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## C. INCOME AND COST OF LIVING

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### 1. Census Household and Family Income (Table C-1, C-2)

In spite of the Valley's many potentials for development and living advantages, the region as a whole persistently ranks as the State's lowest in income. Table C-1 contains data reported in the 2000 Census for households, families, per capita, and by gender. When measured by household, income is lower because households contain a mix of families (often with two or more wage earners), single persons, students, and persons relying on retirements or unearned sources. Because the Census was taken in April 2000, income relates to the full year 1999.

The Census data is extremely useful in showing the number and percentage of households and families by income bracket, which can be used for various types of market analysis. As expected, we find higher percentages of the Valley's households and families in the lower income brackets, and fewer in the top ones. Households in the Valley under \$15,000 (equivalent to about \$7.21/hour) were 27.3%, as compared with only 11.9% Statewide. In brackets over \$50,000 (equivalent to about \$24.00/hour), the Valley had only 23.0% compared to 47.4% in Colorado.

Median household income (the midpoint where half are lower and half higher) was \$28,138 in the Valley, or 59.6% of the Colorado household median income of \$47,203. This represents an income gap with the State of \$19,065. Counties with the highest medians were Mineral (\$34,844); Rio Grande (31,836); and Alamosa (\$29,447). The lowest were in Costilla (\$19,531); Conejos (\$24,744); and Saguache (\$25,495).

Census Bureau updates on median household income for San Luis Valley counties in 2004 are as follows: Alamosa, \$31,587; Conejos, \$27,077; Costilla, \$22,165; Mineral, \$39,725; Rio Grande, \$34,680; and Saguache \$23,638. These compare with \$50,105 in the statewide median household. By these numbers, Costilla was only 44.2% of the State's median income, and Saguache only 47.2%. The Valley's highest median household income was Mineral at \$39,725, but it only represented 79.3% of Colorado's \$50,105.

The once-in-ten years look provided by the Census also gave us a chance to compare incomes of men and women. Average incomes for the Valley as a whole show men at \$33,552, compared to \$25,154 for women. Female averages are only 76.0% of male income, and the gap between men and women is \$8,398. Comparing the sexes at the State level, mean income for women is a little closer to men at 79.2%. When viewing median incomes, similar disparities are shown. In the Valley, median income disparities between men and women are

greatest in Mineral (67.4%), and Costilla (72.0%). Alamosa shows the least difference, with women at 82.2% of their male counterparts.

Table C-2 indicates the source of income as reported by households in the Census. The Valley is shown to have a fewer percentage of households with earned income (77.1%), and more dependent on Social Security sources (34.9%) and public assistance (8.5%). State percentages, by contrast, are showing 85.8% of households with some form of earnings; only 22.9% depending on Social Security; and 2.5% on public assistance.

## **2. BEA Personal Income (C-3, C-4)**

In addition to their potentially greater accuracy on the amount of income, the BEA estimates also have the advantage of being updated annually (albeit a 2-year time lag). Unfortunately, BEA personal income does not have detail by income bracket, medians, and social characteristics which the Census does have. BEA calculates per capita personal income for counties by dividing its own estimate of total population for the county into the total dollar amount of personal income. Total population includes all persons regardless of age or labor force status.

Table C-3 shows 2005 per capita personal income for the region at \$23,161, which is 67.2% of the US per capita of \$34,471, and only 61.7% of Colorado's \$37,510. County per capita and their percentages of National and State are as follows: Alamosa, \$24,985 (72.5%/66.6%); Conejos, \$18,875 (54.7%/50.3%); Costilla, \$22,158 (64.3%/59.1%); Mineral, \$27,066 (78.5%/72.2%); Rio Grande, \$26,793 (77.7%/71.1%); and Saguache, \$17,999 (52.2%/47.9%).

Saguache County was the poorest county in the State, and ranked 64 out of 64 counties. Per capita ranks in other counties were Conejos (62); Costilla (55); Alamosa (50); Rio Grande (41); and Mineral (40). Saguache and Conejos also ranked in the bottom 10% of over 3,000 counties in the USA.

Per capita in the Valley increased from \$18,753 in 2000 to \$23,161 in 2005, an increase of 23.5%. This compares with a statewide increase of 12.7% in per capita income. The Valley's percentage of State was 56.2% in 2000, increasing to 61.6% in 2005. This represents improvement, but still a long way to go to have parity of income with the rest of Colorado.

The amount of disposable income left after providing for basic living needs such as housing, food, health, transportation, and other necessities is extremely limited. This is a factor which must be considered when planning business startups in retail, service, and other ventures which depend entirely on circulated dollars.

Table C-4 presents the total and various categories of personal income reported by BEA for 2005 for the counties and region. The region's Total Personal Income of almost \$1.1 billion is comprised of three main components, including Net Earnings by Residents (\$665.8 million/60.8%); Transfer Payments (\$265.4 million/24.2%); and Dividends, Interest, and Rent (\$164.7 million/15.0%). While these are the most comprehensive we have, the BEA numbers do not include non-government pensions and retirement income.

Wage & Salary disbursements of \$476.6 million represent the largest portion of Net Earnings and 43.5% of Total Personal Income. Proprietors Income at \$130.2 million (11.9%) is the second largest source. Government Medical payments at \$119.8 million (10.9%) through Medicare, Public Assistance, and Veterans are the largest segment of Transfer Payments.

Looking at the county differences, Conejos and Costilla rely on significantly higher percentages of Transfer Payments, 34.2% and 35.4%, respectively. Mineral has the lowest in Transfer Payments (16.2%), and highest in Dividends (31.5%). Commuters add more to their county Net Earnings in Conejos (18.4%); Costilla (17.0%); and Saguache (12.4%). Proprietors make higher proportions of Net Earnings in Rio Grande (16.8%), and Mineral (12.9%).

