

## C. INCOME AND COST OF LIVING

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

Despite the Valley's many potentials for development and living advantages, the region persistently ranks as the state's lowest in income. Table C-1 contains data reported in the 2010 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.

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 were 24.1 percent, as compared with only 11.1 percent statewide. In brackets over \$50,000, the Valley had only 33.3 percent compared to 55.5 percent in Colorado.

Median household income (the midpoint where half are lower and half-higher) was \$34,728 in the Valley, or 61.5 percent of the Colorado household median income of \$56,456. This represents an income gap with the state of \$21,728. Counties with the highest medians were Mineral (\$53,438); Rio Grande (\$39,871); and Alamosa (\$35,935). The lowest were in Costilla (\$24,388); Conejos (\$33,627); and Saguache (\$30,430).

The Census also gives us a chance to compare incomes of men and women. Median incomes for the Valley show men at \$29,511, compared to \$27,876 for women. Female median income is 94 percent of male income, and the gap between men and women is \$1,635. Comparing the sexes at the state level, there is a greater disparity between median income levels for men and women. The states' median income for men is \$49,412 and for women it is \$38,644 – a difference of \$10,786, or nearly 22 percent.

In the Valley, median income disparities between men and women are greatest in Mineral County (51 percent). Alamosa shows the least difference, with women at 93 percent of males.

Table C-2 indicates the source of income as reported by households in the Census. The Valley is shown to have 73.1 percent of households with earned income, compared to 84.1 percent in Colorado. Thirty-nine percent of households in the Valley realize income from Social Security and SSI. Statewide, the percentage is 23.9 percent. Food stamps and public assistance provide 21.7 percent of household income in the Valley. In Colorado, the two sources account for 7.6 percent of household income.

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

The Bureau of Economic Analysis at the U.S. Department of Labor calculates per capita personal income for counties by computing Census Bureau midyear population estimates and reflects Census estimates available as of April 2012. Total population includes all persons regardless of age or labor force status.

Table C-3 shows 2010 per capita personal income for the region at \$29,627, which is 74.2 percent of the U.S. per capita of \$39,937, and only 70 percent of Colorado's \$42,295. County per capita and their percentages of national and state are as follows: Alamosa, \$32,676 (77.3/81.8); Conejos, \$23,582 (59/55.8) Costilla, \$26,103 (65.4/61.7); Mineral, \$43,766 (109.6/103.5); Rio Grande, \$33,415 (83.7/79); and Saguache, \$23,081 (57.8/54.6).

Saguache County ranked 62nd out of 64 counties in statewide ranking. Per capita ranks in other counties

were Conejos, 61; Costilla, 60; Alamosa, 43; Rio Grande, 40; and Mineral, 16.

Per capita income in the Valley increased from \$25,034 in 2006 to \$29,627 in 2010, an increase of 18.3 percent. This compares with a statewide increase of 2.7 percent in per capita income. The Valley's percentage of the state's per capita income was 61.6 percent in 2005, increasing to 70 percent in 2010. This represents improvement, but there is still a wide disparity 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 to consider 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 2010 for the counties and region. The region's Total Personal Income of over \$1.3 billion is comprised of three main components, including Net Earnings by Residents (\$752.9 million/60.8 percent); Transfer Payments (\$633.7 million/24.2 percent); and Dividends, Interest, and Rent (\$245.5 million/15.0 percent). While these are the most comprehensive we have, the BEA numbers do not include non-government pensions and retirement income.

Wage & Salary disbursements of \$549.0 million represent the largest portion of Net Earnings and 43.5 percent of Total Personal Income. Supplements to Wage and Salary are the second largest of earnings at \$142.7 million/9.8 percent. Proprietors Income at \$124.6 million (11.9 percent) is the third largest source. Government Medical payments at \$142.8 million (10.9 percent) 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, 33.9 percent and 38 percent, respectively. Mineral has the lowest in Transfer Payments (17.3 percent), and highest in Dividends (37.8 percent). Commuters add more to their county Net Earnings in Conejos (18.9 percent); Costilla (17.3 percent); and Saguache (8.3 percent). Proprietors make higher proportions of Net Earnings in Rio Grande (14 percent), and Alamosa (8.8 percent).

