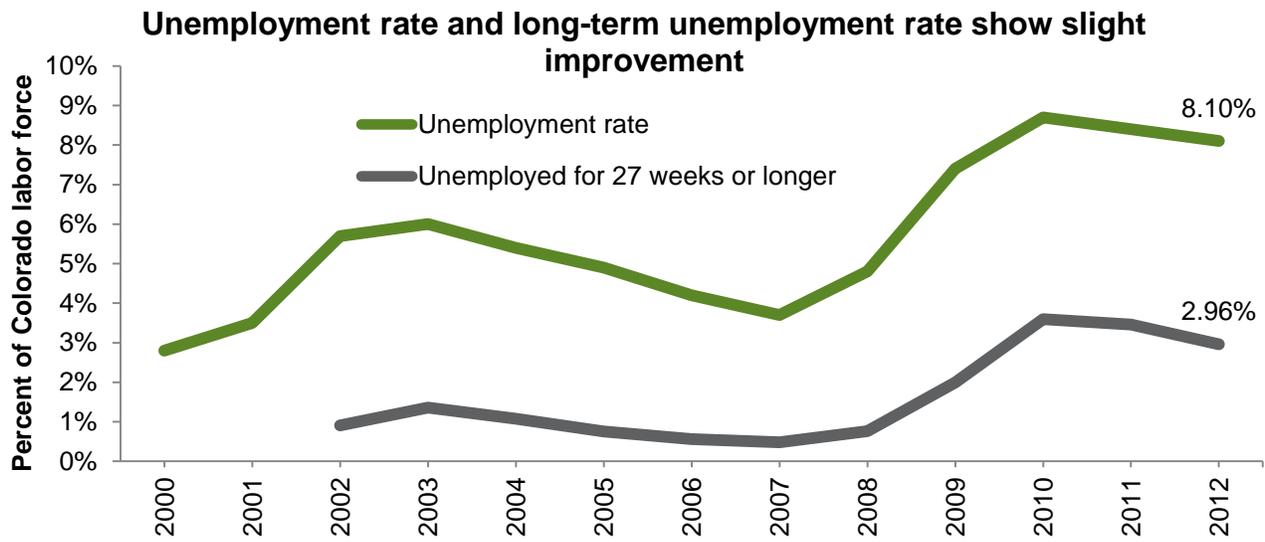


Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey
Due to small sample sizes, data are not available for all races and years (data through 2012)

Long-term unemployment

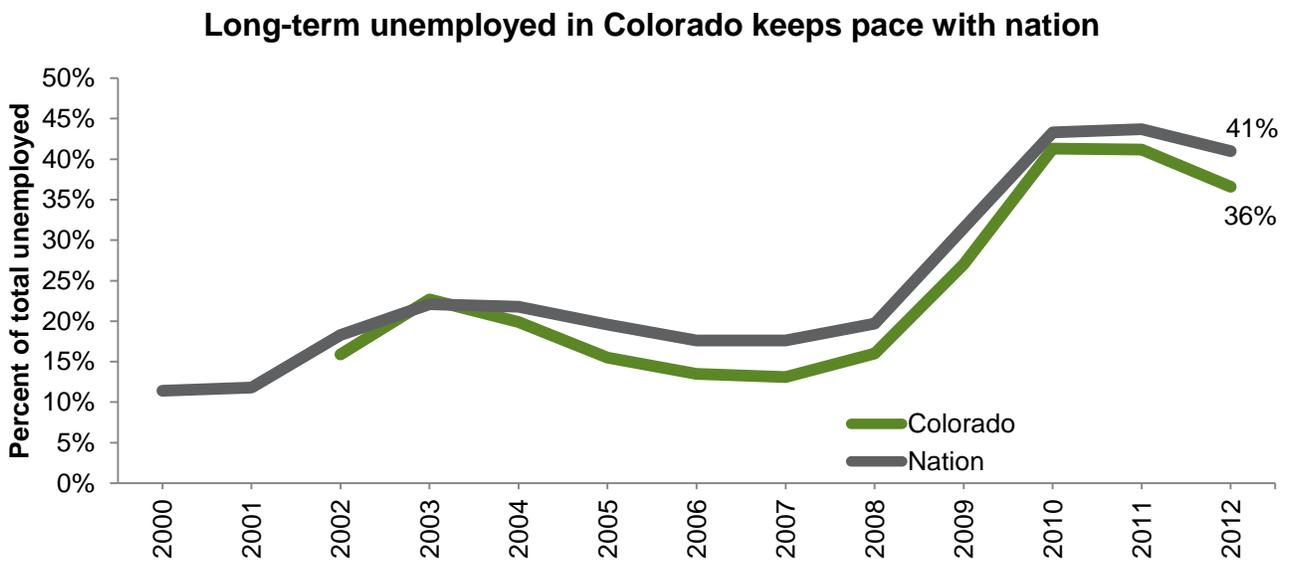
Another useful way to gauge the strength of the labor market is long-term unemployment. Long-term unemployment is a measure of the share of the unemployed who have been out of work for at least 27 weeks. Previous recessions have caused small and short spikes in the long-term unemployment rate. The 2007 recession caused a much larger and more prolonged spike in the long-term unemployment rate, underscoring the severity of this recession. However, over the past several years, the number of Coloradans who were unemployed for 27 weeks or longer has been declining, perhaps a sign of improvement in the labor market. (See Figure 23.) In 2012, more than one in three Coloradans who are unemployed had been jobless for at least six months. (See Figure 24.) Despite the high rate of long-term unemployment, if the recent trend continues the Colorado economy should move to a more normal level of long-term unemployment.

Figure 23



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data through 2012)

Figure 24



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data through 2012)

Unemployment insurance

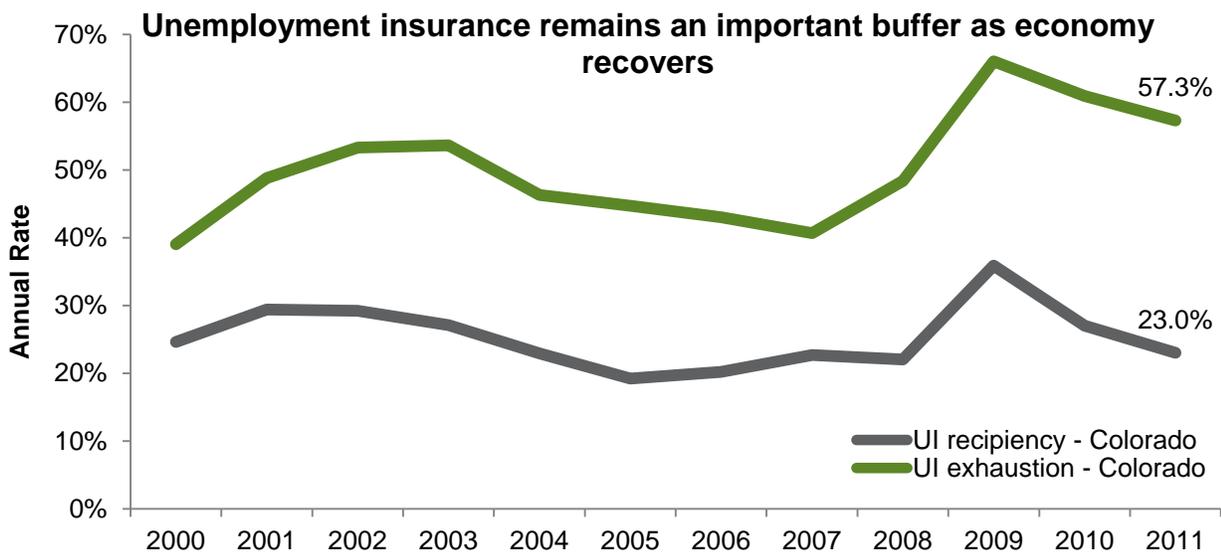
If a worker loses a job through no fault of his own, the worker may apply for unemployment insurance (UI) benefits. The UI program provides unemployed workers payments in proportion to their past earnings while they look for new jobs, lessening the financial effect on their families. Those payments are funded by contributions from employers to the state unemployment trust fund. The employers make the payments on behalf of their workers. So in the end, a laid-off worker gets UI benefits he paid previously while he was still working. Unemployment insurance is the front-line safety net in times of economic hardship and stimulates the economy by sustaining consumer demand.

The state provides a maximum of 26 weeks of UI payments. Beginning in 2008, the federal government began funding a number of extensions and supplements to unemployment insurance benefits because of the severity of the recession. In late 2012, Congress voted to continue these extended unemployment benefits for one year. As of March 2013, laid-off Coloradans may receive up to 63 weeks of benefits.

The unemployment insurance recipiency rate is the percentage of the unemployed (those who are without work and looking for work) who are receiving benefits. The unemployment insurance exhaustion rate is the percentage of UI recipients who have expended their full 26 weeks of standard state benefits.

Colorado's UI recipiency and exhaustion rates spiked considerably in 2008 and 2009 as the economy worsened and jobs became harder to find. As the state's recovery has matured, these rates have been slowly decreasing, signaling improvement in the labor market. (See Figure 25.)

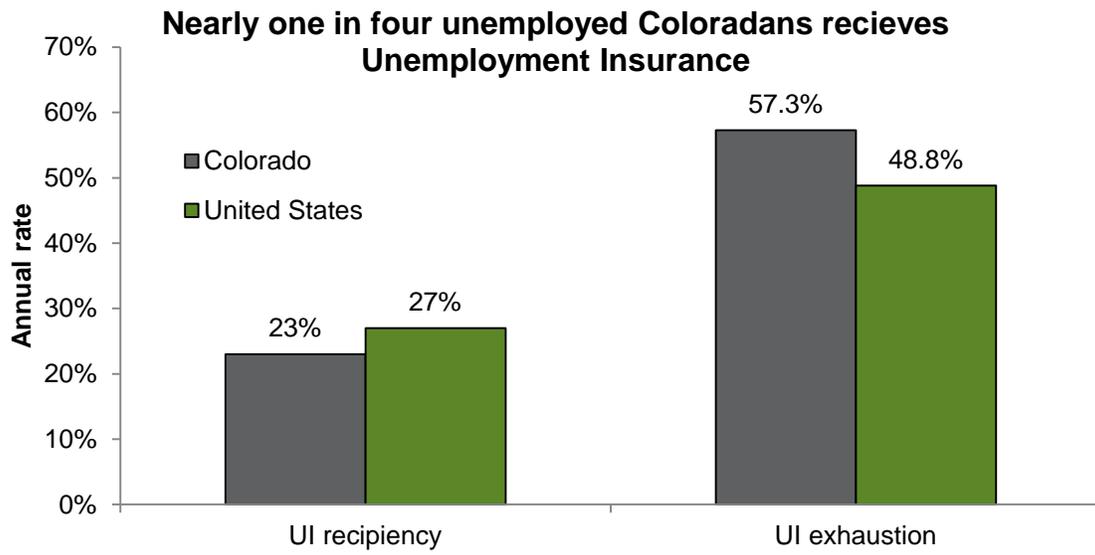
Figure 25



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data through 2011)

Compared to the nation as a whole, fewer Coloradans receive unemployment insurance. Among those who receive the benefit, a higher share of Coloradans exhaust the standard 26 weeks compared to the national average. (See Figure 26.)

Figure 26



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey data (data from 2011)

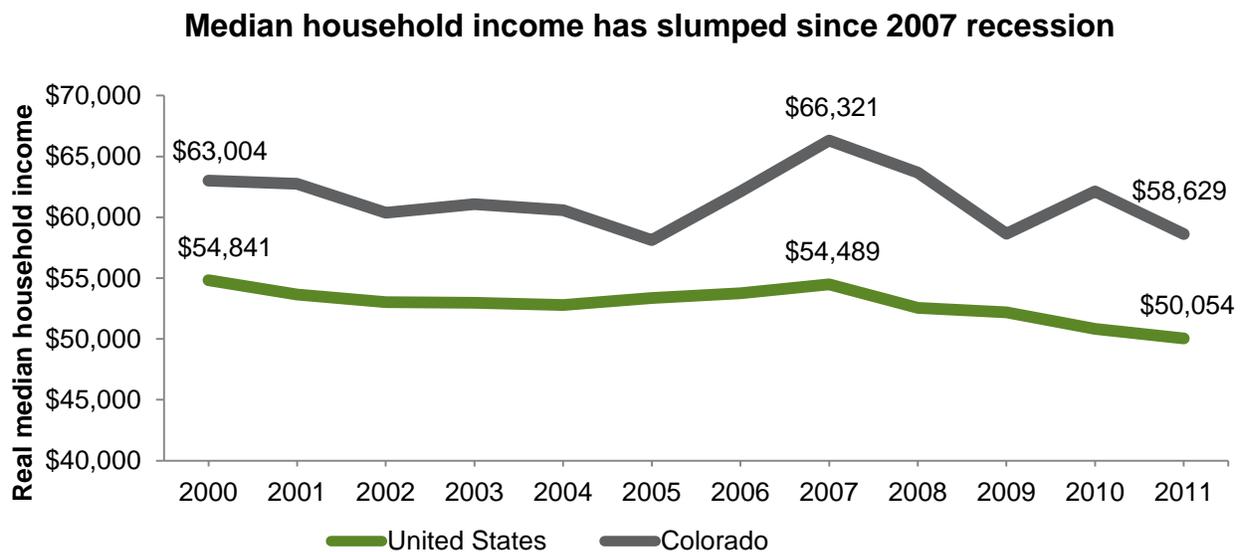
CHAPTER THREE: INCOME AND WAGES

Income

If all households were lined up by income level, the income of the household in the middle of the pack would represent the median household income. The median value is often more representative of the majority than an average value, which can be skewed by extreme outliers, such as extremely high incomes. As with many other measures of economic potential in the state, Colorado median household income is higher than the national median income. Colorado has maintained its income advantage since the 1990s. In 2011, the median household income in Colorado was \$58,629 as compared to \$50,054 for the nation. (See Figure 27.) Colorado's median household income in 2011 was the eighth highest of the 50 states and was the only western continental state in the top ten.

Colorado's relative wealth notwithstanding, the median income in Colorado has decreased by almost \$5,000 since the beginning of the 21st century, in inflation-adjusted dollars. The decrease from 2007, the start of the recession, is even larger. The median income in Colorado decreased by almost \$8,000, in inflation-adjusted dollars, from 2007 to 2011. (See Figure 27.)

Figure 27

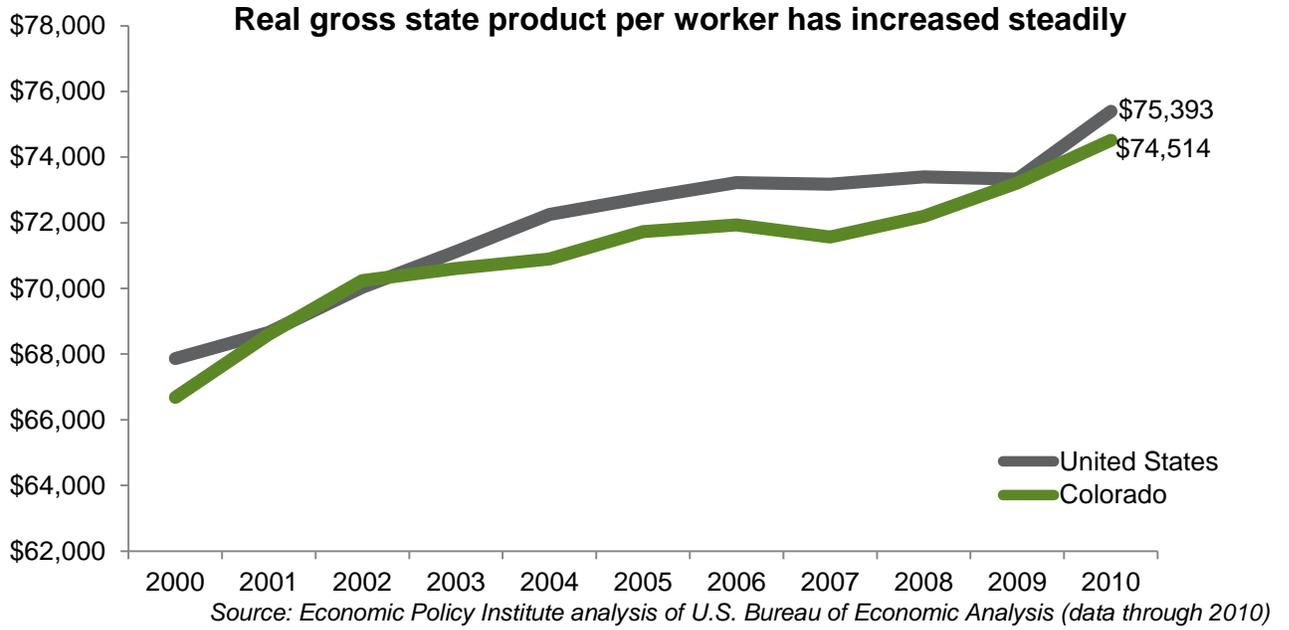


Source: Economic Policy Institute analysis of U.S. Census Bureau American Community Survey (data through 2011)

Productivity

Worker productivity has increased in the past decade even though median household income has declined and wages have stagnated for much of the working class. (See figures 28-30.) That means the payoff of increased productivity is not going to those in the working class.