### **3. Poverty (Table C-5)**

High poverty rates also accompany the low incomes. Based on 1999 incomes, the Census shows a total of 1,913 (15.7%) of the families, and 9,067 (20.2%) of all persons regardless of family status, falling below the poverty line. Valley rates compare with only 6.2% of families in Colorado, and 9.3% of the individuals. Percentages of persons in poverty exceeding the Valley average include Alamosa (21.3%), Conejos (23.0%), Costilla (26.8%), and Saguache (22.6%).

Families with a female householder are showing rates of 44.2%, and those with children go even higher. Female-headed households with children under 18 had poverty rates of 50.0%, and the rate for those with any children under 5 years of age was up to 69.6%. Some of the County rates for female householders exceeded even this.

Eligibility for Empowerment Zone and Enterprise Community grants are based on very high poverty rates by Census tract, and the Valley has a number of tracts which qualified in the past are also likely to meet new requirements if funding for this program is continued.

The poverty rate is defined as the money income level that is 3 times higher than a basic food budget. Poverty thresholds are based on annual gross income and increase with family size or persons in the household.

Thresholds for 1999 used in the Census estimates started at \$8,240 for one person, \$16,700 for a family of 4, and up to \$27,980 for 8 persons. Updates for 2001 start at \$9,214 for one person (\$8,494 if 65+), \$17,960 for a family of 4 (2 adults with 2 children under 18), and up to \$32,894 for 8 persons.

Income eligibility guidelines for various programs are generally much higher than the poverty levels. School lunch eligibility (Alamosa SD) for a family of 4 is \$22,165 for free meals, and \$31,543 for reduced price. Limits for the Low-income Energy Assistance Program (LEAP) are \$15,444 for one person, and \$31,548 for a 4-person household. Low income for Community Development Block Grant assistance in our counties is \$16,100 for one person, and \$23,000 for a family of 4. Gross income of \$25,750 or less for one person, and \$36,800 for a family of 4, is needed to qualify under CDBG's moderate income guidelines.

#### **4. Public Assistance (Table C-6)**

The Colorado Department of Human Services reported 2,000 public assistance cases for the Valley counties in January 2002, including 1,171 (58.5%) Old Age pensioners, 395 (19.8%) receiving services under Aid to Needy Disabled, and 434 (21.7%) enrolled in the TANF welfare-to-work program (formerly AFDC). Welfare program reforms are credited with cutting the number of AFDC cases in half since the start of the TANF program in July 1997.

Comparisons based on the 1997-2002 timeframe show the total number of public assistance cases in Colorado dropping from 15.0 cases per/1,000 in 1997 to 11.0/1,000 in 2002. The Valley's also dropped from 54.8/1,000 to 43.3/1,000 in the same period, but the Valley rates are still four times higher than the State. County rates exceeding the Valley average include Conejos (53.0), Costilla (84.1), and Saguache (37.4).

To a large extent it is not surprising to see a higher dependence on public assistance in the Valley, considering its lower wage structure and limited job opportunities. The target group of working age persons on public assistance represent only about one-fifth of the total, the balance made up of older persons and persons with disabilities.

#### **5. Cost of Living and Inflation (Table C-7, C-8)**

The CSU study cited in Table C-7 summarizes the results obtained from representative communities in 63 Colorado counties, including all 6 in the San Luis Valley. The Cost of Living Index (COLI) developed by the study measures the differences between counties on the cost of purchasing a standard "basket of goods" consisting of 75 items, the same as used in the Consumer Expenditure Survey (CES) conducted by the Bureau of Labor

Statistics (BLS), and approximating a middle-management life style. A composite index for the 63-county average = 1.000. Values higher or lower than 1.000 indicate higher or lower cost of living.

The same comparison can be made with the component index to determine how closely a county is in line with average Housing, Goods and Services, Transportation, and Other costs. The 2002 study classified the following within the "Goods and Services" category: Food at Home; Food Away from Home; Alcoholic Beverages; Apparel; Healthcare; Entertainment; Personal Care Products and Services; Reading; Education; Tobacco Products; and Supplies. The "Other" category includes Personal Insurance and Pensions; and Miscellaneous items. An argument could be made that the weighting of 20.78% for Transportation would not be enough if the study were to be updated with today's gas prices.

Composite Indexes in Table C-7 show that all of the Valley counties are below 1.000, indicating a below average cost of living. Indexes in the Valley ranged from 0.860 in Alamosa to 0.974 in Mineral. The lowest cost of living in the study counties was Baca (0.834), and Pitkin (1.106) had the highest.

Purchasing power was also estimated in the study by dividing median household income by the COLI developed for each county. The table shows that the lower cost of living in Alamosa increases the purchasing power of its residents from a median income of \$29,447 to \$34,232, a difference of \$4,785. In Gunnison County, by contrast, the higher COLI would result in a loss of \$1,615 in purchasing power for your higher median income of \$36,916. To the extent that the study model is relatively accurate and still holds true in 2002, the Valley counties may be receiving partial compensation for their lower incomes through the added purchasing power of a lower cost of living.

Consumer Price Index (CPI) information shown in Table C-8 provides the official source of inflation measurement in Colorado. CPI measures the average change in prices over time in a fixed market basket of goods and services. The percent change from the previous index number to the current calculates the rate of inflation. The Bureau of Labor Statistics provides data for the United States and major cities, including the Denver-Boulder-Greeley CMSA which is the only data available for Colorado.

From 2000-2002, Colorado was running a higher rate of inflation than the USA, but from 2003-2005 it was significantly lower. The 2006 CPI of 3.6% for Colorado compares with 3.2% for the USA, and indicates that inflation may be returning again as stronger factor in the Colorado and regional economy.