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

High poverty rates also accompany low incomes. Based on 2010 incomes, the Census shows 1,758 (15.5 percent) of the families, and 9,256 (21.1 percent) of all persons regardless of family status, falling below the poverty line. Valley rates compare with only 8.6 percent of families in Colorado, and 12.2 percent of the individuals. Percentages of persons in poverty exceeding the Valley average include Alamosa (16.2 percent), Conejos (16.0 percent), Costilla (20.4 percent), and Saguache (20.2 percent).

Of Families with Income Below Poverty in the Valley, families with a female householder make up 40.5 percent. Female-headed households with children under 18 make up 38.7 percent, and those with children under 5 years of age was up to 9 percent.

According to the Census Bureau, "the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps)."

Census poverty thresholds for 2011 begin at \$11,484 for a single person, go to \$14,657 for a household of

two, and \$22,891 for a household of 4 with two children under 18.

Income eligibility guidelines for various programs are generally much higher than the poverty levels. School lunch eligibility (Alamosa SD) for a family of four is \$30,315 for free meals, and \$43,568 for reduced price. Limits for the Low-income Energy Assistance Program (LEAP) are 150 percent of the federal poverty level.

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

The Colorado Department of Human Services reported an average monthly caseload of 1,334 public assistance cases for the Valley counties for fiscal year July 2011 – June 2012, including 700 Old Age pensioners, 239 receiving services under Aid to Needy Disabled, and 395 enrolled in TANF, Colorado Works.

Comparisons to the number of public assistance cases in Colorado show the Valley with larger numbers of cases per thousand than the state. In the Old Age Pension, the Valley had 15.1 cases per thousand, compared to 4.4 statewide. Aid to Needy Disabled cases were 5.1 per thousand in the Valley; .05 statewide. Temporary Aid to Needy Families cases were 8.5 cases per thousand in the Valley. No TANF cases number were provided by CDHS.

It is not surprising to see a higher dependence on public assistance in the Valley, considering income and poverty levels.

#### **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 six 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 expenditures in the categories of housing, goods and services, transportation, and taxes typically consumed by a three-person household with an annual income of \$44,500. A composite index for the 63-county average equals 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.

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 0.892 in Alamosa to 0.967 in Mineral. The lowest cost of living in the study counties was Kiowa (0.822), and Pitkin (2.062) 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 \$35,988 to \$40,361, a difference of \$4,373. In Gunnison County, by contrast, the higher COLI would result in a loss of \$1,018 in purchasing power for your higher median income of \$44,881. To the extent that the study model is relatively accurate and still holds true in 2014, 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 2008-2011 it was slightly lower. The 2011 CPI of 220.3 for Colorado compares with 224.9 for the USA.