Figure 28

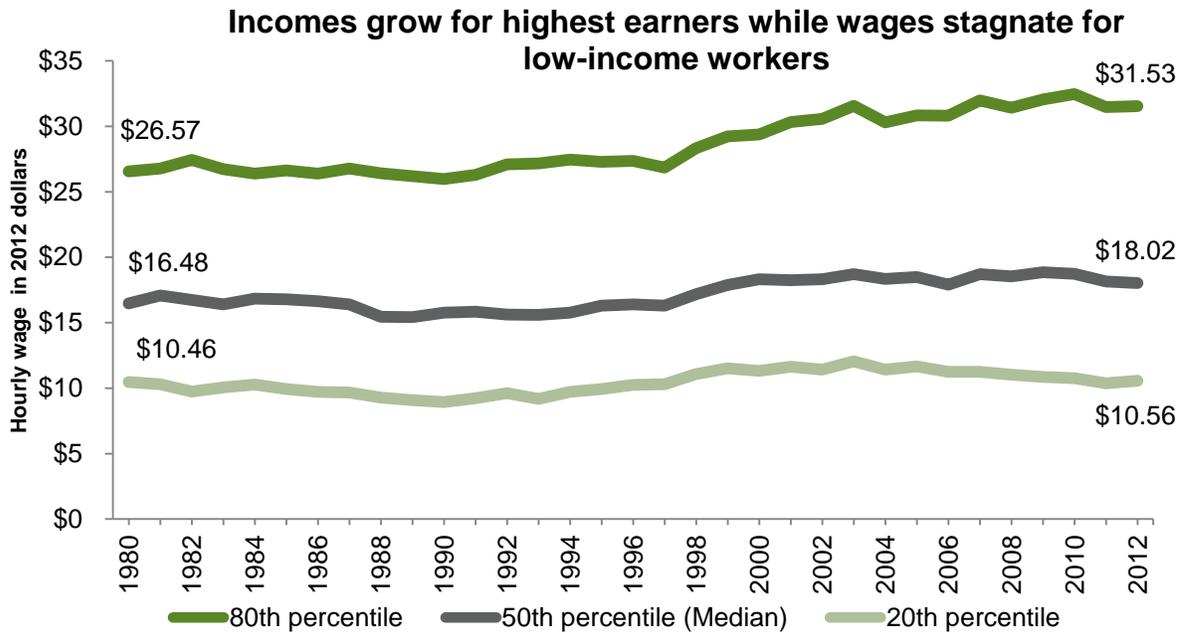


Income distribution

The distribution of income in Colorado remains uneven, showing the gains of increased worker productivity increasingly benefit those at the top. Income percentiles demonstrate that gap by communicating relative rankings. For example, a household in the 20th percentile earned more than the bottom 20 percent of all households; similarly a household in the 80th percentile earned more than 80 percent of households.

Like the nation as a whole, income inequality has grown steadily in recent years. Wage and income inequality is most obvious at the top income levels; in other words, the gap between the middle (median) and the top is much greater than the gap between the middle and the bottom. (See figure 29.)

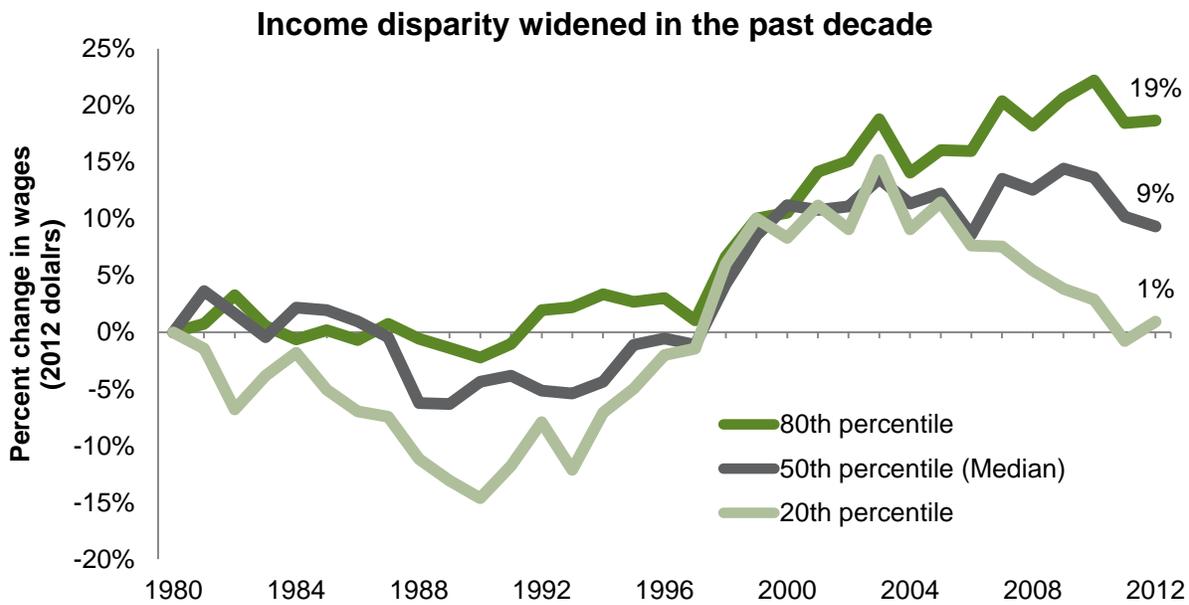
Figure 29



Source: Economic Policy Institute analysis of U.S. Census American Community Survey (data through 2012)

In the past 30 years, people across the earnings spectrum have seen their wages rise and fall compared to their earnings in 1980 (using real, 2012 dollars). Beginning around the end of the 20th century, wages began to rise rapidly, and at a similar pace across all income levels. However, after that brief period of uniformity, wages at different levels began to move in different directions. In 2012, those in the 80th percentile collected wages that were 19 percent greater than their wages in 1980, in inflation-adjusted dollars. Those at the bottom of the income spectrum endured a much different trend. In 2012, those in the 20th percentile collected wages that were only 1 percent greater than their wages in 1980, in inflation-adjusted dollars. This divergence in wage trends among income levels underscores how higher earners are more isolated from large, economy wide down-turns such as the great recession and that low-income Coloradans are increasingly vulnerable. (See Figure 30.)

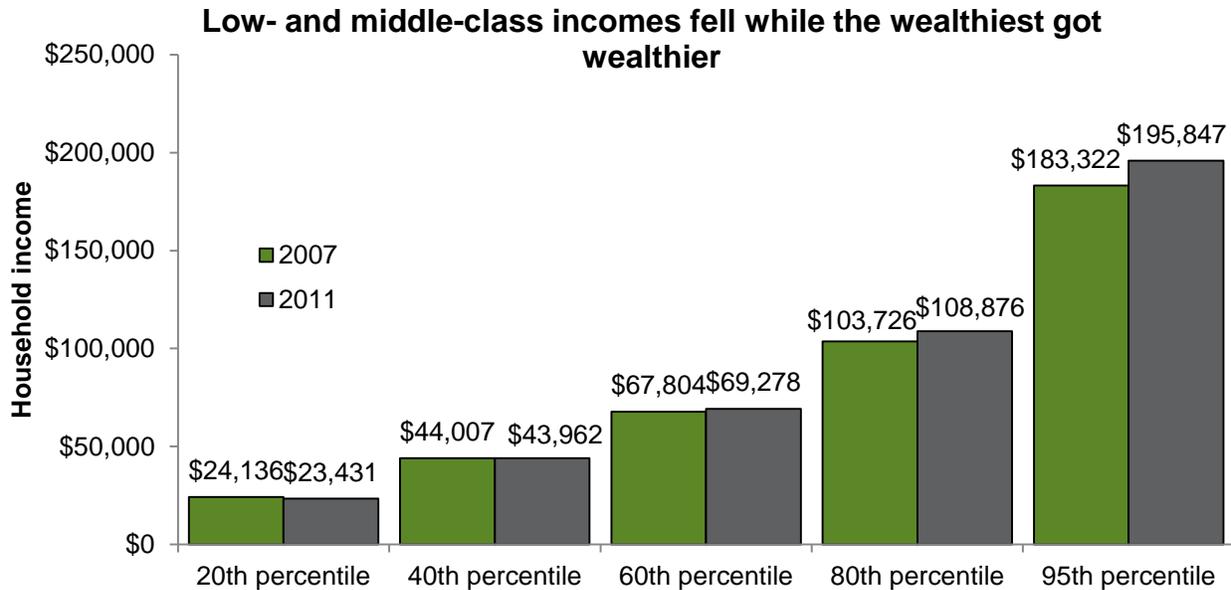
Figure 30



Source: Economic Policy Institute analysis of U.S. Census American Community Survey (data through 2012)

In 2011, Coloradans in the 20th and 40th percentiles earned less than in 2007 whereas those Coloradans earning in the higher income percentiles actually saw their household incomes increase. (See Figure 31.) Yet again, this trend highlights the one-sided nature of the 2007 recession and the vulnerability of the lowest earners in Colorado.

Figure 31

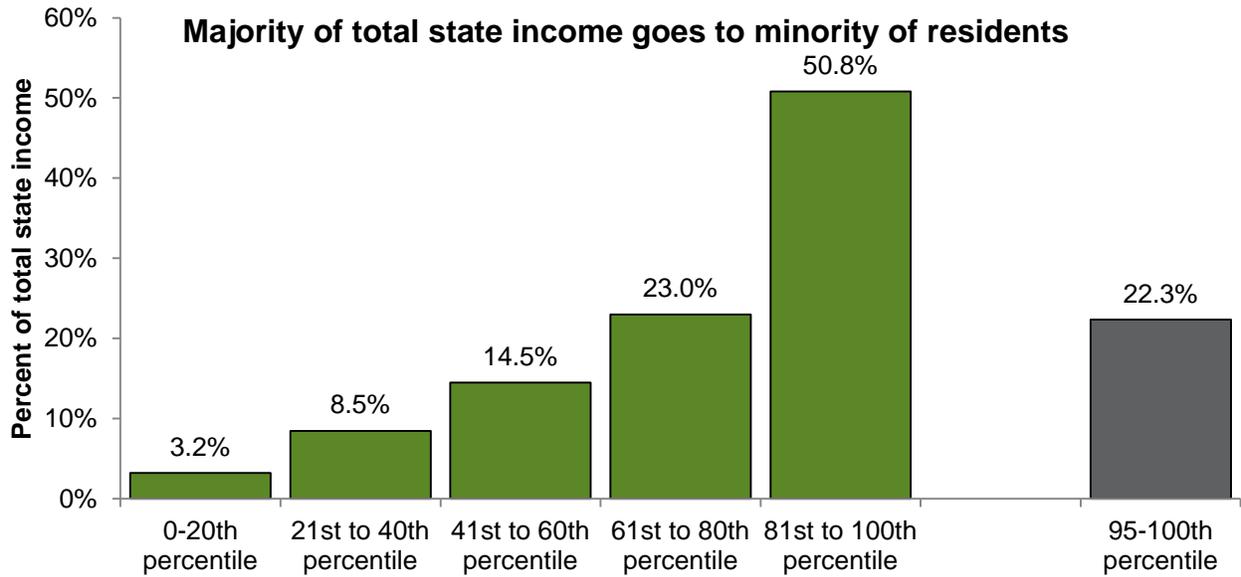


Source: U.S. Census Bureau American Community Survey (data for 2007 and 2011)

One final way to look at the income distribution in Colorado is to examine the portion of total state income earned by each income quintile. In 2011, the bottom 20 percent of earners held only 3.4 percent of all income in Colorado; the top 20 percent of earners, on the other hand, received more than 50 percent of total state income. Further, the top 5 percent of earners received just less than a quarter of the

state's total income in 2011.⁷ (See figure 32.) Growing economic inequality in Colorado and the nation as a whole is a troubling and undeniable trend. Increasingly, the American economy is serving the wealthy at the expense of the poor.

Figure 32



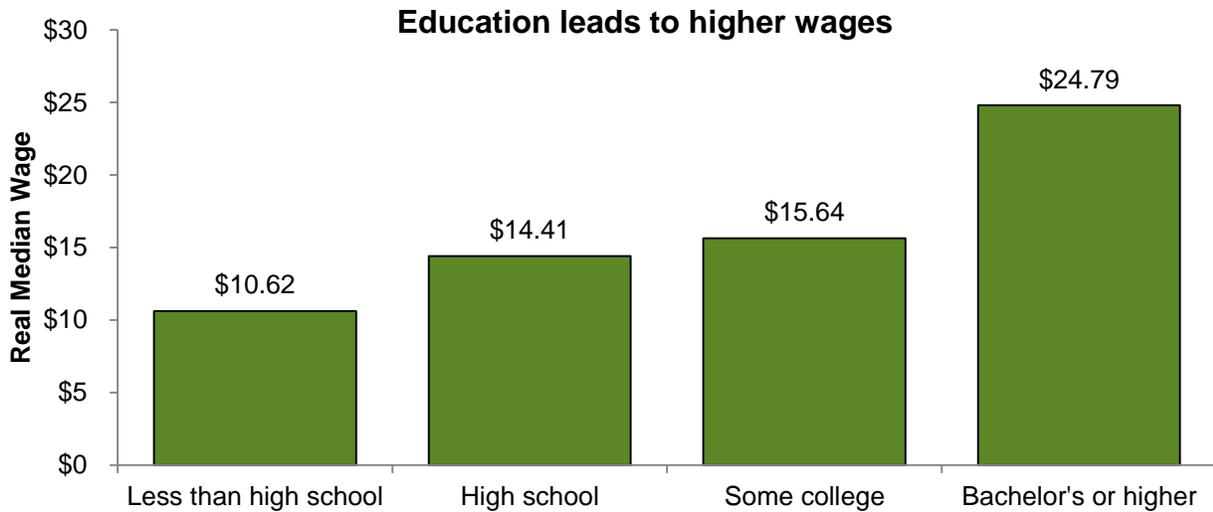
Source: U.S. Census American Community Survey (data from 2011)

⁷ Income includes earnings through wages and salaries; transfer income, such as unemployment insurance payments or child support payments; and dividend, interest and rental income. One way to show the distribution of aggregate income is to line up all households and divide them into quintiles where each quintile represents 20 percent of all households.

Median wage by education

It is no secret that education is a key to economic success and stability. For example, in 2012, Coloradans with a bachelor's degree or higher were paid a median wage that was more than double the median wage of those Coloradans who did not complete high school. In the same year, Coloradans who graduated high school were paid a median wage that was 35 percent higher than those who did not graduate high school. Furthermore, graduating with a bachelor's degree or more, rather than completing just some college, meant receiving a 60 percent higher median wage.⁸ Those findings stress the necessity of an accessible and affordable education to provide future opportunities for all Coloradans. (See Figure 33.)

Figure 33



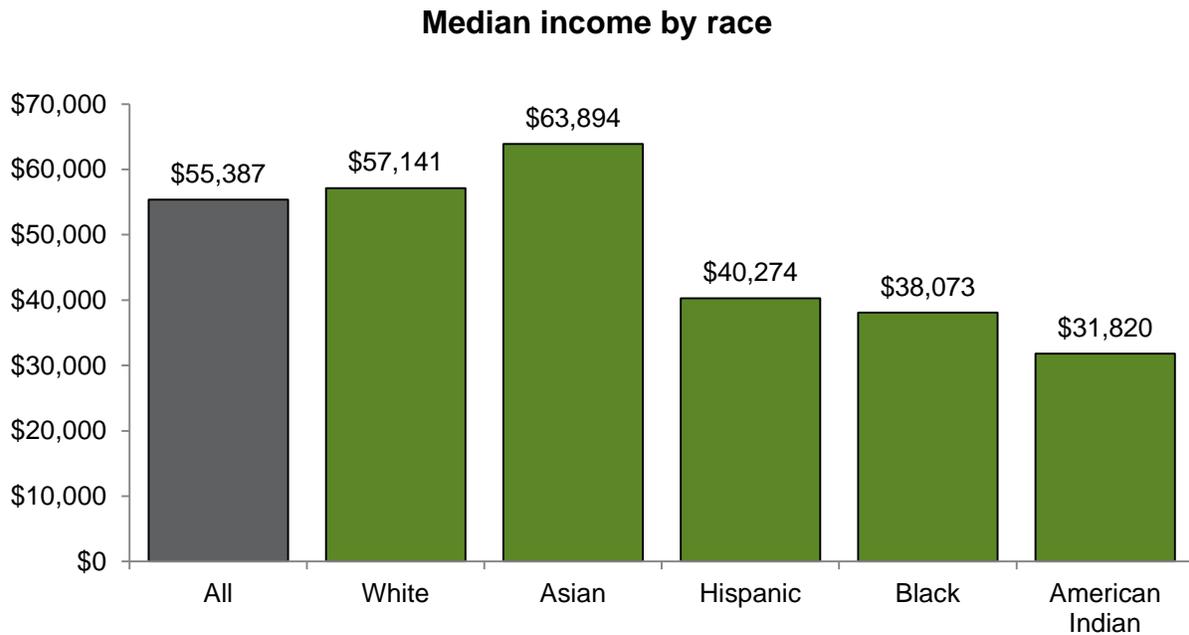
Source: Economic Policy Institute analysis of U.S. Census Current Population Survey (data for 2012)

⁸ It is important to note that the relationships here are not purely causal. That is, it is incomplete to say that completing college will automatically lead to higher wages. While that might be the case, strictly speaking the data show only that workers with a bachelor's degree or higher earned 50 to 60 percent more than those who only completed high school.