## 6. Non-income Amenities (Table C-9)

Other benefits of living in the San Luis Valley often outweigh the lower incomes, and clean air, clean water, rural lifestyle, abundance of public lands and outdoor recreation, cool summer temperatures in normal years, minimal traffic in most areas, a perceived lower crime rate, and a stronger family focus are frequently mentioned non-income alternatives. Quantified documentation of these quality of life variables is hard to obtain, but we were able to find a few sources which offer some insight as to how this subject is being approached and studied.

A "natural amenities scale" produced by the USDA Economic Research Service is presented in the table which scores counties on factors such as mean temperatures, sunlight, humidity, and water area. Based on this scale, the highest rank of 7 was awarded to Hinsdale and Lake in the selected comparison counties, and the lowest rank of 3 to Kit Carson. Alamosa County was rated 4, same as Pueblo, and the rest of the Valley counties scored a "6."

The idea that amenities such as those mentioned above are even more important than higher paying jobs and industry in attracting investment in the Rocky Mountains and areas like the Valley is postulated in one of the studies we reviewed.<sup>1</sup> Another study presented some useful indicators for measuring a community's progress towards quality of life goals for arts and culture, business and economy, education, governance and policy, health and human services, natural resources, and physical infrastructure.<sup>2</sup> Potential indicators included items such as arts education funding, number of sites listed on Historic Properties Register, retail sales per capita, multicultural program participation, graduation rates, volunteer hours, voter registrations, stream water quality, park area per capita, auto traffic, and many other items.

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<sup>1</sup> Alexander C. Vias, (University of Northern Colorado), "Jobs Follow People in the Rural Rocky Mountain West," *Rural Development Perspectives*, vol. 14, no.2 (circa 1997).

<sup>2</sup> RCVL Indicator Resource List, Rogue Valley Civic League and Southern Oregon University, "Southern Oregon Quality of Life Index."

Table C-1

**Income for Households, Families, Per Capita, and Earnings by Gender, 2000 Census**

	Alamosa	Conejos	Costilla	Mineral	Rio Grande	Saguache	San Luis Valley	Colorado
	%	%	%	%	%	%	%	%
<b>Income in 1999</b>								
<b>Households</b>	<b>5,475 100.0</b>	<b>2,981 100.0</b>	<b>1,496 100.0</b>	<b>381 100.0</b>	<b>4,698 100.0</b>	<b>2,311 100.0</b>	<b>17,342 100.0</b>	<b>100.0</b>
Less than \$10,000	877 16.0	581 19.5	382 25.5	34 8.9	618 13.2	411 17.8	2,903 16.7	6.9
\$10,000 to \$14,999	530 9.7	363 12.2	199 13.3	27 7.1	476 10.1	250 10.8	1,845 10.6	5.0
\$15,000 to \$24,999	905 16.5	560 18.8	321 21.5	66 17.3	725 15.4	467 20.2	3,044 17.6	11.2
\$25,000 to \$34,999	843 15.4	477 16.0	227 15.2	65 17.1	780 16.6	409 17.7	2,801 16.2	12.6
\$25,000 to \$49,999	889 16.2	389 13.0	186 12.4	82 21.5	877 18.7	332 14.4	2,755 15.9	17.0
\$50,000 to \$74,999	835 15.3	371 12.4	128 8.6	57 15.0	770 16.4	265 11.5	2,426 14.0	21.2
\$75,000 to \$99,999	242 4.4	131 4.4	24 1.6	30 7.9	230 4.9	104 4.5	761 4.4	11.9
\$100,000 to \$149,999	281 5.1	87 2.9	21 1.4	12 3.1	104 2.2	57 2.5	562 3.2	9.1
\$150,000 to \$199,999	29 0.5	11 0.4	4 0.3	1 0.3	43 0.9	4 0.2	92 0.5	2.6
\$200,000 or more	44 0.8	11 0.4	4 0.3	7 1.8	75 1.6	12 0.5	153 0.9	2.6
Median household income	\$29,447	\$24,744	\$19,531	\$34,844	\$31,836	\$25,495	\$28,138	\$47,203
Mean household income	\$39,960	\$33,555	\$26,350	\$53,491	\$40,844	\$33,196	\$37,321	\$61,437
<b>Families</b>	<b>3,727 100.0</b>	<b>2,221 100.0</b>	<b>1,030 100.0</b>	<b>258 100.0</b>	<b>3,418 100.0</b>	<b>1,554 100.0</b>	<b>12,208 100.0</b>	<b>100.0</b>
Less than \$10,000	356 9.6	237 10.7	154 15.0	14 5.4	274 8.0	186 12.0	1,221 10.0	3.8
\$10,000 to \$14,999	282 7.6	259 11.7	120 11.7	17 6.6	281 8.2	139 8.9	1,098 9.0	3.1
\$15,000 to \$24,999	531 14.2	442 19.9	230 22.3	34 13.2	452 13.2	321 20.7	2,010 16.5	8.6
\$25,000 to \$34,999	543 14.6	424 19.1	210 20.4	42 16.3	592 17.3	287 18.5	2,098 17.2	10.9
\$25,000 to \$49,999	735 19.7	315 14.2	171 16.6	65 25.2	709 20.7	277 17.8	2,272 18.6	16.9
\$50,000 to \$74,999	749 20.1	319 14.4	103 10.0	43 16.7	706 20.7	194 12.5	2,114 17.3	24.0
\$75,000 to \$99,999	213 5.7	127 5.7	19 1.8	23 8.9	192 5.6	94 6.0	668 5.5	14.6
\$100,000 to \$149,999	245 6.6	76 3.4	19 1.8	12 4.7	97 2.8	44 2.8	493 4.0	11.5
\$150,000 to \$199,999	29 0.8	11 0.5	0 0.0	1 0.4	43 1.3	2 0.1	86 0.7	3.3
\$200,000 or more	44 1.2	11 0.5	4 0.4	7 2.7	72 2.1	10 0.6	148 1.2	3.4
Median family income	\$38,389	\$29,066	\$25,509	\$40,833	\$36,809	\$29,405	\$33,460	\$55,883
Mean family income	\$48,784	\$38,497	\$30,591	\$66,929	\$47,018	\$37,107	\$43,740	\$71,444
<b>Per capita income</b>	<b>\$15,037</b>	<b>\$12,050</b>	<b>\$10,748</b>	<b>\$24,475</b>	<b>\$15,650</b>	<b>\$13,121</b>	<b>\$14,242</b>	<b>\$24,049</b>
<b>Earnings by Gender</b>								
Male full-time, year-round: median	\$27,733	\$26,351	\$22,390	\$28,750	\$30,432	\$25,158		\$38,446
Male full-time, year-round: mean	\$33,307	\$31,715	\$29,193	\$54,765	\$36,110	\$29,585	\$33,552	\$62,271
Female full-time, year-round: median	\$22,806	\$20,200	\$16,121	\$19,375	\$23,005	\$18,862		\$29,324
Female full-time, year-round: mean	\$27,558	\$21,216	\$19,068	\$20,016	\$26,980	\$21,631	\$25,154	\$49,304