## 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 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.

---

<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, 2010

	Alamosa	Conejos	Costilla	Mineral	Rio Grande	Saguache	San Luis Valley	Colorado
	%	%	%	%	%	%	%	%
<b>INCOME &amp; BENEFITS 2010</b>								
<b>Households</b>	5,798	3,121	1,454	440	3,630	2,684	17,127	100
Less than \$10,000	968	315	277	16	339	371	2,286	13.3
\$10,000 to \$14,999	379	314	197	27	288	276	1,481	8.6
\$15,000 to \$24,999	753	559	265	49	565	439	2,630	15.4
\$25,000 to \$34,999	719	445	156	54	468	385	2,227	13.0
\$35,000 to \$49,999	1,026	453	185	49	597	495	2,805	16.4
\$50,000 to \$74,999	894	488	206	106	732	341	2,767	16.2
\$75,000 to \$99,999	338	301	72	76	341	187	1,315	7.7
\$100,000 to \$149,999	500	187	61	35	161	111	1,055	6.2
\$150,000 to \$199,999	157	40	23	0	107	39	366	2.1
\$200,000 or more	64	19	12	28	32	40	195	1.1
Median household income	\$35,935	\$33,627	\$24,388	\$53,438	\$39,871	\$30,430	\$34,728	\$56,456
Mean household income	\$48,219	\$44,310	\$38,967	\$98,901	\$48,889	\$42,756	\$46,782	\$75,264
<b>Families</b>	3,642	2,324	891	302	2,455	1,745	11,359	100
Less than \$10,000	397	131	54	4	100	165	851	7.5
\$10,000 to \$14,999	92	117	48	8	105	101	471	4.1
\$15,000 to \$24,999	326	421	194	20	303	329	1,593	14.0
\$25,000 to \$34,999	512	331	116	28	240	229	1,456	12.8
\$35,000 to \$49,999	679	402	158	20	527	351	2,137	18.8
\$50,000 to \$74,999	762	395	164	86	631	261	2,299	20.2
\$75,000 to \$99,999	288	301	72	76	282	154	1,173	10.3
\$100,000 to \$149,999	379	176	50	32	149	111	897	7.9
\$150,000 to \$199,999	143	31	23	0	88	18	303	2.7
\$200,000 or more	64	19	12	28	30	26	179	1.6
Median family income	\$45,742	\$38,950	\$38,005	\$66,071	\$48,115	\$36,988	\$44,185	\$70,046
Mean family income	\$58,909	\$50,823	\$51,137	\$129,729	\$58,229	\$48,003	\$55,703	\$89,099
<b>Per capita income</b>	\$18,820	\$17,541	\$16,525	\$46,358	\$17,199	\$18,686	\$18,396	\$30,151
<b>EARNINGS BY GENDER</b>								
Male full-time, year-round: median	\$35,935	\$34,738	\$24,837	\$41,833	\$33,750	\$30,616	\$29,511	\$49,412
Male full-time, year-round: mean	\$46,553	\$43,075	\$38,328	\$41,071	\$39,861	\$37,114	\$42,570	\$65,244
Female full-time, year-round: median	\$33,342	\$31,693	\$26,597	\$21,406	\$29,528	\$25,068	\$27,876	\$38,644
Female full-time, year-round: mean	\$35,749	\$36,780	\$31,885	\$22,828	\$34,803	\$31,797	\$34,738	\$46,999

Source: Income & Benefits, 2010: U.S. Census Bureau, American Fact Finder, DP03 Selected Economic Characteristics, 2006-2010 American Community Survey 5-Year Estimates.

Earnings by Gender: U.S. Census Bureau, American Fact Finder, S2001 Earnings in the Past 12 Months, 2006-2010 American Community Survey 5-Year Estimates. 2010 Per Capita Income for the San Luis Valley: Bureau of Economic Analysis, CA1-3 Personal Income Summary - Regional PCI determined by sum of region's county PCIs multiplied by population, divided by regional pop, equals San Luis Valley per capita income (\$849,640,444,000/46186=\$18396.06).

<http://factfinder2.census.gov>  
<http://bea.gov>

Table C-2

Source of Household Income, 2010 Census

	Alamosa	Conejos	Costilla	Mineral	Rio Grande	Saguache	San Luis Valley	Colorado
<b>Total households</b>	<b>5,798</b>	<b>3,121</b>	<b>1,454</b>	<b>440</b>	<b>3,630</b>	<b>2,684</b>	<b>17,127</b>	<b>1,918,959</b>
%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Source of Household Income</b>								
Earnings	4,422	2,329	868	317	2,475	2,107	12,518	1,613,623
%	76.3	74.6	59.7	72.0	68.2	78.5	73.1	84.1
Social Security	1,190	1,009	693	234	1,463	734	5,323	407,388
%	20.5	32.3	47.7	53.2	40.3	27.3	31.1	21.2
With retirement income	1,001	553	342	155	965	351	3,367	295,197
%	17.3	17.7	23.5	35.2	26.6	13.1	19.7	15.4
SSI*	429	280	130	7	335	168	1,349	51,681
%	7.4	9.0	8.9	1.6	9.2	6.3	7.9	2.7
Public Assistance	375	160	115	4	131	120	905	35,690
%	6.5	5.1	7.9	0.9	3.6	4.5	5.3	1.9
Food Stamp/SNAP	1,071	598	310	4	398	429	2810	109,816
%	18.5	19.2	21.3	0.9	11.0	16.0	16.4	5.7

Source: U.S. Census Bureau, American Fact Finder, DP03 *Selected Economic Characteristics*, 2006-2010 American Community Survey 5-Year Estimates.