Income by race

While Colorado is by most measures a wealthy state, a wide discrepancy exists between the median incomes of the most common race groups. For example, the median household incomes for the Hispanic, black and American Indian populations are significantly lower than the median household income for the white or Asian populations. In 2011, the median household income for blacks was 67 percent of that for whites, income for Hispanics was 70 percent of whites' income, and income for American Indians was 57 percent of whites' income. (See Figure 34.)

Figure 34



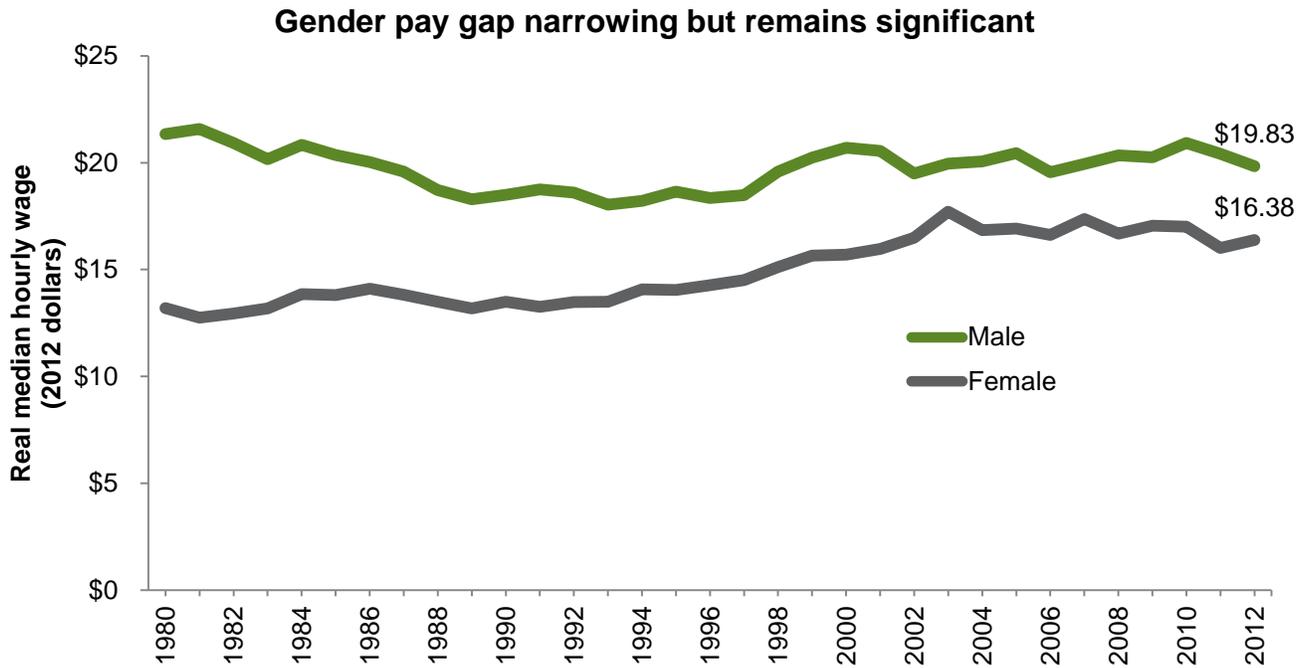
Source: U.S. Census American Community Survey (data for 2011)

Wages by gender

In 1980, the median wage for men in Colorado was more than double the median wage for women. Since then, women have made substantial progress in raising their earnings relative to men, increasing their real median wage almost 30 percent. At the same time, men's wages in Colorado have declined slightly.

Despite the gains for women, the gap in pay between genders has not closed. In 2012, the real median wage for a woman was only 82 percent of that for a man in Colorado. (See Figure 35.)

Figure 35



Source: Economic Policy Institute analysis of U.S. Census Bureau Current Population Survey (data through 2012)

Occupation and income by gender

Pay equity between gender varies greatly from job to job. In some occupations women are compensated at a level similar to men while in others, men are paid a great deal more. Despite the variability by occupation, the overall trend is clear — on the whole, women are paid less than their male counterparts. Across all occupations, women earn 79 percent of the salary that men earn nationwide. Women in the legal profession face the largest income inequality; their median income is only 51.5 percent that of men in the legal profession. On the other hand, women are paid 95 percent of the salary men receive in the community and social services sector. (See Figure 36.)

Figure 36

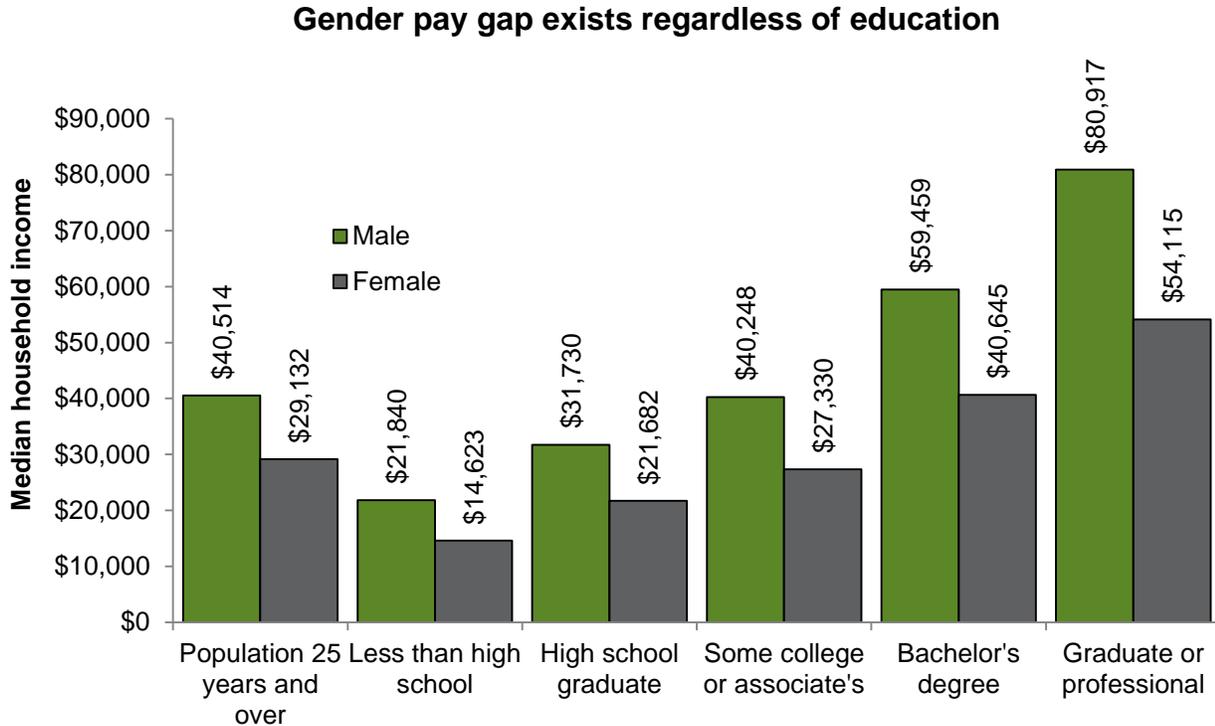
MEDIAN INCOME BY OCCUPATION AND GENDER FOR THE UNITED STATES				
Occupation	Male Income	Female Income	Wage Difference	Female / Male Wage
All occupations	\$46,993	\$37,133	\$9,860	79.0%
Architecture and engineering occupations	\$76,394	\$63,599	\$12,795	83.3%
Arts, design, entertainment, sports and media occupations	\$52,336	\$45,551	\$6,785	87.0%
Building and grounds cleaning and maintenance occupations	\$27,573	\$20,571	\$7,002	74.6%
Business and financial operations occupations	\$70,392	\$51,630	\$18,762	73.3%
Community and social services occupations	\$42,549	\$40,719	\$1,830	95.7%
Computer and mathematical occupations	\$77,480	\$67,503	\$9,977	87.1%
Construction and extraction occupations	\$39,768	\$34,856	\$4,912	87.6%
Education, training and library occupations	\$55,234	\$44,671	\$10,563	80.9%
Farming, fishing and forestry occupations	\$25,127	\$19,298	\$5,829	76.8%
Food preparation and serving related occupations	\$22,048	\$19,431	\$2,617	88.1%
Healthcare practitioner and technical occupations	\$79,829	\$55,297	\$24,532	69.3%
Healthcare support occupations	\$30,911	\$26,322	\$4,589	85.2%
Legal occupations	\$111,693	\$57,499	\$54,194	51.5%
Life, physical and social science occupations	\$65,598	\$56,858	\$8,740	86.7%
Management occupations	\$76,078	\$56,498	\$19,580	74.3%
Material moving occupations	\$30,117	\$24,135	\$5,982	80.1%
Office and administrative support occupations	\$37,657	\$33,021	\$4,636	87.7%
Personal care and service occupations	\$30,456	\$21,555	\$8,901	70.8%
Production occupations	\$38,344	\$26,241	\$12,103	68.4%
Protective service occupations	\$51,530	\$39,197	\$12,333	76.1%
Sales and related occupations	\$48,229	\$31,342	\$16,887	65.0%
Transportation occupations	\$40,304	\$30,098	\$10,206	74.7%

Source: U.S. Census Bureau American Community Survey (data for 2011)

Women and education

The trend of higher educational attainment leading to higher earnings is consistent regardless of gender. Also consistent, however, is the earning differential between men and women at the same education level. The difference in median earnings between men and women is exacerbated as the level of education increases. (See Figure 37.) In 2011, the median earnings for men without a high school diploma were \$7,000 higher than the median earnings for women without a high school diploma; and, the median earnings for men with a bachelor's degree were over \$19,000 more than for women with the same level of education. (See Figure 37.) Although the numbers highlight the importance of education, policymakers must be careful not to overlook the inequality in earnings between men and women with similar levels of educational attainment.

Figure 37

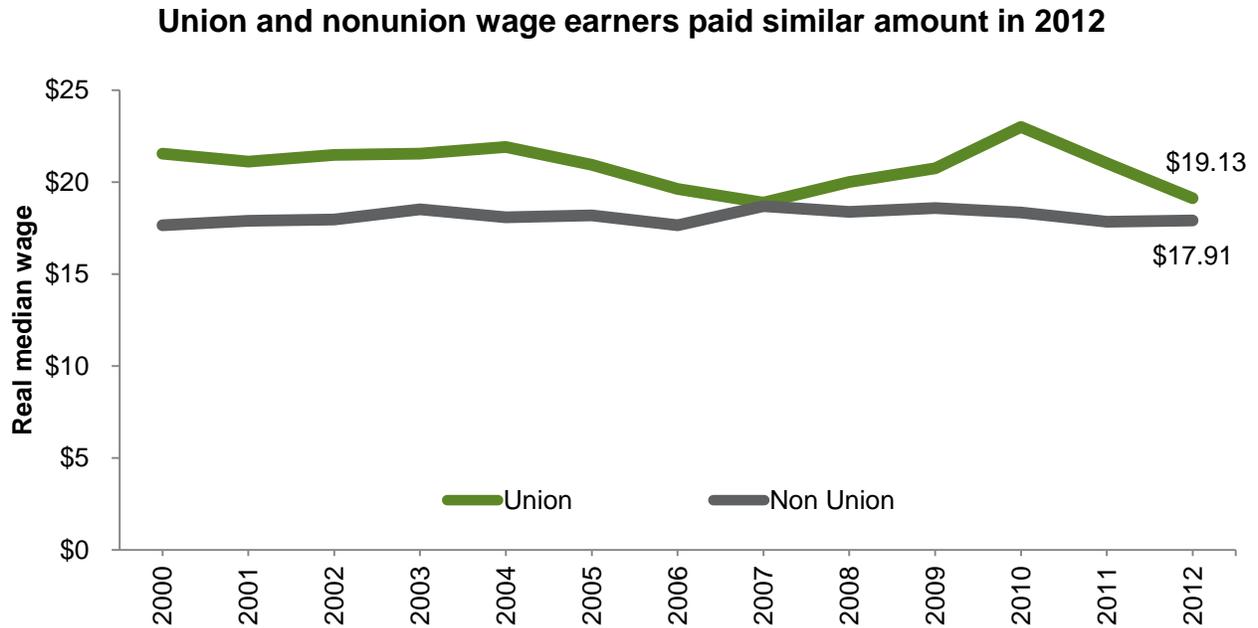


Source: U.S. Census Bureau American Community Survey (National data for 2011).

Wages and unions

Union wages have historically been slightly higher than nonunion wages. But that trend has reversed in recent years. In 2012, union wages continued to decline, almost to the same level as nonunion wages. Although union wages appear to be a bit more dynamic, it is clear that being a union wage earner has typically meant a higher median wage, at least since the beginning of the 21st century. (See Figure 38.)

Figure 38



Source: Economic Policy Institute analysis of Current Population Survey (data through 2012)

County income distribution

Household income varies among counties in Colorado. The highest income county in Colorado is Douglas County, with a median household income of \$101,193. The Colorado county with the lowest median income is Costilla County, which has a median household income of \$25,949. (See Figure 39.) The difference between the two counties is more than \$75,000, demonstrating just how disparate wealth can be.

Figure 39

COLORADO COUNTY MEDIAN HOUSEHOLD INCOME							
Colorado	\$57,685	Denver	\$47,499	Kit Carson	\$43,194	Phillips	\$44,717
Adams	\$56,089	Dolores	\$44,077	Lake	\$40,543	Pitkin	\$68,242
Alamosa	\$38,299	Douglas	\$101,193	La Plata	\$56,910	Prowers	\$34,513
Arapahoe	\$59,937	Eagle	\$70,914	Larimer	\$57,215	Pueblo	\$41,273
Archuleta	\$60,170	Elbert	\$79,367	Las Animas	\$40,617	Rio Blanco	\$63,125
Baca	\$37,111	El Paso	\$57,079	Lincoln	\$43,375	Rio Grande	\$37,885
Bent	\$35,667	Fremont	\$38,979	Logan	\$42,324	Routt	\$64,230
Boulder	\$66,479	Garfield	\$63,929	Mesa	\$52,986	Saguache	\$33,672
Broomfield	\$76,531	Gilpin	\$59,394	Mineral	\$54,375	San Juan	\$36,378
Chaffee	\$43,684	Grand	\$64,281	Moffat	\$50,758	San Miguel	\$66,789
Cheyenne	\$47,188	Gunnison	\$50,073	Montezuma	\$45,623	Sedgwick	\$36,797
Clear Creek	\$62,756	Hinsdale	\$77,321	Montrose	\$47,479	Summit	\$67,915
Conejos	\$34,435	Huerfano	\$29,737	Morgan	\$42,792	Teller	\$57,931
Costilla	\$25,949	Jackson	\$48,571	Otero	\$31,246	Washington	\$43,945
Crowley	\$40,636	Jefferson	\$67,827	Ouray	\$61,395	Weld	\$55,825
Custer	\$43,358	Kiowa	\$41,542	Park	\$61,284	Yuma	\$44,991
Delta	\$41,856						

Source: American Community Survey, five-year estimates from 2007-2011.