Source: U.S. Census Bureau, 2000 Decennial Census, Table DP-3. Based on a sample of one in six households.

**Table C-2**

**Source of Household Income, 2000 Census**

	<b>Alamosa</b>	<b>Conejos</b>	<b>Costilla</b>	<b>Mineral</b>	<b>Rio Grande</b>	<b>Saguache</b>	<b>San Luis Valley</b>	<b>Colorado %</b>
<b>Total households</b>	<b>5,475</b>	<b>2,981</b>	<b>1,496</b>	<b>381</b>	<b>4,698</b>	<b>2,311</b>	<b>17,342</b>	
<b>%</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
With earnings	4,396	2,148	946	321	3,695	1,866	13,372	
<b>%</b>	<b>80.3</b>	<b>72.1</b>	<b>63.2</b>	<b>84.3</b>	<b>78.7</b>	<b>80.7</b>	<b>77.1</b>	<b>85.8</b>
With Social Security income	1,156	986	592	106	1,344	581	4,765	
<b>%</b>	<b>21.1</b>	<b>33.1</b>	<b>39.6</b>	<b>27.8</b>	<b>28.6</b>	<b>25.1</b>	<b>27.5</b>	<b>19.9</b>
With Supplemental Social Security income (SSI)	294	343	218	11	246	173	1,285	
<b>%</b>	<b>5.4</b>	<b>11.5</b>	<b>14.6</b>	<b>2.9</b>	<b>5.2</b>	<b>7.5</b>	<b>7.4</b>	<b>3.0</b>
With public assistance income	339	378	239	10	342	170	1,478	
<b>%</b>	<b>6.2</b>	<b>12.7</b>	<b>16.0</b>	<b>2.6</b>	<b>7.3</b>	<b>7.4</b>	<b>8.5</b>	<b>2.5</b>
With retirement income	604	442	268	72	676	253	2,315	
<b>%</b>	<b>11.0</b>	<b>14.8</b>	<b>17.9</b>	<b>18.9</b>	<b>14.4</b>	<b>10.9</b>	<b>13.3</b>	<b>14.6</b>

**Source:** U.S. Census Bureau, 2000 Decennial Census, Table DP-3. Based on a sample of one in six households.

Table C-3

**Per Capita Personal Income, 2000-2005**

	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>Percent chg 2000-05</u>	<u>2005 per capita</u>		
								<u>Rank Colo 64 counties</u>	<u>Percent of U.S. per capita</u>	<u>Percent of Colo per capita</u>
<b>Alamosa</b>	\$20,570	\$21,597	\$23,378	\$23,251	\$24,002	\$24,985	21.5	50	72.5	66.6
<b>Conejos</b>	15,650	16,700	16,644	17,599	18,111	18,875	20.6	62	34.7	50.3
<b>Costilla</b>	17,755	18,908	18,935	19,909	20,395	22,158	24.8	55	64.3	59.1
<b>Mineral</b>	22,100	24,271	23,830	25,197	27,126	27,066	22.5	40	78.5	72.2
<b>Rio Grande</b>	22,277	23,985	26,446	25,901	25,594	26,793	20.3	41	77.7	71.1
<b>Saguache</b>	15,257	17,089	18,528	17,046	17,231	17,999	16.7	64	52.2	47.9
<b>San Luis Valley</b>	\$18,753	\$20,576	\$21,923	\$21,837	\$22,169	\$23,151	23.5		67.2	61.7
<b>Colorado</b>	\$33,367	\$34,481	\$34,014	\$34,059	\$35,810	\$37,510	12.4			100.0
<b>United States</b>	\$29,843	\$30,562	\$30,795	\$31,466	\$33,090	\$34,471	15.5			91.9

**Source:** U.S. Bureau of Economic Analysis, December 2007.

SLV region calculated by dividing total personal income (sum of 6 counties) by BEA population (sum of 6 counties).