<http://factfinder2.census.gov>

\* Supplemental Security Income

**Table C-3**  
**Per Capita Personal Income, 2006-2010**

	2010 per capita								
	2006	2007	2008	2009	2010	Percent chg 2006-10	Rank Colo 64 counties	Percent of U.S. per capita	Percent of Colo per capita
<b>Alamosa</b>	\$27,135	\$29,267	\$31,864	\$32,179	\$32,676	20.4	43	81.8	77.3
<b>Conejos</b>	20,683	22,201	22,298	23,816	23,582	14.0	61	59.0	55.8
<b>Costilla</b>	22,936	23,936	25,367	26,913	26,103	13.8	60	65.4	61.7
<b>Mineral</b>	34,596	35,945	40,966	40,350	43,766	26.5	16	109.6	103.5
<b>Rio Grande</b>	28,453	31,120	33,367	33,424	33,415	17.4	40	83.7	79.0
<b>Saguache</b>	19,057	20,851	21,702	22,884	23,081	21.1	62	57.8	54.6
<b>San Luis Valley*</b>	\$25,034	\$27,050	\$28,825	\$29,492	\$29,627	18.3		74.2	70.0
<b>Colorado</b>	\$41,181	\$42,724	\$44,180	\$41,388	\$42,295	2.7		105.9	
<b>United States</b>	\$37,725	\$39,506	\$40,947	\$38,846	\$39,937	5.9			94.4

**Source:** U.S. Bureau of Economic Analysis, *CA1-3 Personal Income Summary, County; SA1-3 Personal Income Summary, State or DC*. Per capita personal income was computed using Census Bureau midyear population estimates. Estimates for 2000-2010 reflect county population estimates available as of April 2012.

<http://www.bea.gov/ITable/>

\* 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, 2010

	Alamosa	Conejos	Costilla	Mineral	Rio Grande	Saguache	San Luis Valley
<b>Income (in thousands of \$)</b>							
<b>Total Personal Income</b>	\$506,349	\$195,516	\$92,301	\$30,899	\$401,747	\$141,671	\$1,368,483
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Net Earnings by Residents</b>	\$305,743	\$100,920	\$43,949	\$13,875	\$212,425	\$76,085	\$752,997
	60.4%	51.6%	47.6%	44.9%	52.9%	53.7%	60.8%
<b>Earnings by Place of Work</b>	\$395,155	\$71,628	\$31,752	\$18,279	\$227,447	\$72,134	\$816,395
Wage & salary disbursements	\$279,463	\$42,052	\$21,835	\$13,396	\$136,081	\$56,190	\$549,017
Supplements to W&S	\$71,287	\$12,489	\$6,236	\$2,819	\$35,122	\$14,747	\$142,700
Proprietors Income	\$44,405	\$17,087	\$3,681	\$2,064	\$56,244	\$1,197	\$124,678
Less Contrib. For Social Insurance	-\$39,181	-\$7,654	-\$3,742	-\$2,025	-\$23,964	-\$7,921	-\$84,487
	-7.7%	-3.9%	-4.1%	-6.6%	-6.0%	-5.6%	-6.0%
<b>Residency Adjustment- Commuters</b>	-\$50,231	\$36,946	\$15,939	-\$2,379	\$8,942	\$11,772	\$20,989
	-9.9%	18.9%	17.3%	-7.7%	2.2%	8.3%	1.6%
<b>Transfer Payments</b>	\$119,147	\$66,297	\$35,039	\$5,359	\$103,672	\$37,202	\$366,716
Retirement & Disability (Govt)	\$27,039	\$17,410	\$11,157	\$2,793	\$33,398	\$10,583	\$102,380
Medical (Govt)	\$47,058	\$27,587	\$13,443	\$1,588	\$38,618	\$14,570	\$142,864
Medicare	\$16,945	\$13,976	\$7,635	\$1,202	\$18,254	\$7,912	\$67,924
Public Assistance	\$27,910	\$13,517	\$5,706	\$344	\$20,074	\$6,535	\$74,086
Veterans*	\$203	\$94	\$102	\$0	\$290	\$123	\$812
Income Maintenances (Govt)	\$21,587	\$12,601	\$5,995	\$301	\$18,525	\$5,692	\$64,701
Unemployment Ins. (Govt)	\$6,365	\$3,276	\$1,429	\$300	\$5,113	\$3,045	\$19,528
Veterans Benefits (Govt)	\$4,538	\$2,782	\$1,884	\$149	\$4,165	\$1,308	\$14,826
Educ., Training, Other (Govt)	\$9,533	\$1,022	\$442	\$59	\$1,506	\$808	\$13,370
Non-Profits	\$1,840	\$984	\$419	\$84	\$1,427	\$727	\$5,481
To Individuals from Businesses	\$1,187	\$635	\$270	\$54	\$920	\$469	\$3,535
<b>Dividends, Interest, Rent</b>	\$81,459	\$28,299	\$10,043	\$11,665	\$85,650	\$28,384	\$245,500
	16.1%	14.5%	10.9%	37.8%	21.3%	20.0%	15.0%