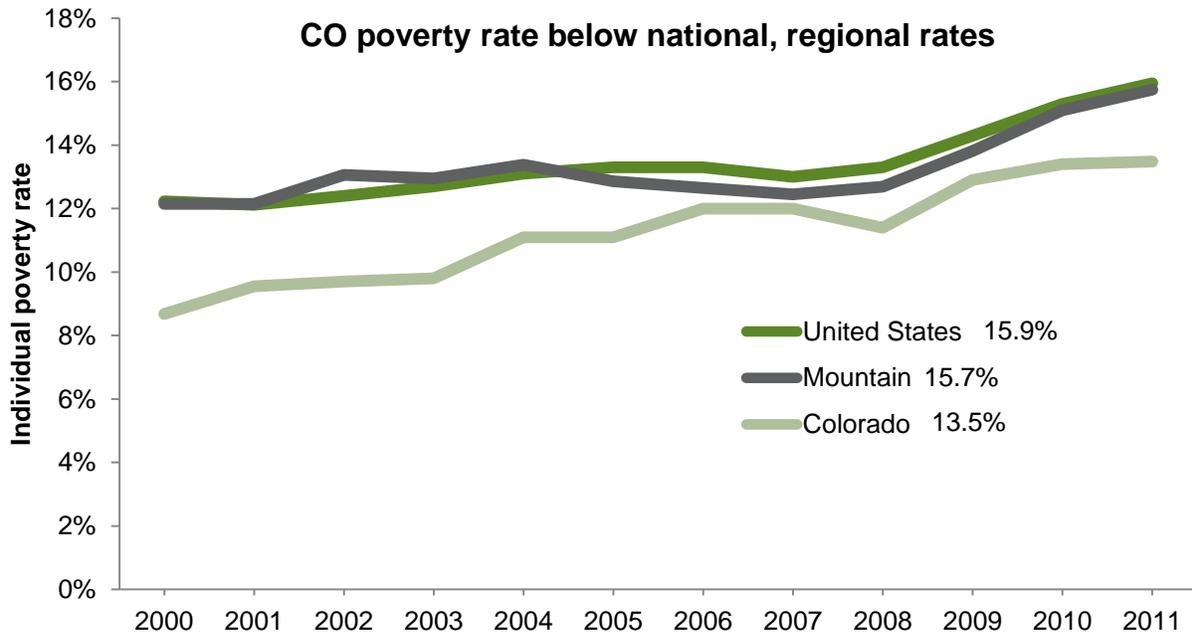
CHAPTER FOUR: POVERTY AND ECONOMIC SECURITY

Overall poverty

The poverty rate is the percentage of individuals or families with income less than the Federal Poverty Level (FPL) — a threshold that varies with family size and is updated annually by the federal government. In 2011, the FPL for an individual younger than 65 was \$11,702. For a family of two adults and two children, the FPL was \$22,811.

Colorado's poverty rate has increased fairly consistently since 2000. In 2011, the state poverty rate reached 13.5 percent, up from 8.7 percent in 2000. In 2007, the year the recession began, the poverty rate in Colorado was 12 percent. (See Figure 40.) This means that in 2011, about 690,000 Coloradans lived in poverty. Colorado has the 17th lowest (best) poverty rate in the country and has consistently remained below the regional and national averages. (See Figure 40.)

Figure 40



Source: Economic Policy Institute analysis of U.S. Census Bureau American Community Survey (data through 2011)

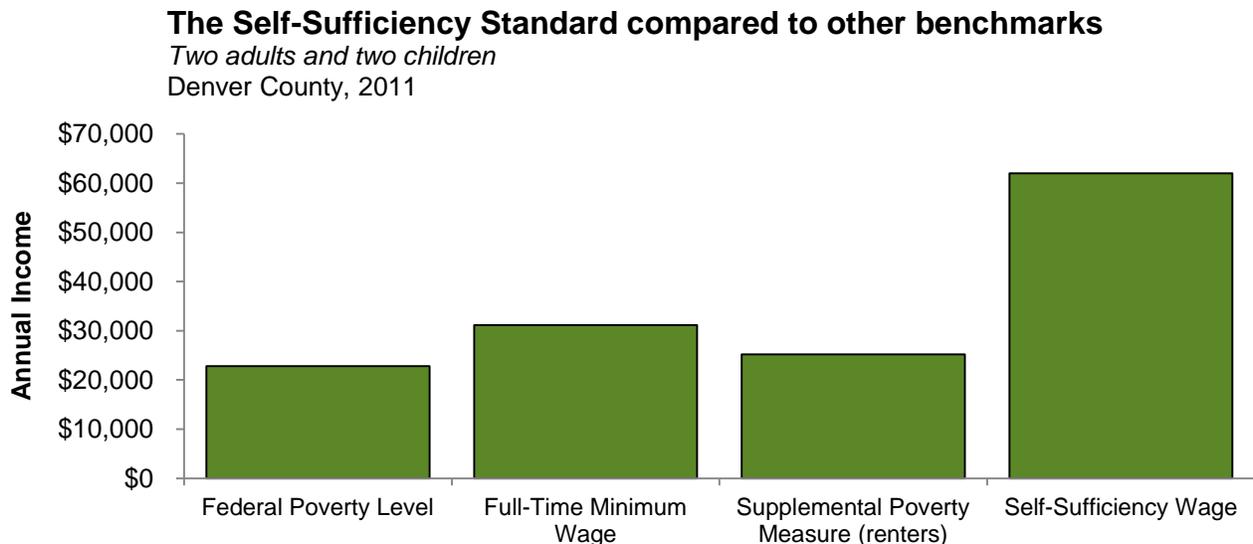
The Self-Sufficiency Standard

The poverty measure used by the federal government, the Federal Poverty Level, was developed in the 1960s. It represents the cost of a minimum diet multiplied by three to account for spending on other goods and services.⁹ The threshold is based on pre-tax income and accounts for family size. Experts widely agree the FPL severely underestimates the cost of modern living. The FPL does not take into account differences within the 48 contiguous states, rising standards of living, job-related expenses such as transportation and child care, rising medical costs or the effects of government policies that alter families' disposable income. To make up for those shortcomings, alternative measures of family well-being have been developed.

One alternative measure is the Self-Sufficiency Standard, which calculates the income needed for a family to meet basic needs without public or private assistance. The standard adjusts for family composition and location, and it accounts for costs of family living such as health care and child care.¹⁰ (See Figure 41.)

Another recently developed measure is the Census Bureau's Supplemental Poverty Measure (SPM), which was also crafted to reflect, more holistically, the cost of meeting basic needs. The SPM determines poverty status by expanding the definition of family income to include tax credits and noncash benefits. It also acknowledges the importance of work expenses such as child care, and out-of-pocket health expenses. While the SPM and the Self-Sufficiency Standard advance understanding of poverty, the official poverty measure remains useful. The Federal Poverty Level tells how many people are in a specific condition, while the Self-Sufficiency Standard explains what people must earn to be self-sufficient.

Figure 41



Source: *Self-Sufficiency Standard for Colorado 2011 and U.S. Census Bureau (Benchmarks for a families of two adults and two children living in Denver County in 2011.*

⁹ U.S. Census Bureau Supplemental Poverty Measure, November 2011.

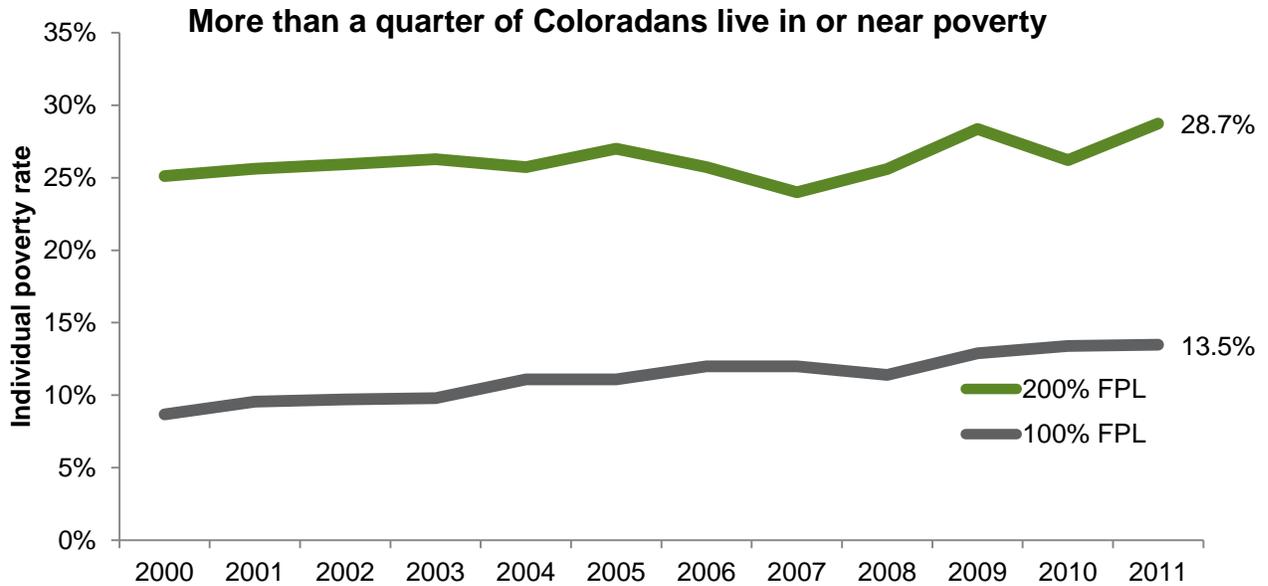
¹⁰ Pearce, Diana, "The Self-Sufficiency Standard for Colorado 2011," *University of Washington*, Prepared for the Colorado Center on Law and Policy, 2011.

Twice the federal poverty level

Many experts maintain the Federal Poverty Level can be improved simply by changing the definition of “poverty” to a multiple of the FPL. A common approach is 200 percent of FPL, which represents a more realistic poverty cutoff. That compromise allows the most current poverty statistics (based on FPL) to be used, while adjusting for some shortcomings of the federal measure.

Twice the Federal Poverty Level shows a bleaker picture of the current economic reality in Colorado. While more than one in 10 Coloradans live with incomes below the FPL, more than one in four, or 28.7 percent, would be considered poor under the adjusted 200 percent FPL standard. (See Figure 42.)

Figure 42



Source: Economic Policy Institute analysis of U.S. Census Bureau American Community Survey and Current Population Survey¹¹ (data through 2011)

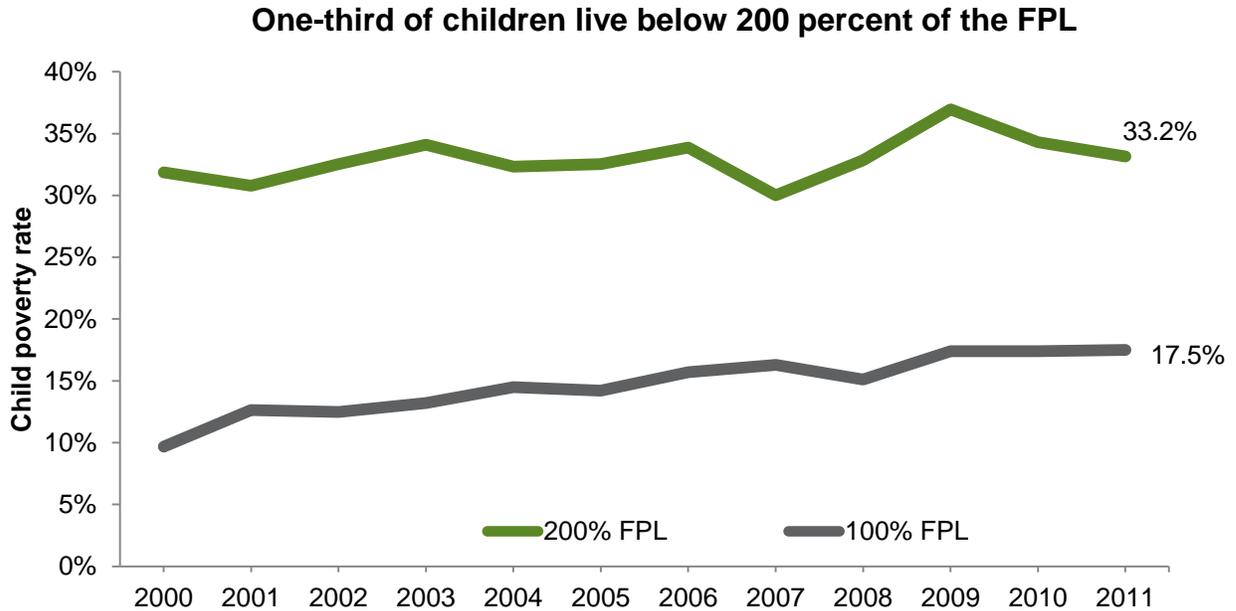
¹¹ 100 percent FPL figures come from the ACS. 200 percent FPL figures come from the CPS. These measures are not statistically comparable, but are worth examining together. Note also that the timeframes for these two surveys are slightly different. However, annual figures from the ACS and CPS both fairly represent the year.

Child poverty

The child poverty rate is the percentage of children younger than 18 who live in a household with an income below the Federal Poverty Level. From 2000 to 2011, the number of Colorado children in poverty increased from roughly 105,000 to 215,000.¹² Since the start of the recession the percent of children in poverty in Colorado has increased by more than a full percentage point.

In 2011, that translated into an official child poverty rate of 17.5 percent. Roughly one in three children lived in households with less than two times the Federal Poverty Level. (See Figure 43.) Both measures of child poverty are higher for children in Colorado than the population as a whole, demonstrating the added strain that raising children adds to a family's budget. (See figures 42-43.)

Figure 43



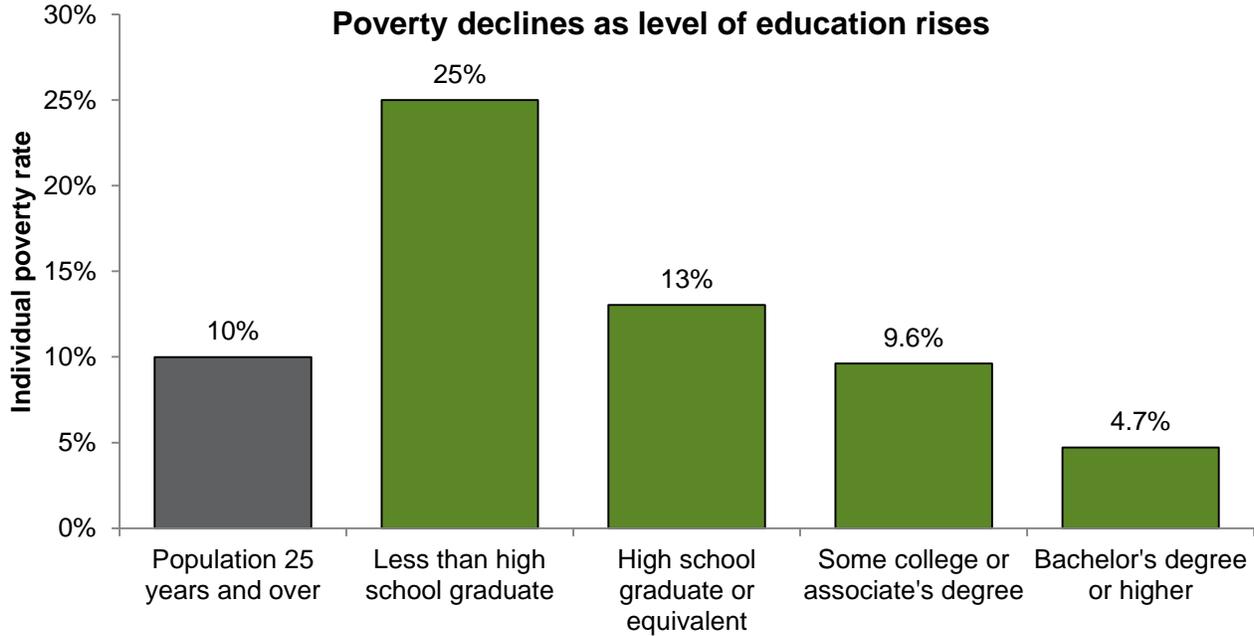
Source: Economic Policy Institute analysis of U.S. Census Bureau American Community Survey and Current Population Survey (data through 2011)

¹² U.S. Census Bureau American Community Survey, 2010

Poverty and education

As may be expected, the level of education a person earns has a direct effect on the likelihood of living in poverty. Conversely, the less education a person receives, the more likely he or she is to have income less than the Federal Poverty Level. The data is clear: the incidence of poverty declines as the level of education increases. In 2011, 25 percent of Coloradans without a high school diploma were living in poverty while just five percent of people with a bachelor's degree were in poverty. (See Figure 44.) Access to quality education, including higher education, for all Coloradans is key to reducing poverty.