**Table C-4**  
**Personal Income by Source, 2005**  
(Income in thousands of \$)

	Alamosa		Conejos		Costilla		Mineral	
<b>Total Personal Income</b>	\$381,117	100.0%	\$159,419	100.0%	\$75,535	100.0%	\$24,982	100.0%
<b>Net Earnings by Residents</b>	\$249,688	65.5%	\$88,638	55.6%	\$38,760	51.3%	\$13,066	52.3%
<b>Earnings by Place of Work</b>	\$315,357	82.7%	\$65,403	41.0%	\$28,744	38.1%	\$16,569	66.3%
Wage & salary disbursements	\$223,015	58.5%	\$39,340	24.7%	\$20,114	26.6%	\$10,929	43.7%
Supplements to W&S	\$52,201	13.7%	\$10,085	6.3%	\$4,884	6.5%	\$2,407	9.6%
Proprietors Income	\$40,141	10.5%	\$15,978	10.0%	\$3,746	5.0%	\$3,233	12.9%
<b>Less Contrib. For Social Insurance</b>	-\$29,784	-7.8%	-\$6,141	-3.9%	-\$2,807	-3.7%	-\$1,659	-6.6%
<b>Residency Adjustment- Commuters</b>	-\$35,885	-9.4%	\$29,376	18.4%	\$12,823	17.0%	-\$1,844	-7.4%
<b>Transfer Payments</b>	\$81,217	21.3%	\$54,534	34.2%	\$26,732	35.4%	\$4,037	16.2%
Retirement & Disability (Govt)	\$20,255	5.3%	\$13,968	8.8%	\$8,844	11.7%	\$2,385	9.5%
Medical (Govt)	\$38,531	10.1%	\$27,318	17.1%	\$11,855	15.7%	\$1,031	4.1%
Medicare	\$11,131	2.9%	\$8,541	5.4%	\$4,519	6.0%	\$617	2.5%
Public Assistance	\$28,229	7.1%	\$18,693	11.7%	\$7,269	9.3%	\$397	1.6%
Veterans	\$171	0.0%	\$84	0.1%	\$67	0.1%	\$17	0.1%
Income Maintenances (Govt)	\$12,973	3.4%	\$8,822	5.5%	\$4,539	6.0%	\$325	1.3%
Unemployment Ins. (Govt)	\$980	0.3%	\$513	0.3%	\$212	0.3%	\$51	0.2%
Veterans Benefits (Govt)	\$2,147	0.6%	\$1,984	1.2%	\$505	0.7%	\$50	0.2%
Educ., Training, Other (Govt)	\$3,145	0.8%	\$155	0.1%	\$63	0.1%	\$0	0.0%
Non-Profits	\$2,143	0.6%	\$1,193	0.7%	\$480	0.6%	\$131	0.5%
To Individuals from Businesses	\$1,043	0.3%	\$581	0.4%	\$234	0.3%	\$64	0.3%
<b>Dividends, Interest, Rent</b>	\$50,212	13.2%	\$16,247	10.2%	\$10,043	13.3%	\$7,879	31.5%

Table C-4 (Continued)

	Rio Grande		Saguache		San Luis Valley	
<b>Total Personal Income</b>	\$328,239	100.0%	\$126,567	100.0%	\$1,095,859	100.0%
<b>Net Earnings by Residents</b>	\$197,105	60.0%	\$78,520	62.0%	\$665,777	60.8%
<b>Earnings by Place of Work</b>	\$219,290	66.8%	\$68,612	54.2%	\$713,975	65.2%
Wage & salary disbursements	\$136,497	41.6%	\$46,690	36.9%	\$476,585	43.5%
Supplements to W&S	\$27,648	8.4%	\$9,937	7.9%	\$107,162	9.8%
Proprietors Income	\$55,145	16.8%	\$11,985	9.5%	\$130,228	11.9%
<b>Less Contrib. For Social Insurance</b>	-\$19,726	-6.0%	-\$5,788	-4.6%	-\$65,905	-6.0%
<b>Residency Adjustment- Commuters</b>	-\$2,459	-0.7%	\$15,696	12.4%	\$17,707	1.6%
<b>Transfer Payments</b>	\$71,253	21.7%	\$27,587	21.8%	\$265,360	24.2%
Retirement & Disability (Govt)	\$25,155	7.7%	\$7,683	6.1%	\$78,290	7.1%
Medical (Govt)	\$29,040	8.8%	\$11,933	9.4%	\$119,708	10.9%
Medicare	\$10,340	3.2%	\$4,482	3.5%	\$39,630	3.6%
Public Assistance	\$18,456	5.6%	\$7,378	5.8%	\$79,422	7.2%
Veterans	\$244	0.1%	\$73	0.1%	\$656	0.1%
Income Maintenances (Govt)	\$10,872	3.3%	\$5,116	4.0%	\$42,647	3.9%
Unemployment Ins. (Govt)	\$819	0.2%	\$437	0.3%	\$3,012	0.3%
Veterans Benefits (Govt)	\$2,600	0.8%	\$824	0.0%	\$8,110	0.7%
Educ., Training, Other (Govt)	\$219	0.1%	\$128	0.1%	\$3,710	0.3%
Non-Profits	\$1,714	0.5%	\$986	0.8%	\$6,647	0.6%
To Individuals from Businesses	\$834	30.0%	\$480	0.4%	\$3,236	0.3%
<b>Dividends, Interest, Rent</b>	\$59,881	18.2%	\$20,460	16.2%	\$164,722	15.0%

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Source: U.S. Bureau of Economic Analysis, December 2007.