Source: U.S. Bureau of Economic Analysis, CA04 Personal Income and Employment Summary and CA35 Personal Current Transfer Receipts.  
<http://bea.gov/itable>

\* A zero means the amount is less than \$50,000, but the estimates for this item are included in the totals.



Table C-5

Poverty Status, 2010

	Alamosa	Conejos	Costilla	Mineral	Rio Grande	Saguache	San Luis Valley	Colorado
<b>All Families</b>	3,642	2,324	891	302	2,455	1,745	11,359	1,236,008
<b>Families with Income Below Poverty*</b>	589	373	182	8	254	352	1,758	105,933
<b>% of All Families with Income Below Poverty</b>	16.2%	16.0%	20.4%	2.6%	10.3%	20.2%	15.5%	8.6%
Married Couple Family	239	246	101	8	150	158	902	44,034
With related children under 18 years	155	152	69	0	150	81	607	29,729
Under 5 years only	74	44	8	0	43	0	169	6,599
Under 5 years & 5 to 17 years	61	36	18	0	16	29	160	11,167
5 to 17 years only	20	72	43	0	16	9	160	11,963
No related children under 18	84	94	32	8	108	77	403	14,305
Female householder, no husband present	350	82	39	0	94	148	713	51,282
With related children under 18 years	332	77	39	0	91	142	681	46,633
Under 5 years	101	7	5	0	20	26	159	11,247
Under 5 years & 5 to 17 years	36	32	34	0	27	29	158	13,049
5 to 17 years only	195	38	0	0	44	87	364	22,337
No related children under 18	18	5	0	0	3	6	32	4,649
<b>Population for Determining Poverty Level</b>	<b>13,982</b>	<b>8,081</b>	<b>3,520</b>	<b>1,020</b>	<b>11,291</b>	<b>5,956</b>	<b>43,850</b>	<b>4,773,303</b>
<b>Population Below Poverty Level</b>	<b>3,353</b>	<b>1,434</b>	<b>1,001</b>	<b>79</b>	<b>1,934</b>	<b>1,455</b>	<b>9,256</b>	<b>584,184</b>
<b>% Population Below Poverty Level</b>	<b>24.0%</b>	<b>17.7%</b>	<b>28.4%</b>	<b>7.7%</b>	<b>17.1%</b>	<b>24.4%</b>	<b>21.1%</b>	<b>12.2%</b>
Population Under 18 years	3,895	2,351	759	59	3,059	1,355	11,478	1,185,630
Population Under 18 Below Poverty Level	1,091	494	378	0	872	470	3,305	192,000
% of Population Under 18 Below Poverty	28.0%	21.0%	49.8%	0.0%	28.5%	34.7%	28.8%	16.2%
Population 65 years & Over	1,499	1,146	2,019	323	1,917	811	7,715	499,331
Population 65 & Over Below Poverty Level	294	158	498	13	356	134	1,453	41,698
% of Population 65 & Over Below Poverty	19.6%	13.8%	24.7%	4.0%	18.6%	16.5%	18.8%	8.4%
<b>Trends in Poverty Levels</b>								
<b>% Families with Income Below Poverty</b>								
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
2010	16.2	16.0	20.4	2.6	10.3	20.2	15.5	8.6
<b>% Population Below Poverty Level</b>								
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
2010	24.0	17.7	28.4	7.7	17.1	24.4	21.1	12.2