Figure 44

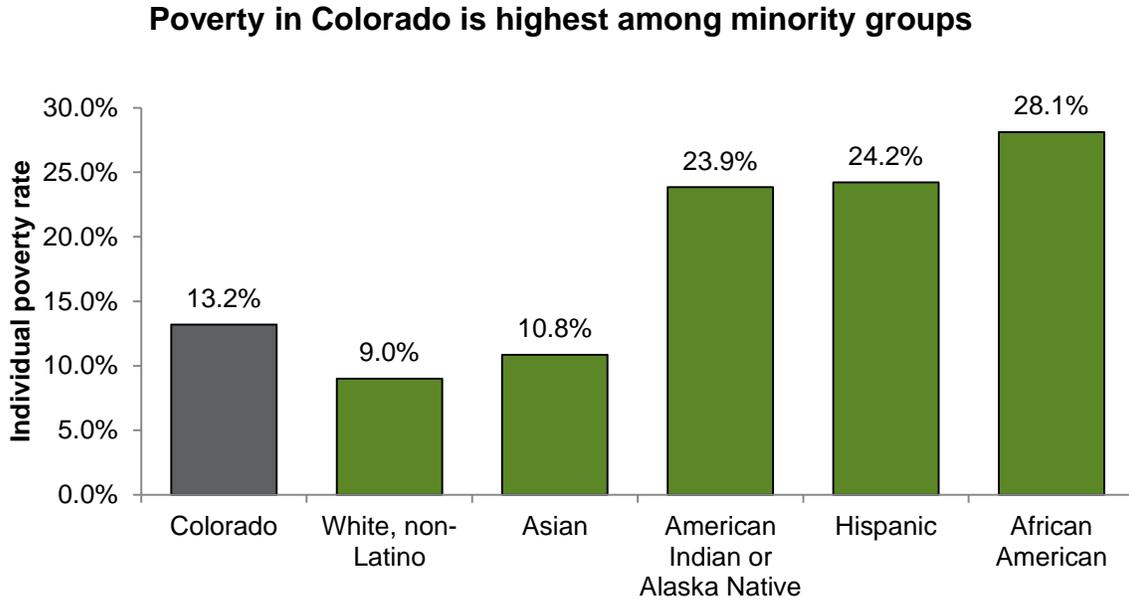


Source: U.S. Census Bureau American Community Survey. Rates based on 100 percent FPL. (data for 2011)

Poverty and race and ethnicity

The incidence of poverty is not constant across race and ethnicity. In 2011, minority groups had much higher rates of poverty. In 2011, 24 percent of Hispanic Coloradans lived below the Federal Poverty Line while more than 28 percent of the black population lived in poverty. Meanwhile, only nine percent of the white population lived in poverty in Colorado. (See Figure 45.)

Figure 45



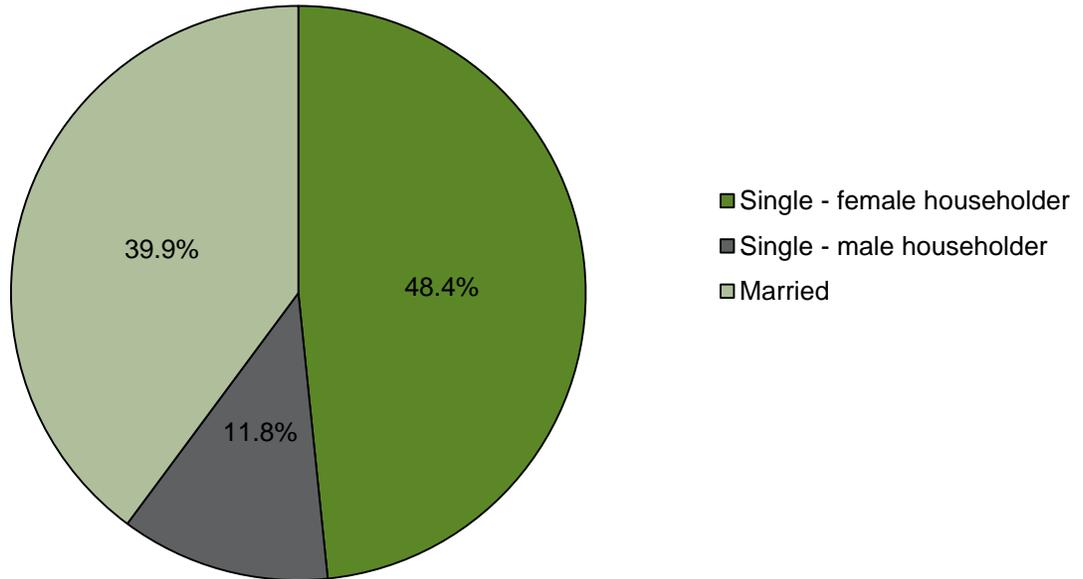
Source: U.S. Census Bureau American Community Survey (data for 2011)
Rates based on 100 percent FPL

Poverty and household type

In Colorado, single-income households represent 88 percent of the families living in poverty. Single mothers are hit the hardest. Nearly half of all families living in poverty are those with a single, female householder. (See Figure 46.)

Figure 46

Single mothers represent nearly half of all families in poverty in Colorado

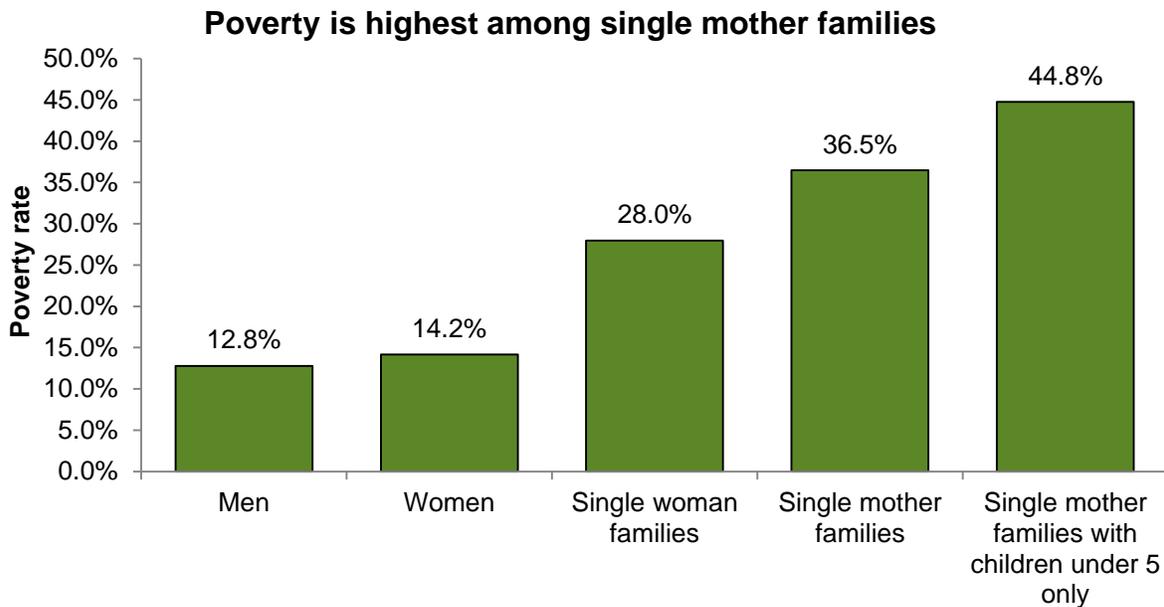


Source: U.S. Census Bureau American Community Survey (data for 2011)

Women in poverty

Women generally experience poverty in Colorado more than men, especially single women with children. Almost one out of every two single mothers with children five and younger lived below the poverty line in 2011. (See Figure 47.)

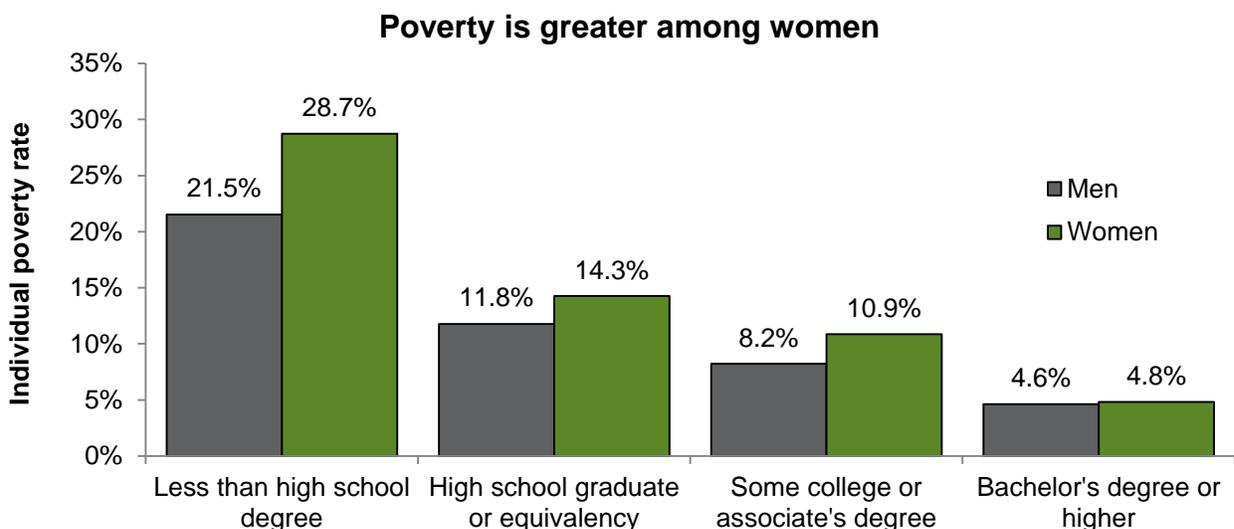
Figure 47



*Source: U.S. Census Bureau American Community Survey. (data for 2011)
Rates based on 100 percent FPL*

Though more education does help reduce the likelihood of living in poverty regardless of gender, the gender disparities in pay contribute to a persistent gap in poverty rate at each level of education. (See Figure 48.)

Figure 48

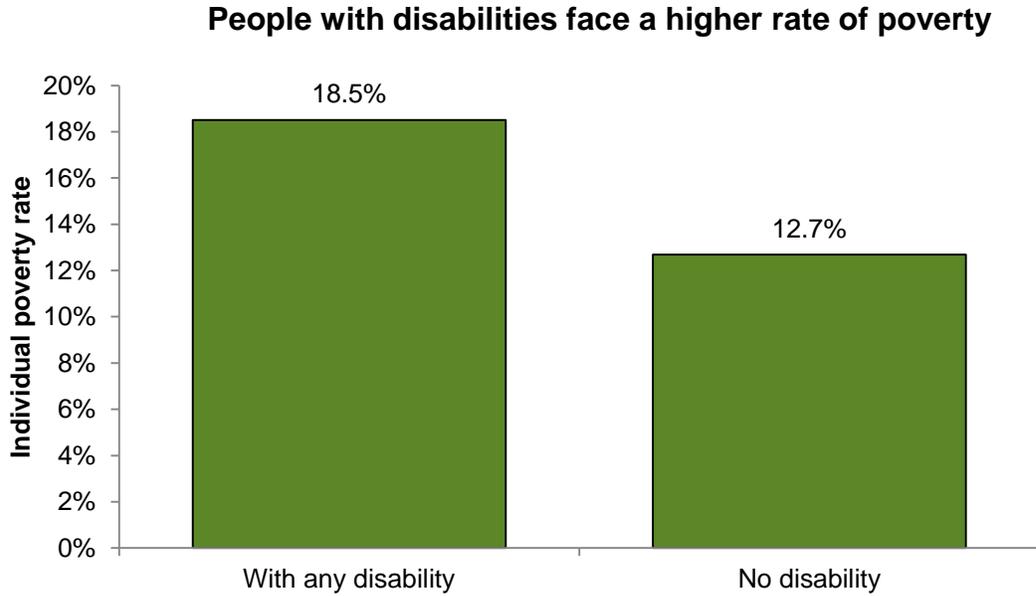


*Source: U.S. Census Bureau American Community Survey (data for 2011)
Rates based on 100 percent FPL*

Poverty and disability

People with disabilities in Colorado experience a rate of poverty roughly six percentage points higher than Coloradans without disabilities.¹³ Nearly one in five Coloradans with a disability lived in poverty in 2011, while slightly more than one in ten non-disabled Coloradans lived in poverty at the same time. (See Figure 49.)

Figure 49



*Source: U.S. Census Bureau American Community Survey (data for 2011)
Rates based on 100 percent FPL*

¹³ The ACS defines disability as, “serious difficulty with four basic areas of functioning – hearing, vision, cognition, and ambulation.” For more on ACS disability status determination, see: “American Community Survey: 2010 Subject Definitions,” U.S. Census Bureau.

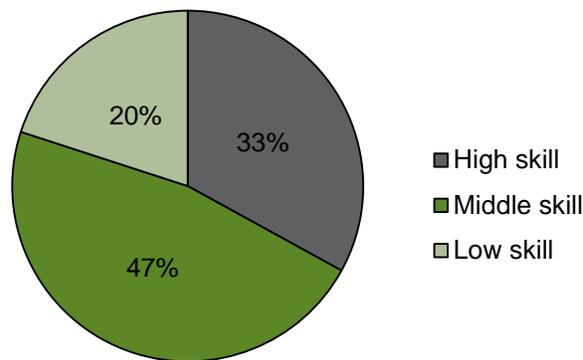
Career pathways and jobs training

Rising unemployment and underemployment during the Great Recession have taken a toll on most populations throughout Colorado, making economic security harder to achieve. Unemployment has always damaged individual families and is still a driving force behind rising poverty rates.

Underemployment and employment in low skill, low-wage jobs can also lead to living below the poverty level and foregoing economic security. One method for reversing rising poverty rates is to encourage the development and fulfillment of middle skill jobs. Middle skill jobs can create a pathway to self-sufficiency and economic security as they typically provide a higher and more stable income than low skill jobs. Middle skill jobs require some sort of post-secondary education — such as a community college degree, associate’s degree or technical training— but a four-year college degree is not necessary. Middle skill jobs are common throughout Colorado’s economy; in 2009, 47 percent of all jobs in Colorado were middle skill jobs. (See Figure 50.)

Figure 50

Majority of jobs in Colorado are middle skill

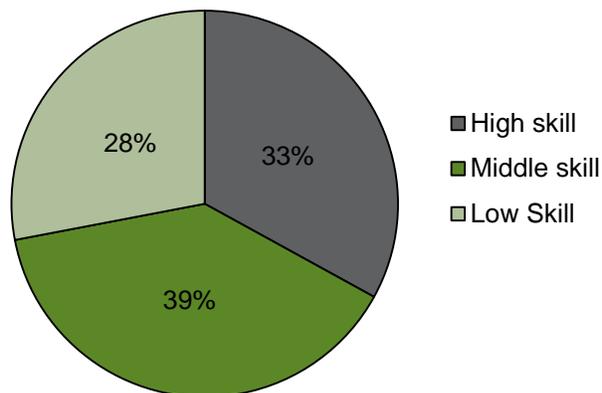


Source: National Skills Coalition calculations using BLS data (data for 2009)

Furthermore, the demand for middle skill workers will remain strong into the future. As the Colorado economy moves further into the 21st century and the state’s workforce begins to age, most of the job openings will be for middle skill jobs. The data show that nearly 40 percent of all job openings between 2009 and 2019 will be for middle skill jobs. (See Figure 51.)

Figure 51

Most job openings from 2009-2019 will be for middle skill jobs



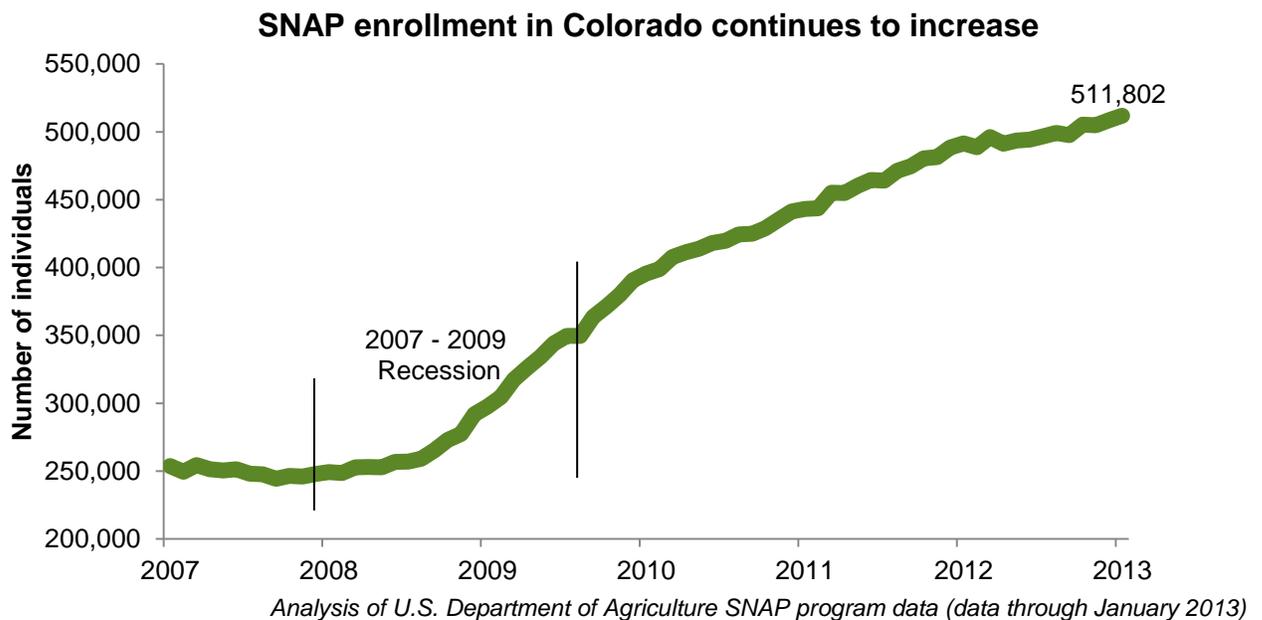
Source: National Skill Coalition calculations using BLS data

Food assistance

Food stamps and food assistance, currently delivered through the Supplemental Nutrition Assistance Program, are a crucial part of the social safety net in Colorado. Food assistance reduces the cost of living for families who qualify and contributes, at least in part, to the ability of a family to feed itself. The data on the rates at which different populations receive food assistance also provides insight on the state of each of these populations. The most recent data show that the populations that suffer the most from high unemployment and poverty rates are the same populations that rely most heavily on food assistance. (See figures 53-55.) In this sense, the rate at which food assistance is received is an indicator of economic security, or lack thereof.