**Table C-5**

**Poverty Status in 1999, 2000 Census**

	Alamosa	Conejos	Costilla	Mineral	Rio Grande	Saguache	San Luis Valley	Colorado %
<b>Families</b>	<b>580</b>	<b>414</b>	<b>219</b>	<b>24</b>	<b>385</b>	<b>291</b>	<b>1,913</b>	
%	<b>15.6</b>	<b>18.6</b>	<b>21.3</b>	<b>9.3</b>	<b>11.3</b>	<b>18.7</b>	<b>15.7</b>	<b>6.2</b>
With related children < 18 years	496	336	150	13	300	215	1,510	
%	23.5	26.7	29.1	12.6	16.6	26.2	22.8	9.2
With related children < 5 years	263	131	56	3	132	117	702	
%	29.7	27.1	30.6	9.4	18.4	39.3	27.0	12.2
<b>Families w/female householder, no husband present</b>	<b>235</b>	<b>171</b>	<b>96</b>	<b>9</b>	<b>191</b>	<b>86</b>	<b>788</b>	
%	<b>44.1</b>	<b>45.5</b>	<b>58.5</b>	<b>39.1</b>	<b>43.0</b>	<b>35.7</b>	<b>44.2</b>	<b>20.6</b>
With related children < 18 years	227	146	81	7	182	77	720	
%	49.3	52.0	70.4	77.8	48.8	40.3	50.0	26.1
With related children < 5 years	108	46	30	3	97	37	321	
%	64.7	58.2	78.9	100.0	80.8	68.5	69.6	38.9
<b>Individuals</b>	<b>2,992</b>	<b>1,918</b>	<b>978</b>	<b>85</b>	<b>1,769</b>	<b>1,325</b>	<b>9,067</b>	
%	<b>21.3</b>	<b>23.0</b>	<b>26.8</b>	<b>10.2</b>	<b>14.5</b>	<b>22.6</b>	<b>20.2</b>	<b>9.3</b>
18 years and over	1,881	1,152	684	54	1,117	863	5,751	
%	18.8	20.4	24.9	8.1	12.8	20.4	17.9	8.6
65 years and over	188	213	143	15	188	78	825	
%	13.9	17.3	23.3	10.6	11.2	12.5	14.6	7.4
With related children < 18 years	1,111	753	294	31	634	451	3,274	
%	27.4	28.2	32.4	18.7	18.4	27.6	25.4	10.8
Related children 5-17 years	814	582	233	29	483	294	2,435	
%	26.5	28.7	32.8	22.5	18.5	23.7	24.9	10.0
Unrelated individuals 15+ years	961	400	263	17	460	339	2,440	
%	38.8	42.9	48.0	11.9	27.9	34.3	36.2	18.8
<b>Percent below poverty</b>								
Persons 1980	21.2	30.4	36.1	8.5	18.9	26.8	24.1	10.1
" 1990	24.8	33.9	34.6	13.1	23.8	30.6	27.6	11.7
" 2000	21.3	23.0	26.8	9.3	14.5	22.6	20.2	9.3
Families 1980	18.1	27.1	32.3	4.7	15.5	23.3	20.6	7.4
" 1990	20.1	29.8	27.5	10.4	19.2	24.5	22.6	8.6
" 2000	15.6	18.6	21.3	10.2	11.3	18.7	15.7	6.2

**Source:** U.S. Census Bureau, 2000 Census Table DP-3 and other Decennial Census reports. Based on a sample of one in six households.

**Table C-6**

**Public Assistance Caseloads, 1997 and 2002**

**June 1997 (Last month of AFDC before TANF began in July 1997)**

County	AFDC											
	Cases	Cases	Children	Childre	Adults	Adults	OAP	OAP	AND	AND	Total	Cases
		per 1,000		n per 1,000		per 1,000		per 1,000		per 1,000		per 1,000
Alamosa	269	18.6	487	33.6	235	16.2	261	18.0	82	5.7	612	42.3
Conejos	151	18.6	307	37.9	151	18.6	378	46.7	45	5.6	574	70.9
Costilla	98	26.5	168	45.4	91	24.6	278	75.1	35	9.5	411	111.1
Mineral	3	4.0	4	5.4	1	1.3	5	6.7	3	4.0	11	14.8
Rio Grande	213	17.8	373	31.2	196	16.4	281	23.5	51	4.3	545	45.5
Saguache	101	18.4	175	31.9	81	14.7	157	28.6	24	4.4	282	51.3
San Luis Valley Total	835	18.8	1514	34.1	755	17.0	1360	30.6	240	5.4	2,435	54.8
Colorado	28,073	7.0	51,973	13.0	21,980	5.5	24,220	6.1	7,506	1.9	57,799	15.0

**January 2002**

County	TANF											
	Cases	Cases	Children	Childre	Adults	Adults	OAP	OAP	AND	AND	Total	Cases
		per 1,000		n per 1,000		per 1,000		per 1,000		per 1,000		per 1,000
Alamosa	139	9.3	236	15.8	121	8.1	233	15.6	143	9.6	515	34.4
Conejos	80	9.5	161	19.2	82	9.8	303	36.1	62	7.4	445	53.0
Costilla	41	11.2	80	21.8	30	8.2	230	62.8	37	10.1	308	84.1
Mineral	3	3.6	6	7.2	1	1.2	6	7.2	2	2.4	11	13.2
Rio Grande	120	9.7	212	17.1	116	9.3	265	21.3	115	9.3	500	40.3
Saguache	51	8.6	98	16.6	39	6.6	134	22.6	36	6.1	221	37.4
San Luis Valley Total	434	9.4	793	17.2	389	8.4	1,171	25.4	395	8.6	2,000	43.3
Colorado	13,288	3.1	23,302	5.4	8,118	1.9	24,618	5.7	9,241	2.1	47,147	11.0

**Source:** Colorado Department of Human Services (courtesy Alamosa County Department of Social Services).  
 Rates per 1,000 based on 1997 and 2000 population estimates from Demography Section.  
 Table design by DRG, 3/15/02.