The 2007 recession greatly increased the number of Coloradans who rely on food assistance provided by the U.S. Department of Agriculture's Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps. Since 2007, the number of Coloradans enrolled in the SNAP program has more than doubled. In January 2013, there were about 264,000 more Coloradans enrolled in SNAP than in December 2007, the month the recession started.¹⁴ In all, more than 510,000 Coloradans were enrolled in the SNAP program at the beginning of 2013. (See Figure 52.) Coloradans' increased reliance on food assistance highlights the continued pain of the recession, even as the labor market continues to improve.

Figure 52



Food stamp enrollment does not fully reflect hunger in Colorado. The most recent analysis from 2010 showed only 69 percent of Coloradans eligible for food stamps were actually enrolled in the program. The SNAP participation rate in Colorado is the seventh worst among the 50 states and the District of Columbia.¹⁵

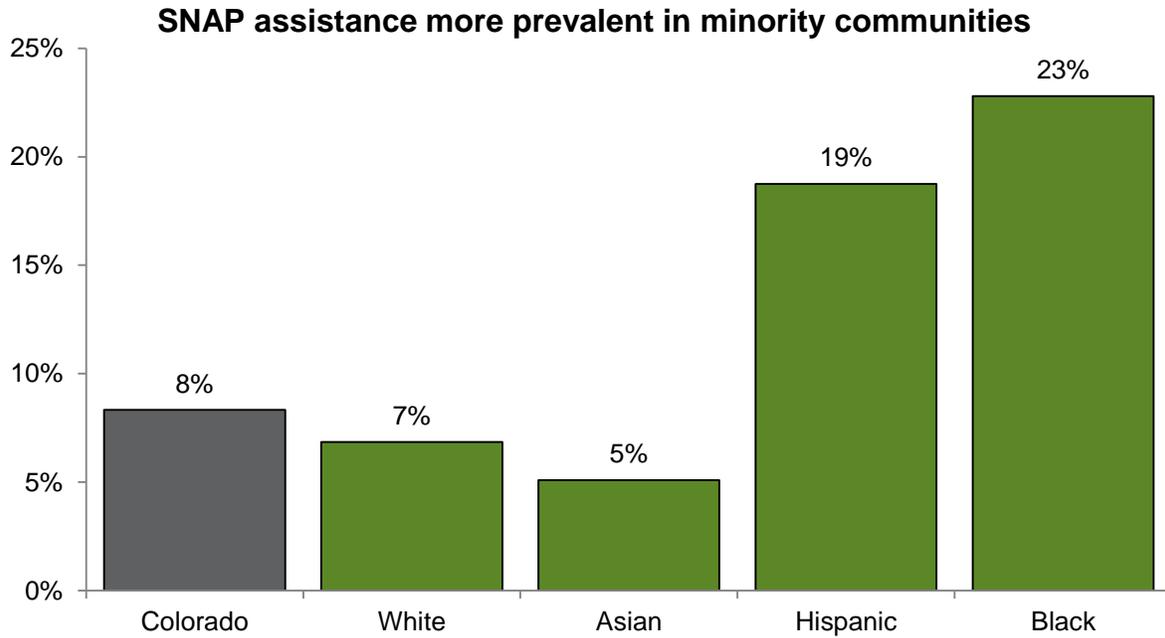
¹⁴ Analysis of U.S. Department of Agriculture SNAP program data, provided by: "Latest Available Month - State Level Participation," *U.S. Department of Agriculture Food and Nutrition Service*, Accessed March 2012.

¹⁵ "Reaching Those in Need: State Supplemental Nutrition Assistance Program Participation Rates in 2010," *U.S. Department of Agriculture: Food and Nutrition Service*, December 2012.

Supplemental nutrition assistance program enrollment by race/ethnicity

The rate at which populations of different racial and ethnic backgrounds receive food assistance varies greatly in Colorado. While only seven percent of white households received food stamps in 2011, roughly one in five Hispanic and black households relied on the SNAP program for assistance. (See Figure 53.)

Figure 53

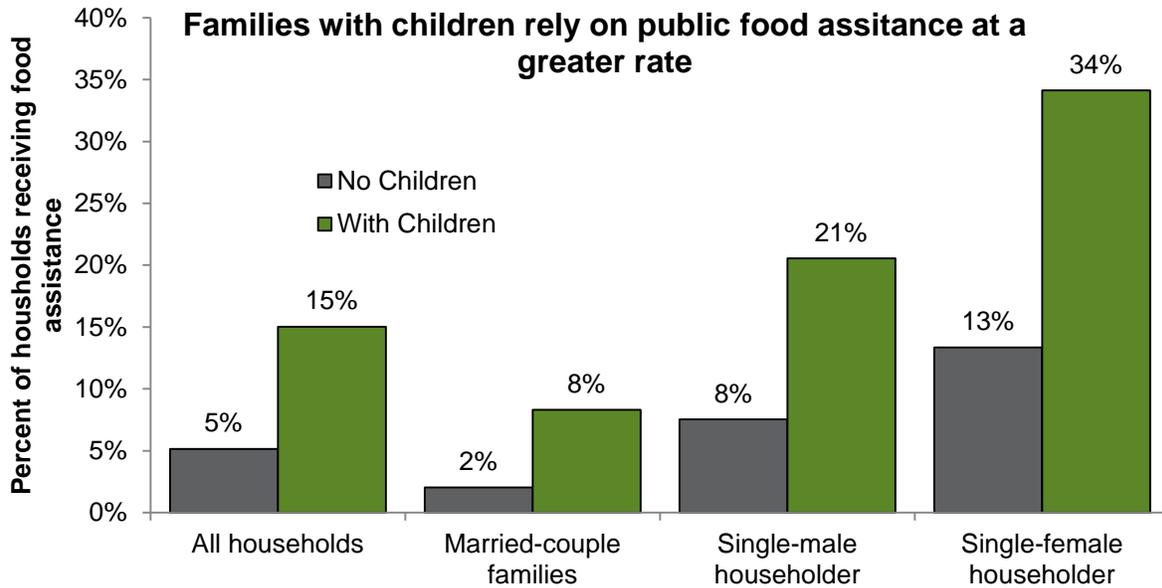


Source: U.S. Census Bureau American Community Survey (data for 2011)

Families and food assistance

Among Colorado households, three distinctions emerge with respect to food stamps. First, single-parent homes receive food assistance at a higher rate than married-couple homes. Second, among single-parent homes, single-mother households have higher rates than single-father homes. Finally, across the board, households with children receive substantially higher rates of food assistance than households without children. (See Figure 54.)

Figure 54



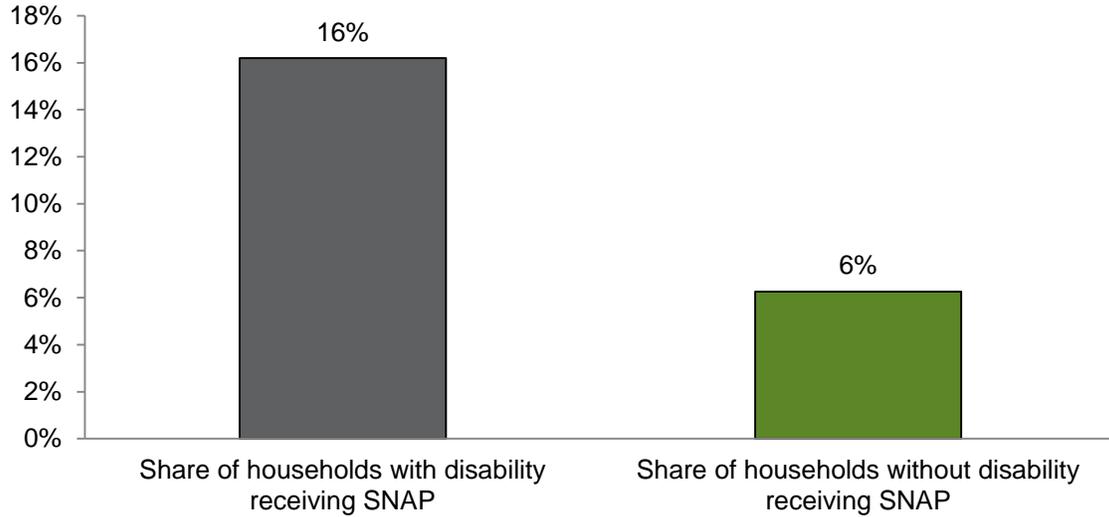
Source: U.S. Census Bureau American Community Survey (data for 2011)
With/without children refers to the presence of children under the age of 18 in the household.

Food assistance and disability

Colorado households with disabilities tend to rely on the Supplemental Nutrition Assistance Program, formerly known as the food stamp program, (SNAP) at a higher rate than households without any disability. In 2011, 16 percent of households with one or more disabled people received food stamps, compared to 6 percent of nondisabled households. (See Figure 55.) That disparity highlights the financial burden that disabilities present.

Figure 55

Living with a disability is a significant burden



Source: U.S. Census Bureau American Community Survey (data for 2011)
Households "with disability" have one or more persons with a disability.

County poverty and hunger

The incidence of poverty varies widely from county to county. Nearly one in five Pueblo County residents lived in poverty in 2011 while only one in 20 Douglas County residents lived in poverty. Food stamp enrollment ranges widely from about 17.3 percent in Pueblo County to just over 3 percent in Douglas County. The data suggest a state-level examination of poverty only scratches the surface when looking at poverty and economic security in Colorado. (See Figure 56.)

Figure 56

Colorado poverty and food assistance by county				
County	Poverty rate	Individuals in poverty	Percent of households receiving SNAP benefits	Number of households receiving food stamps
Colorado	13.5%	542,737	8.3%	164,571
Denver County	18.4%	91,575	10.2%	27,193
Pueblo County	18.6%	23,509	17.3%	10,734
Mesa County	11.3%	13,148	9.2%	5,523
Weld County	14.7%	28,813	8.9%	8,025
Boulder County	14.1%	34,536	2.6%	3,072
Larimer County	14.2%	35,522	6.8%	8,300
El Paso County	13.1%	64,251	9.2%	21,902
Adams County	16.5%	55,230	10.8%	16,364
Arapahoe County	12.1%	54,687	7.8%	17,450
Jefferson County	8.8%	38,489	5.5%	11,883
Douglas County	5.0%	10,687	3.1%	3,225

Source: U.S. Census Bureau American Community Survey (data for 2011)¹⁶

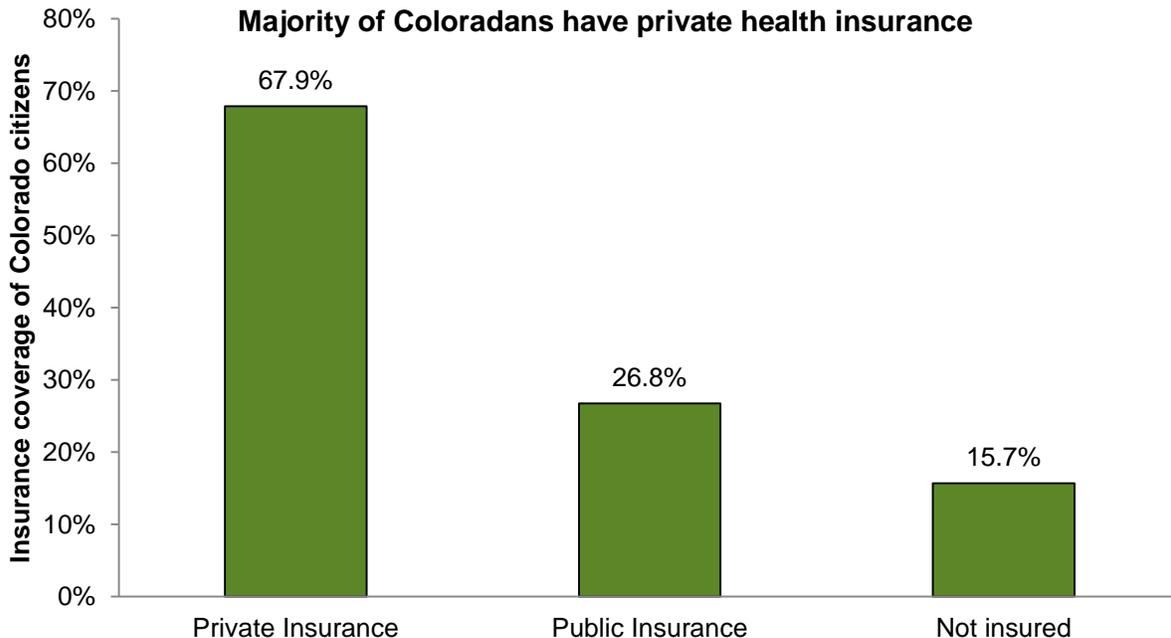
¹⁶ ACS one-year estimates are for localities with 65,000 or more residents.

CHAPTER FIVE: HEALTH CARE

Health insurance coverage

While a majority of Coloradans have health insurance, many continue to go without. In 2011, nearly 16 percent of Colorado residents were uninsured. (See Figure 57.) Among all states and the District of Columbia, Colorado has the 18th highest percentage of residents who are without health insurance.¹⁷ Of insured Coloradans in 2011, nearly 68 percent were covered under private health insurance and more than one in four Coloradans were covered by government programs. A small share was covered by both. (See Figure 57.) The population insured by both public and private programs is included in both groups in Figure 57. Private health insurance is typically purchased through, or provided by, employers. There are several forms of public insurance in Colorado. Medicare is the federal program that provides care to Coloradans over 65 years old. Medicaid and the Child Health Plan Plus (CHP+) are public health insurance programs that cover low-income parents, pregnant women, children and people with disabilities. Finally, military personnel and veterans might have health coverage through the military's TRICARE program or through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). All of the above programs are grouped together to form the public insurance category below.

Figure 57



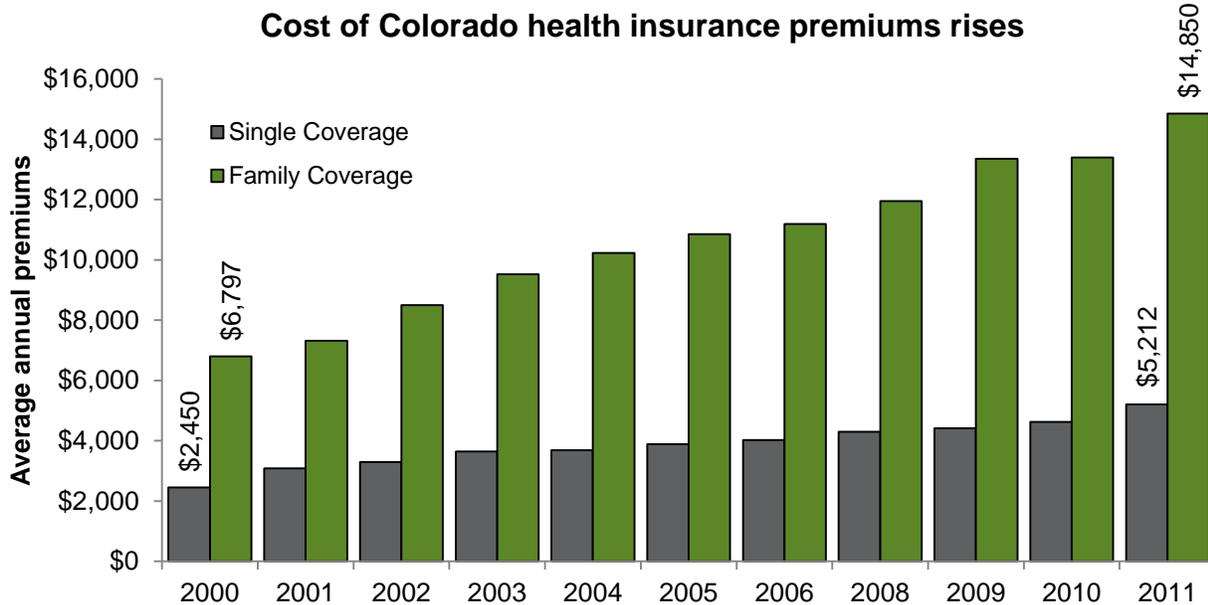
Source: EPI analysis of U.S. Census Bureau Current Population Survey (Annual Social and Economic Supplement) Private and government coverage are not mutually exclusive, and totals add to more than 100 percent. Overall, 84.3 percent reported having health insurance, and 15.7 percent reported no health insurance. Public health insurance includes Medicare, Medicaid, CHP+ and military health care programs. (Data for 2011)

¹⁷ EPI analysis of U.S. Census Bureau Current Population Survey, 2011 data

Health insurance coverage over time

Increased cost is a prominent trend in Colorado health insurance. In 2000, the average annual premium in Colorado was \$2,450 for single coverage and \$6,797 for family coverage. In 2011, those costs were \$5,212 and \$14,850 respectively. That represents a 113 percent increase in single coverage premiums, and a 118 percent increase in family coverage premiums since the beginning of the 21st century.¹⁸ (See Figure 58.)

Figure 58



Source: Colorado Department of Regulatory Agencies. Data are for employees of private-sector companies that offer health insurance. (Data through 2011)

At the same time that costs are rising, the burden of payment is falling increasingly on Coloradans. In 2000, Colorado employers asked their workers to pay 17 percent of premiums for individual coverage and 23 percent of premiums for family coverage. In 2010, Colorado’s premium averages more closely match the United States as a whole with employees paying 19 percent for individual coverage and 21 percent for family coverage.¹⁹

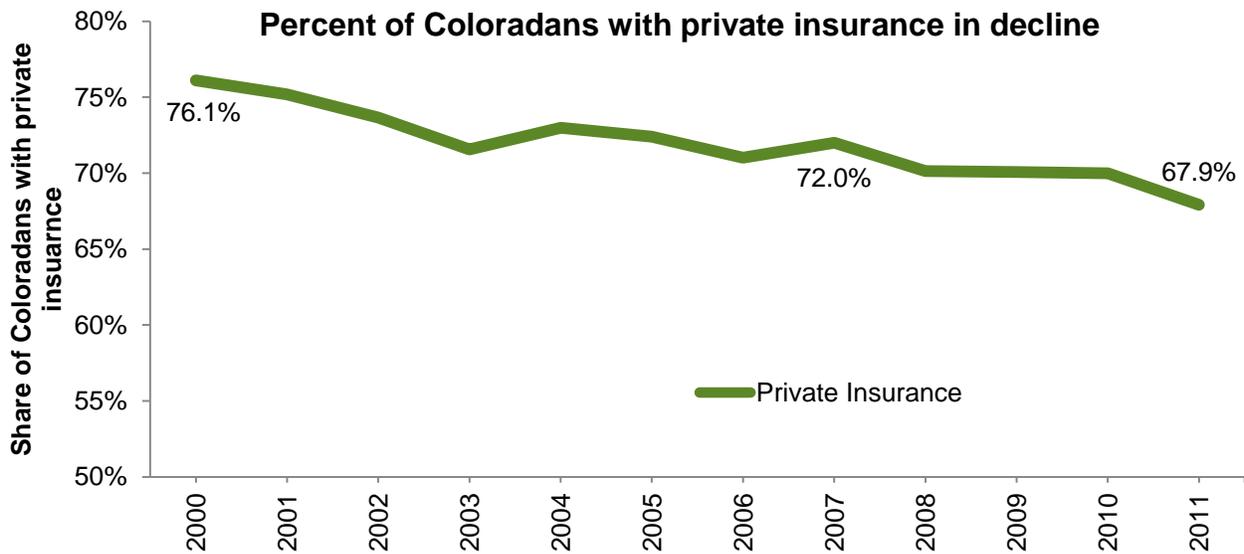
¹⁸ “Annual Report of the Commissioner of Insurance on 2011 Health Insurance Costs,” *Colorado Department of Regulatory Agencies: Report to the Colorado General Assembly, Feb. 2012*

¹⁹ Ibid

Public health insurance fills the gap

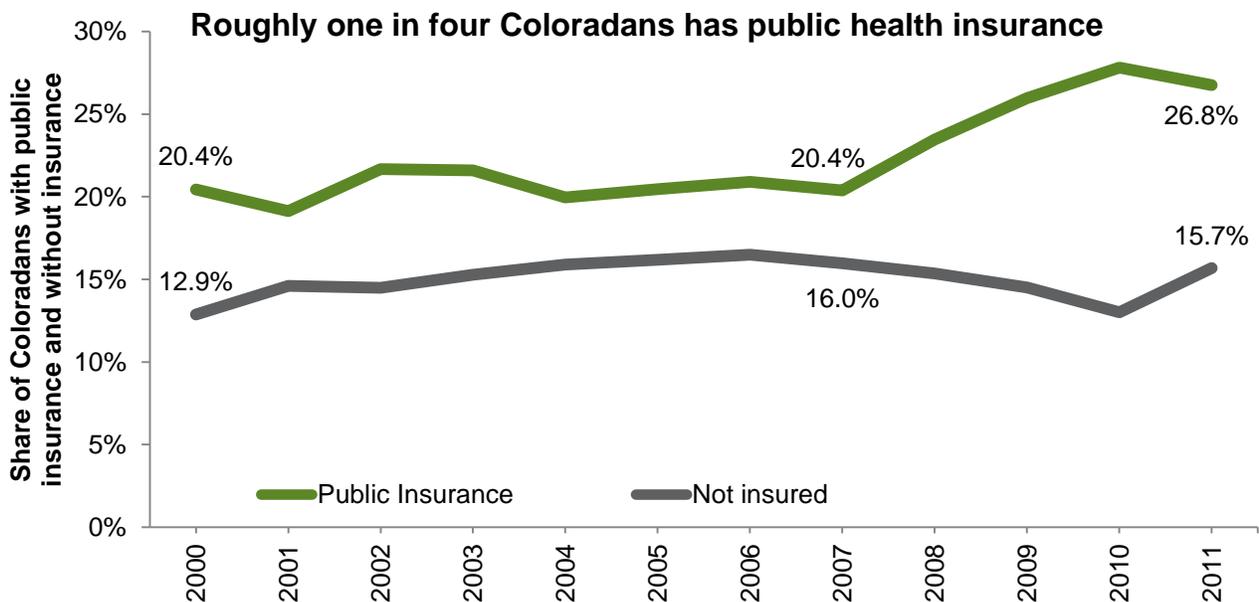
Private health insurance coverage in Colorado has declined since the beginning of the 21st century due, in part, to two recessions. Still, the percentage of uninsured Coloradans has remained more or less stable. The rate of uninsured Coloradans remained stable because many of the people who lost private insurance were able to enroll in public programs— Medicaid and the Child Health Plan Plus (CHP+). These programs have filled the gap created by declining private health insurance. (See figures 59 and 60.) In fact, Colorado’s Medicaid and CHP+ programs expanded between 2004 and 2013 to include new groups of parents, children, pregnant women, adults without dependent children and working adults with disabilities. On top of this, Colorado lawmakers passed Senate Bill 200 during the 2013 legislative session which will make all Coloradans under 133 percent of the Federal Poverty Level eligible for Medicaid so long as they are U.S. citizens or qualified aliens.

Figure 59



Source: EPI analysis of U.S. Census Bureau Current Population Survey (Annual Social and Economic Supplement) (Data through 2011)

Figure 60



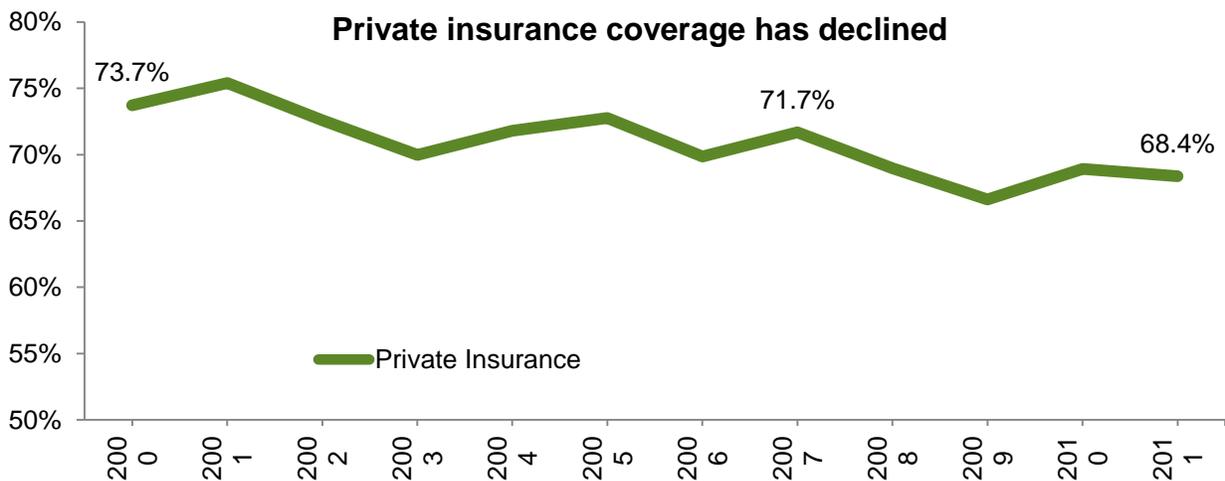
Source: EPI analysis of U.S. Census Bureau Current Population Survey (Annual Social and Economic Supplement) Public health insurance includes Medicare, Medicaid, CHP+ and military health care programs. (Data through 2011)

Child health coverage

Children are dependent on their parents or guardians for health insurance coverage. The availability of high-quality, affordable health care is an indicator of overall child health and their ability to excel.

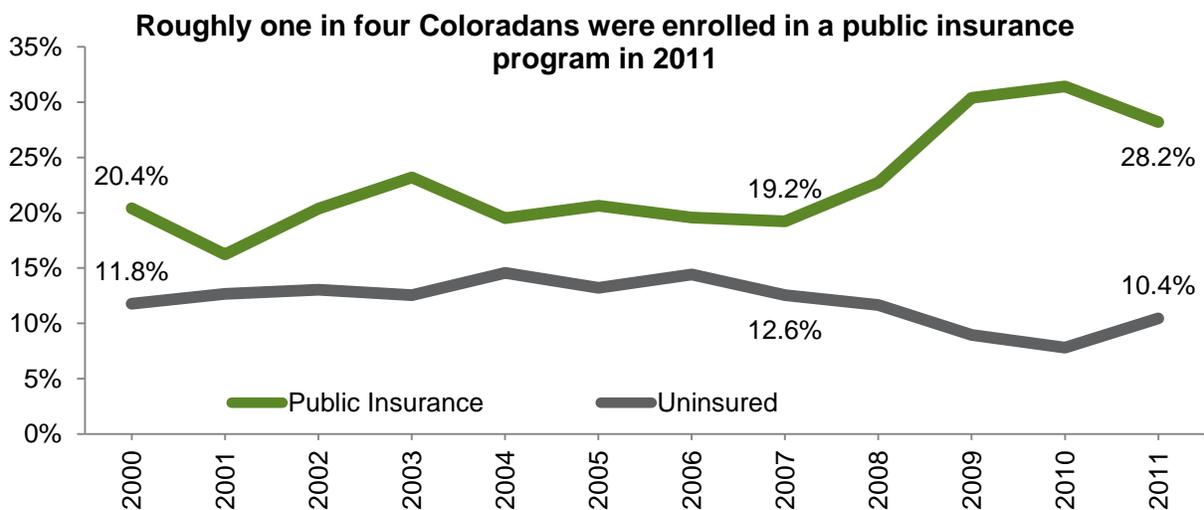
Consistent with overall health care coverage trends, a higher percentage of children were publically insured in 2011 than at the beginning of the 2000s. The increase in the percentage of children who are now covered by public insurance as a result of the 2007 recession is substantial. In 2007, the year the recession began, 19 percent of Colorado’s children were covered by public insurance. In 2010, after the recession was officially over, nearly one in three children was covered by public health insurance. In 2011, the percentage of children in Colorado covered by public health insurance decreased to 28.6 percent, perhaps as a result of positive economic growth across the state. (See figures 61 and 62.) Although only one in 10 Colorado children were uninsured in 2010, Colorado still has the 14th highest percentage of uninsured children in the country.²⁰

Figure 61



Source: EPI analysis of U.S. Census Bureau Current Population Survey (Annual Social and Economic Supplement) (Data through 2011)

Figure 62



Source: EPI analysis of U.S. Census Bureau Current Population Survey (Annual Social and Economic Supplement) Public health insurance includes Medicare, Medicaid, CHP+ and military health care programs. (Data through 2011)

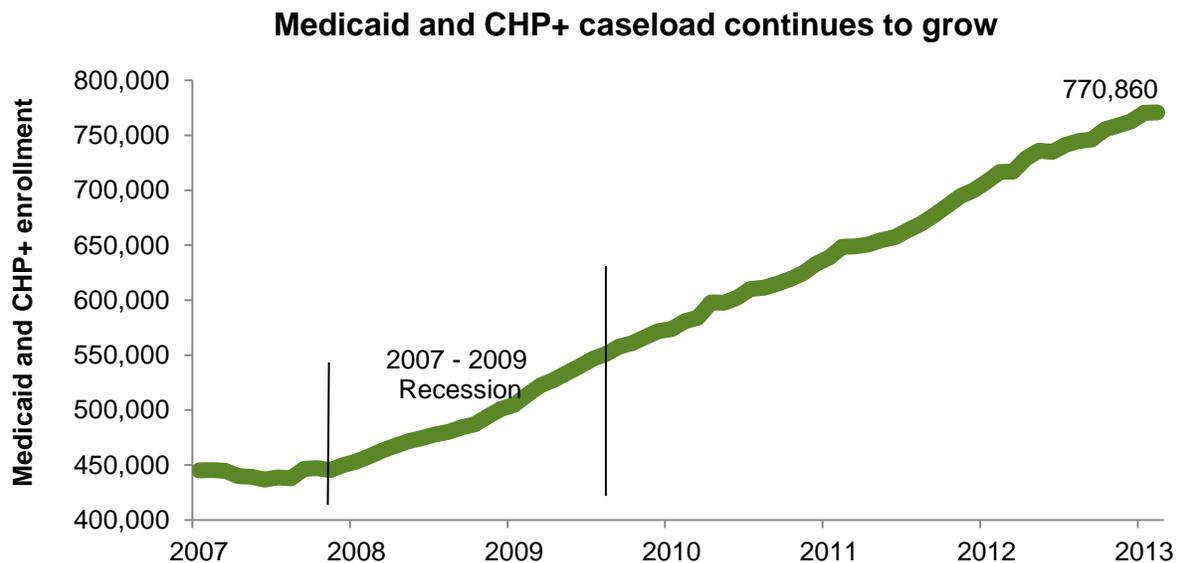
²⁰ EPI analysis of U.S. Census Bureau Current Population Survey

Medicaid and CHP+

Since the beginning of the 2007 recession, Colorado has seen consistent and substantial caseload growth in Medicaid and the Child Health Plan Plus (CHP+), public health insurance programs that have covered low-income parents, pregnant women, children and people with disabilities. Enrollment in these programs is now at record levels and has outpaced population growth. (See figures 63 and 64.) Three months into 2013, more than 770,000 Coloradans were enrolled in either Medicaid or CHP+. ²¹ Since March 2012, caseload has grown by more nearly 8 percent or 54,261 people. As the effects of the recession reverberate, Medicaid and CHP+ remain vital to support vulnerable Coloradans and ensure that those who have lost other means of insurance can still find health care coverage.

In Colorado, Medicaid and CHP+ enrollment does not fully represent the number of people who need health care. Many Coloradans are eligible but not enrolled in these programs. In 2010, 25,380 adults in Colorado were eligible for, but not enrolled in, Medicaid. ²² There are also many children in Colorado who are eligible but not enrolled. In 2011, 18.8 percent of all children eligible for Medicaid and/or CHP+ were not enrolled. This means that just less than 90,000 children were missing out on coverage that is integral to good health. ²³

Figure 63



Source: Analysis of Department of Health Care Policy and Financing (data through March 2013)

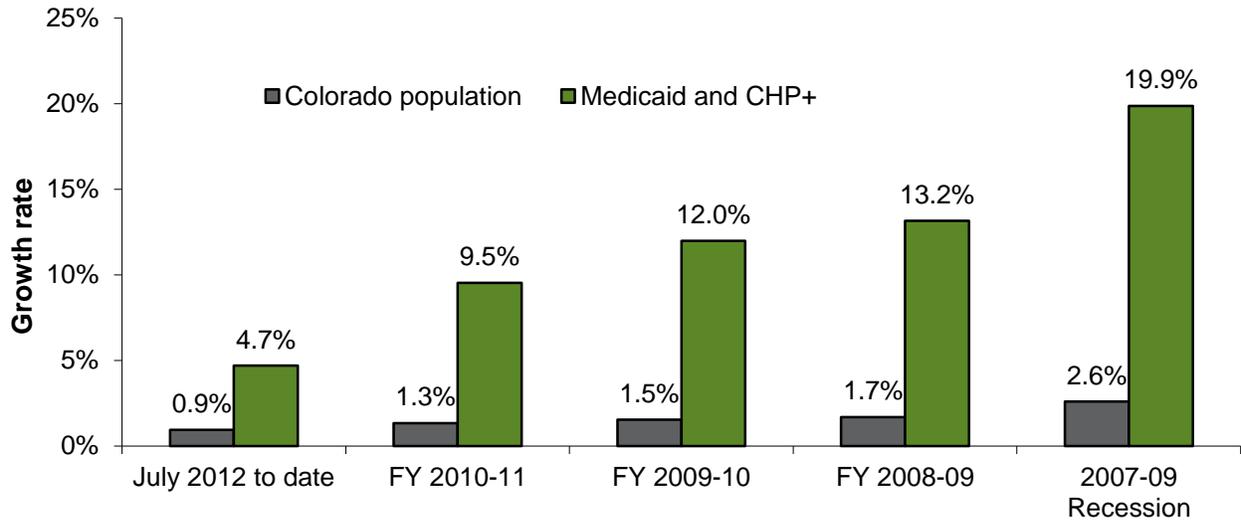
²¹ Analysis of “Premiums, Expenditures and Caseload Report,” *Colorado Department of Health Care Policy Financing*, January 2012 report.