**AFDC** = Aid to Families with Dependent Children  
**TANF** = Temporary Aid to Needy Families  
**OAP** = Old Age Pension  
**AND** = Aid to Needy Disabled

Table C-7

Cost of Living Index - Location Comparisons, 2002

County	Composite and Component Index						Influences of COLI on Real Purchasing Power			
	Composite 100%	Rank in study 63 counties	Housing 31.2%	Goods & Services 36.16%	Transportation 20.78%	Other 12.86%	Median	COLI	Purchasing	Difference
							HH Income		Power	
<b>Ave of 63 counties in study</b>	1.000						\$ 47,203	1.00		
<b>Alamosa</b>	0.860	58	0.647	0.940	0.959	1.000	\$ 29,447	0.860	\$ 34,232	\$4,785
<b>Conejos</b>	0.871	50	0.646	0.951	0.994	1.000	24,744	0.870	28,396	3,652
<b>Costilla</b>	0.879	48	0.654	0.958	1.077	1.000	19,531	0.880	22,277	2,696
<b>Mineral</b>	0.974	31	0.850	0.986	0.966	1.000	34,844	0.950	36,766	1,932
<b>Rio Grande</b>	0.885	47	0.631	0.967	0.954	1.000	31,836	0.880	35,986	4,150
<b>Saguache</b>	0.864	54	0.631	0.967	3954.000	1.000	25,495	0.860	29,517	4,022
<b>Denver</b>	1.024	14	1.041	1.016	1.028	1.000	\$ 39,500	1.620	\$ 38,570	-\$930
<b>El Paso</b>	1.002	21	1.048	0.965	0.997	1.000	46,844	1.000	46,762	-82
<b>Pueblo</b>	0.906	40	0.790	0.928	0.986	1.000	32,755	0.910	36,164	3,389
<b>Archuleta</b>	0.970	24	0.871	1.047	0.973	1.000	\$ 37,901	0.970	\$ 39,059	\$1,158
<b>Baca (lowest)</b>	<b>0.834</b>	<b>63</b>	<b>0.585</b>	<b>0.904</b>	<b>0.989</b>	<b>1.000</b>	<b>28,099</b>	<b>0.830</b>	<b>33,659</b>	<b>5,580</b>
<b>Chaffee</b>	0.957	27	0.896	0.972	0.994	1.000	34,368	0.960	35,927	1,559
<b>Gunnison</b>	1.046	11	1.059	1.082	0.993	1.000	36,916	1.050	35,301	-1,615
<b>Huerfano</b>	0.877	51	0.640	0.953	1.028	1.000	25,755	0.880	29,382	61
<b>La Plata</b>	0.990	23	0.944	1.059	0.972	1.000	40,159	0.990	40,559	400
<b>Montrose</b>	0.933	33	0.818	0.986	1.033	1.000	35,234	0.930	37,755	2,541
<b>Pitkin (highest)</b>	<b>1.106</b>	<b>1</b>	<b>2.961</b>	<b>1.224</b>	<b>1.076</b>	1.000	<b>59,375</b>	<b>1.710</b>	<b>34,796</b>	<b>-24,579</b>

Source: Colorado State University (Fort Collins), *Cost of Living Indices for Colorado 2002*, by Elizabeth H. Garner and Jerry B. Eckert, December 2002.

**Table C-8**  
**Consumer Price Index, 1990 - 2006**

(1982-1984 = 100)

Calendar Year

	U. S.	Inflation Rate	Denver-Boulder- Greeley CMSA	Inflation Rate
<b>1990</b>	130.7	5.4	120.9	4.4
<b>1991</b>	136.2	4.2	125.6	3.9
<b>1992</b>	140.3	3.0	130.3	3.7
<b>1993</b>	144.5	3.0	135.8	4.2
<b>1994</b>	148.2	2.6	141.8	4.4
<b>1995</b>	152.4	2.8	147.9	4.3
<b>1996</b>	156.9	3.0	153.1	3.5
<b>1997</b>	160.5	2.3	158.1	3.3
<b>1998</b>	163.0	1.6	161.9	2.4
<b>1999</b>	166.6	2.2	166.6	2.9
<b>2000</b>	172.2	3.4	173.2	4.0
<b>2001</b>	177.2	2.8	181.3	4.7
<b>2002</b>	179.9	1.6	184.8	1.9
<b>2003</b>	184.0	2.3	186.8	1.1
<b>2004</b>	188.9	2.7	187.0	0.1
<b>2005</b>	195.3	3.4	190.9	2.1
<b>2006</b>	201.6	3.2	197.7	3.6

**Source:** U.S. CPI is data for All Uniform Consumer (CPI-U) as reported by the U.S. Bureau of Labor Statistics website, 10/31/07. Data for the The Denver-Boulder-Greeley CMSA CPI was