²² Health insurance status of Colorado adults, *Colorado Health Institute*, June 2012.

²³ Health insurance and uninsurance data: Eligible but not enrolled, *Colorado Health Institute*, March 2013.

Figure 64

Colorado combined Medicaid and CHP+ caseload growth dramatically outpaces population growth



Source: Analysis of Department of Health Care Policy and Financing and Colorado Legislative Council data
The 2007 recession lasted from December 2007 to June 2009. (Data through February 2013)

Health insurance across the state

Public health insurance rates varied considerably across Colorado counties in 2010. In counties where data is available, overall uninsured rates range from a low of 8.3 percent in Douglas County to a high of 22.5 percent in Adams County. Douglas and Adams counties also represent the extremes of child uninsurance, with 13.4 percent of Adams County children uninsured and only 4.2 percent of Douglas County children uninsured. Public insurance coverage ranged from a low of 11.6 percent in Douglas County to a high of almost 40 percent in Pueblo County. (See Figure 65.)

Figure 65

COLORADO INSURANCE COVERAGE BY COUNTY						
	Uninsurance rate (individuals younger than 65)	Uninsured individuals (younger than 65)	Child uninsurance rate	Uninsured kids	Percentage of individuals (all ages) with public health insurance	Individuals (all ages with public health insurance)
Colorado	16.9%	756,062	9.4%	115,726	25.1%	1,261,246
Adams County	22.5%	92,279	13.4%	17,208	27.1%	121,334
Denver County	19.0%	104,856	9.7%	13,020	29.2%	179,143
Arapahoe County	18.2%	94,656	1.3%	19,083	22.9%	132,762
Mesa County	17.2%	22,960	10.9%	3,730	31.8%	46,373
Weld County	15.8%	36,373	7.1%	5,031	26.0%	66,418
El Paso County	15.2%	82,962	6.5%	10,597	26.3%	160,070
Pueblo County	14.0%	18,413	4.2%	1,610	39.7%	61,815
Jefferson County	13.9%	64,835	8.0%	9,386	22.1%	117,966
Larimer County	13.9%	37,147	6.3%	3,990	23.1%	70,054
Boulder County	13.0%	34,603	7.9%	4,903	17.6%	52,308
Douglas County	8.3%	22,353	4.2%	3,645	11.6%	33,784

*U.S. Census Bureau American Community Survey (data for 2011)
Public insurance includes Medicare, Medicaid and CHP+, it **does not include** military health care programs.
ACS one year estimates are only available for geographic areas with more than 65,000 people.*

CONCLUSION

The past six years have tested the resolve of many working Coloradans and their families. The 2007 recession wreaked havoc on the labor market causing many Coloradans to lose any semblance of economic security and stability. The great recession also showcased the need for a strong, sturdy and efficient social safety net. This safety net has been of utmost importance to many Coloradans, enabling them to cope with the effects of the great recession. Policy-makers in Colorado must remain committed to ensuring that this safety net is intact for future generations.

The most recent economic data show that the economy may finally be on its way back to a healthier state. Policy-makers at the state and national level should be aware that, as of now, the recovery is still tenuous and any new policy should be cautious, thoughtful and forward thinking. Furthermore, policy-makers should be aware that the recent broad and generalized improvement in the labor market has not been evenly distributed to all populations across the state. As such, legislators should focus on policies that can spread the improvement more evenly allowing all Coloradans the opportunity for economic security, stability and success.

APPENDIX 1

POVERTY THRESHOLDS FOR 2012 BY SIZE OF FAMILY AND NUMBER OF RELATED CHILDREN UNDER 18 YEARS									
Size of family unit	Related children under 18 years								
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)									
Under 65 years	\$11,945								
65 years and over	\$11,011								
Two people									
Householder under 65 years	\$15,374	\$15,825							
Householder 65 years and over	\$13,878	\$15,765							
Three people	\$17,959	\$18,480	\$18,498						
Four people	\$23,681	\$24,069	\$23,283	\$23,364					
Five people	\$28,558	\$28,974	\$28,087	\$27,400	\$26,981				
Six people	\$32,847	\$32,978	\$32,298	\$31,647	\$30,678	\$30,104			
Seven people	\$37,795	\$38,031	\$37,217	\$36,651	\$35,594	\$34,362	\$33,009		
Eight people	\$42,271	\$42,644	\$41,876	\$41,204	\$40,249	\$39,038	\$37,777	\$37,457	
Nine people or more	\$50,849	\$51,095	\$50,416	\$49,845	\$48,908	\$47,620	\$46,454	\$46,165	\$44,387

Source: U.S. Census Bureau (data for 2012)

APPENDIX 2

The cost of meeting basic needs varies dramatically among Colorado’s 64 counties, ranging from \$30,089 in Kit Carson County to \$66,607 in Pitkin County for a family with one adult, one preschooler and one school-age child. The annual median wage for many common occupations is less than the Self-Sufficiency Standard in some counties.

Working as a retail salesperson is the most common Colorado occupation, representing 3 percent of the state’s workers. With median hourly earnings of \$11.23 per hour (median annual earnings of \$23,358), the top occupation in Colorado provides workers with earnings that are less than half of the standard for that family type in Larimer County.

The following table is adapted from the Self-Sufficiency Standard for Colorado 2011, released Oct. 28, 2011, available online at <http://bit.ly/cosss2011>. Wages are adjusted for inflation using the West region Consumer Price Index from the Bureau of Labor Statistics.

		ANNUAL MEDIAN WAGE FOR SELECT OCCUPATIONS										
		All occupations	Retail salespersons	Secretaries, administrative assistants, except medical, legal and executive	Cashiers	Registered nurses	Waiters and waitresses	Customer service representatives	General and operations managers	Business operations specialists all other	Janitors and cleaners except maids and housekeeping cleaners	Sales representatives wholesale and manufacturing except technical and scientific products
		\$37,836	\$23,358	\$33,700	\$19,644	\$68,089	\$18,573	\$32,238	\$98,084	\$65,269	\$22,370	\$54,197
Annual Self-Sufficiency Standard for one adult, one preschooler and one school-age child		Annual median wage as a percentage of the Self-Sufficiency Standard for each occupation										
Adams	\$54,893	69%	43%	61%	36%	124%	34%	59%	179%	119%	41%	99%
Alamosa	\$37,435	101%	62%	90%	52%	182%	50%	86%	262%	174%	60%	145%
Arapahoe	\$54,117	70%	43%	62%	36%	126%	34%	60%	181%	121%	41%	100%
Archuleta	\$41,149	92%	57%	82%	48%	165%	45%	78%	238%	159%	54%	132%
Baca	\$31,791	119%	73%	106%	62%	214%	58%	101%	309%	205%	70%	170%
Bent	\$37,319	101%	63%	90%	53%	182%	50%	86%	263%	175%	60%	145%

ANNUAL MEDIAN WAGE FOR SELECT OCCUPATIONS												
	All occupations	Retail salespersons	Secretaries, administrative assistants, except medical, legal and executive	Cashiers	Registered nurses	Waiters and waitresses	Customer service representatives	General and operations managers	Business operations specialists all other	Janitors and cleaners except maids and housekeeping cleaners	Sales representatives wholesale and manufacturing except technical and scientific products	
	\$7,836	\$23,358	\$33,700	\$19,644	\$ 68,089	\$18,573	\$32,238	\$98,084	\$65,269	\$ 22,370	\$54,197	
Annual Self-Sufficiency Standard for one adult, one preschooler and one school-age child	Annual median wage as a percentage of the Self-Sufficiency Standard for each occupation											
Boulder	\$60,567	62%	39%	56%	32%	112%	31%	53%	162%	108%	37%	89%
Broomfield	\$58,916	64%	40%	57%	33%	116%	32%	55%	166%	111%	38%	92%
Chaffee	\$38,830	97%	60%	87%	51%	175%	48%	83%	253%	168%	58%	140%
Cheyenne	\$44,753	85%	52%	75%	44%	152%	42%	72%	219%	146%	50%	121%
Clear Creek	\$50,215	75%	47%	67%	39%	136%	37%	64%	195%	130%	45%	108%
Conejos	\$34,409	110%	68%	98%	57%	198%	54%	94%	285%	190%	65%	158%
Costilla	\$34,034	111%	69%	99%	58%	200%	55%	95%	288%	192%	66%	159%
Crowley	\$31,035	122%	75%	109%	63%	219%	60%	104%	316%	210%	72%	175%
Custer	\$38,333	99%	61%	88%	51%	178%	48%	84%	256%	170%	58%	141%
Delta	\$38,579	98%	61%	87%	51%	176%	48%	84%	254%	169%	58%	140%
Denver	\$50,243	75%	46%	67%	39%	136%	37%	64%	195%	130%	45%	108%
Dolores	\$34,050	111%	69%	99%	58%	200%	55%	95%	288%	192%	66%	159%
Douglas	\$63,607	59%	37%	53%	31%	107%	29%	51%	154%	103%	35%	85%
Eagle	\$62,297	61%	37%	54%	32%	109%	30%	52%	157%	105%	36%	87%
El Paso	\$47,300	80%	49%	71%	42%	144%	39%	68%	207%	138%	47%	115%
Elbert	\$46,955	81%	50%	72%	42%	145%	40%	69%	209%	139%	48%	115%
Fremont	\$36,951	102%	63%	91%	53%	184%	50%	87%	265%	177%	61%	147%
Garfield	\$55,462	68%	42%	61%	35%	123%	33%	58%	177%	118%	40%	98%

		ANNUAL MEDIAN WAGE FOR SELECT OCCUPATIONS										
		All occupations	Retail salespersons	Secretaries, administrative assistants, except medical, legal and executive	Cashiers	Registered nurses	Waiters and waitresses	Customer service representatives	General and operations managers	Business operations specialists all other	Janitors and cleaners except maids and housekeeping cleaners	Sales representatives wholesale and manufacturing except technical and scientific products
		\$37,836	\$23,358	\$33,700	\$19,644	\$68,089	\$18,573	\$32,238	\$98,084	\$ 65,269	\$22,370	\$54,197
Annual Self-Sufficiency Standard for one adult, one preschooler and one school-age child		Annual median wage as a percentage of the Self-Sufficiency Standard for each occupation										
Gilpin	\$49,712	76%	47%	68%	40%	137%	37%	65%	197%	131%	45%	109%
Grand	\$47,796	79%	49%	71%	41%	142%	39%	67%	205%	137%	47%	113%
Gunnison	\$47,500	80%	49%	71%	41%	143%	39%	68%	206%	137%	47%	114%
Hinsdale	\$47,535	80%	49%	71%	41%	143%	39%	68%	206%	137%	47%	114%
Huerfano	\$32,208	117%	73%	105%	61%	211%	58%	100%	305%	203%	69%	168%
Jackson	\$42,860	88%	54%	79%	46%	159%	43%	75%	229%	152%	52%	126%
Jefferson	\$55,620	68%	42%	61%	35%	122%	33%	58%	176%	117%	40%	97%
Kiowa	\$30,655	123%	76%	110%	64%	222%	61%	105%	320%	213%	73%	177%
Kit Carson	\$30,089	126%	78%	112%	65%	226%	62%	107%	326%	217%	74%	180%
La Plata	\$46,070	82%	51%	73%	43%	148%	40%	70%	213%	142%	49%	118%
Lake	\$50,917	74%	46%	66%	39%	134%	36%	63%	193%	128%	44%	106%
Larimer	\$51,435	74%	45%	66%	38%	132%	36%	63%	191%	127%	43%	105%
Las Animas	\$37,245	102%	63%	90%	53%	183%	50%	87%	263%	175%	60%	146%
Lincoln	\$34,070	111%	69%	99%	58%	200%	55%	95%	288%	192%	66%	159%
Logan	\$36,931	102%	63%	91%	53%	184%	50%	87%	266%	177%	61%	147%
Mesa	\$43,084	88%	54%	78%	46%	158%	43%	75%	228%	151%	52%	126%
Mineral	\$45,054	84%	52%	75%	44%	151%	41%	72%	218%	145%	50%	120%
Moffat	\$45,630	83%	51%	74%	43%	149%	41%	71%	215%	143%	49%	119%
Montezuma	\$41,331	92%	57%	82%	48%	165%	45%	78%	237%	158%	54%	131%

ANNUAL MEDIAN WAGE FOR SELECT OCCUPATIONS												
	All occupations	Retail salespersons	Secretaries, administrative assistants, except medical, legal and executive	Cashiers	Registered nurses	Waiters and waitresses	Customer service representatives	General and operations managers	Business operations specialists all other	Janitors and cleaners except maids and housekeeping cleaners	Sales representatives wholesale and manufacturing except technical and scientific products	
	\$37,836	\$23,358	\$33,700	\$19,644	\$68,089	\$18,573	\$32,238	\$98,084	\$65,269	\$22,370	\$54,197	
Annual Self-Sufficiency Standard for one adult, one preschooler and one school-age child	Annual median wage as a percentage of the Self-Sufficiency Standard for each occupation											
Montrose	\$41,830	90%	56%	81%	47%	163%	44%	77%	234%	156%	53%	130%
Morgan	\$33,231	114%	70%	101%	59%	205%	56%	97%	295%	196%	67%	163%
Otero	\$33,718	112%	69%	100%	58%	202%	55%	96%	291%	194%	66%	161%
Ouray	\$52,037	73%	45%	65%	38%	131%	36%	62%	188%	125%	43%	104%
Park	\$60,776	62%	38%	55%	32%	112%	31%	53%	161%	107%	37%	89%
Phillips	\$35,983	105%	65%	94%	55%	189%	52%	90%	273%	181%	62%	151%
Pitkin	\$66,607	57%	35%	51%	29%	102%	28%	48%	147%	98%	34%	81%
Prowers	\$34,208	111%	68%	99%	57%	199%	54%	94%	287%	191%	65%	158%
Pueblo	\$38,955	97%	60%	87%	50%	175%	48%	83%	252%	168%	57%	139%
Rio Blanco	\$48,546	78%	48%	69%	40%	140%	38%	66%	202%	134%	46%	112%
Rio Grande	\$33,433	113%	70%	101%	59%	204%	56%	96%	293%	195%	67%	162%
Routt	\$60,620	62%	39%	56%	32%	112%	31%	53%	162%	108%	37%	89%
Saguache	\$38,082	99%	61%	88%	52%	179%	49%	85%	258%	171%	59%	142%
San Juan	\$36,431	104%	64%	93%	54%	187%	51%	88%	269%	179%	61%	149%
San Miguel	\$58,210	65%	40%	58%	34%	117%	32%	55%	169%	112%	38%	93%
Sedgwick	\$35,719	106%	65%	94%	55%	191%	52%	90%	275%	183%	63%	152%
Summit	\$62,776	60%	37%	54%	31%	108%	30%	51%	156%	104%	36%	86%
Teller	\$41,580	91%	56%	81%	47%	164%	45%	78%	236%	157%	54%	130%
Washington	\$32,806	115%	71%	103%	60%	208%	57%	98%	299%	199%	68%	165%
Weld	\$47,068	80%	50%	72%	42%	145%	39%	68%	208%	139%	48%	115%
Yuma	\$32,817	115%	71%	103%	60%	207%	57%	98%	299%	199%	68%	165%

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The mission of the Economic Policy Institute is to provide high-quality research and education to promote a prosperous, fair and sustainable economy. The institute stresses real-world analysis and a concern for the living standards of working people, and it makes its findings accessible to the general public, the media and policy makers. EPI works to strengthen democracy by providing people with the tools to participate in the public discussion on the economy, believing such participation will result in economic policies that better reflect the public interest.



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789 Sherman St., Suite 300, Denver, CO / 80203 / 303-573-5669 / www.cclponline.org