**Table C-9**

**Natural Amenities Scale by County, 1999**

County name	Rural-urban continuum code, 1993	Urban Influence Code 1993	Mean Temp for Jan, 1941-70	hours of Sunlight Jan, 1941-70	Mean Temp for July, 1941-70	Mean relative Humidity July, 1941-70	Land surface form typography code	Percent Water area	Log of Percent Water area * 100	Z Scores							Natural amenity		
										Standardized scores (higher score is higher amenity)							LN Water Area	Scale	Rank 1=Low 7=High
										Jan Temp	Jan Sun	Jul Temp	Jul Hum	Typog					
Alamosa	7	8	17.2	223	65.0	37	2	0.11	2.378	-1.2955	2.1526	1.5689	1.3002	-1.0430	-1.0924	1.59	4		
Conejos	9	9	17.2	223	65.0	37	21	0.28	3.342	-1.2955	2.1526	1.5689	1.3002	1.8387	-0.5820	4.98	6		
Costilla	9	9	17.2	223	65.0	37	21	0.27	3.301	-1.2955	2.1526	1.5689	1.3002	1.8387	-0.6036	4.96	6		
Mineral	9	9	11.5	223	58.0	37	21	0.23	3.121	-1.7671	2.1526	2.9601	1.3002	1.8387	-0.6989	5.79	6		
Rio Grande	7	8	21.4	223	63.5	37	21	0.06	1.759	-0.9481	2.1526	2.3339	1.3002	1.8387	-1.4201	5.26	6		
Saguache	9	9	20.8	223	64.4	37	21	0.06	1.742	-0.9977	2.1526	2.0403	1.3002	1.8387	-1.4289	4.91	6		
<b>Comparison Counties -</b>																			
Archuleta	9	9	19.8	180	64.3	21	21	0.39	3.659	-1.0805	0.8579	1.9810	2.3956	1.8387	-0.4141	5.58	6		
Chaffee	7	8	28.5	223	65.9	35	21	0.15	2.726	-0.3607	2.1526	2.3001	1.4372	1.8387	-0.9081	6.46	6		
Denver	0	1	29.9	214	73.0	36	4	1.03	4.638	-0.2449	1.8816	0.5117	1.3687	-0.7397	0.1039	2.88	5		
El Paso	2	2	28.6	223	70.7	35	21	0.14	2.652	-0.3525	2.1526	1.0181	1.4372	1.8387	-0.9473	5.15	6		
Gunnison	7	8	10.6	180	61.9	21	21	0.64	4.162	-1.8415	0.8579	1.8339	2.3956	1.8387	-0.1479	4.94	6		
Hinsdale	9	9	12.7	223	56.1	37	21	0.49	3.884	-1.6678	2.1526	3.5743	1.3002	1.8387	-0.2952	6.90	7		
Huerfano	6	6	33.5	223	71.4	35	17	0.15	2.700	0.0529	2.1526	1.2520	1.4372	1.2320	-0.9220	5.20	6		
Kit Carson	7	8	29.7	211	74.9	42	4	0.03	1.161	-0.2615	1.7913	-0.0164	0.9580	-0.7397	-1.7367	-0.01	3		
Lake	7	8	18.1	223	56.6	35	21	1.83	5.207	-1.2211	2.1526	3.9050	1.4372	1.8387	0.4054	8.52	7		
La Plata	7	7	25.9	180	67.5	21	21	0.46	3.818	-0.5758	0.8579	1.6460	2.3956	1.8387	-0.3298	5.83	6		
Montrose	7	8	26.4	180	72.5	21	16	0.09	2.168	-0.5345	0.8579	0.3447	2.3956	1.0804	-1.2035	2.94	5		
Pueblo	3	2	30.1	223	76.4	35	6	0.38	3.631	-0.2284	2.1526	-0.3853	1.4372	-0.4363	-0.4291	2.11	4		

## Table C-9 (Continued)

### Classification Codes

#### 1993 Rural-urban contium code (Also known as the "Beale code")

#### Climatic data:

#### Metro counties:

Area Resource File (ARF) maintained by Quality Resource Systems (QRS) under contract to the Office of Research and Planning, Bureau of Health Professions, within the Health Resources and Services Administration.

- 0 Central counties of metro areas of 1 million population or more
- 1 Fringe counties of metro areas of 1 million population or more
- 2 Counties in metro areas of 250,000 to 1 million population
- 3 Counties in metro areas of fewer than 250,000 population

#### Nonmetro counties:

- 4 Urban population of 20,000 or more, adjacent to a metro area
- 5 Urban population of 20,000 or more, not adjacent to a metro area
- 6 Urban population of 2,500 to 19,999, adjacent to a metro area
- 7 Urban population of 2,500 to 19,999, not adjacent to a metro area
- 8 Completely rural or fewer than 2,500 urban population, adjacent to a metro area
- 9 Completely rural or fewer than 2,500 urban population, not adjacent to a metro area

#### Land Surface Form Typography codes:

The National Atlas of the United States of America U.S. Department of Interior, U.S. Geological Survey, Washington, DC., 1970.

#### Plains

- 1 = Flat plains
- 2 = Smooth plains
- 3 = Irregular plains, slight relief
- 4 = Irregular plains

#### Tablelands

- 5 = Tablelands, moderate relief
- 6 = Tablelands, considerable relief
- 7 = Tablelands, high relief
- 8 = Tablelands, very high relief

#### Plains with Hills or Mountains

- 9 = Plains with hills
- 10 = Plains with high hills
- 11 = Plains with low mountains
- 12 = Plains with high mountains

#### 1993 Urban influence code

#### Metro counties:

- 1 Large - Central and fringe counties of metro areas of 1 million population or more
- 2 Small - Counties in metro areas of fewer than 1 million population

#### Open Hills and Mountains

- 13 = Open low hills
- 14 = Open hills
- 15 = Open high hills
- 16 = Open low mountains
- 17 = Open high mountains

#### Hills and Mountains

- 18 = Hills
- 19 = High hills
- 20 = Low mountains
- 21 = High mountains

#### Nonmetro counties:

- 3 Adjacent to a large metro area with a city of 10,000 or more
- 4 Adjacent to a large metro area without a city of at least 10,000
- 5 Adjacent to a small metro area with a city of 10,000 or more
- 6 Adjacent to a small metro area without a city of at least 10,000
- 7 Not adjacent to a metro area and with a city of 10,000 or more
- 8 Not adjacent to a metro area and with a city of 2,500 to 9,999 population
- 9 Not adjacent to a metro area and with no city or a city with a population less than 2,500

**Source:** Economic Research Service, USDA, September 1999. Website accessed 5/21/02.