**Sources:** Families with Income Below Poverty: U.S. Census Bureau, American Fact Finder, B17010 Poverty Status in the Past 12 Months of Families by Family Type by Presence of Related Children Under 18 Years by Age of Related Children, 2006-2010 American Community Survey Selected Population Tables.

Population Below Poverty Level: U.S. Census Bureau, American Fact Finder, S1701 Poverty Status in the Past 12 Months, 2006-2010 American Community Survey 5-Year Estimates. <http://factfinder2.census.gov>

\* Families with income below poverty level in the last 12 months.

**Table C-6**

**Public Assistance Caseloads, 2012**

	Alamosa	Conejos	Costilla	Mineral	Rio Grande	Saguache	San Luis Valley	Colorado
<b>Old Age Pension*</b>	198	145	140	0	129	88	700	23,057
per 1,000	12.7	17.6	38.9	0.0	10.8	13.8	15.1	4.4
<b>Aid to Needy Disabled*</b>	97	43	29	0	48	22	239	239
per 1,000	6.2	5.2	8.1	0.0	4.0	3.4	5.1	0.05
<b>Temporary Aid to Needy Families*</b>	171	35	75	1	77	36	395	-
per 1,000	10.9	4.3	20.9	1.4	6.5	5.6	8.5	-

**Source:** Colorado Department of Human Services, average monthly caseloads for fiscal year 2012, December 2012. Rates per 1,000 based on 2012 population estimates from Colorado State Demography Office.

Table C-7

## Cost of Living Index - Location Comparisons, 2007

Counties	Influences of COLI on Real Purchasing Power					
	Composite 100%	Rank in study 63 counties	Median HH Income	COLI	Purchasing Power	Difference
<b>Ave of 63 counties in study</b>	1.000		\$ 55,517	1.00		
<b>Alamosa</b>	0.892	50	\$ 35,988	0.892	\$ 40,361	\$4,373
<b>Conejos</b>	0.849	60	30,453	0.849	35,851	5,398
<b>Costilla</b>	0.850	59	25,164	0.850	29,601	4,437
<b>Mineral</b>	0.967	31	44,031	0.967	45,546	1,515
<b>Rio Grande</b>	0.921	43	37,350	0.921	40,536	3,186
<b>Saguache</b>	0.868	56	30,193	0.868	34,792	4,599
<b>Denver</b>	1.031	15	\$ 44,881	1.031	\$ 43,513	-\$1,368
<b>El Paso</b>	0.970	30	55,253	0.970	56,948	1,695
<b>Pueblo</b>	0.937	40	40,570	0.937	43,285	2,715
<b>Archuleta</b>	1.003	23	\$ 53,200	1.003	\$ 53,033	-\$167
<b>Chaffee</b>	0.985	28	42,464	0.985	43,103	639
<b>Gunnison</b>	1.021	17	49,333	1.021	48,315	-1,018
<b>Huerfano</b>	0.899	48	29,783	0.899	33,138	3,355
<b>Kiowa</b>	<b>0.822</b>	<b>63</b>	<b>34,084</b>	<b>0.822</b>	<b>41,458</b>	<b>7,374</b>
<b>La Plata</b>	1.085	9	53,720	1.085	49,524	-4,196
<b>Montrose</b>	0.956	34	45,254	0.956	47,331	2,077
<b>Pitkin</b>	<b>2.062</b>	<b>1</b>	<b>72,727</b>	<b>2.062</b>	<b>35,268</b>	<b>-37,459</b>

**Source:** Colorado State University (Fort Collins) and Department of Local Affairs, *Cost of Living Indices for Colorado 2007*, by Martha Sullins and Elizabeth Garner, 2009

\* Median Household Income - <http://www.census.gov/did/www/saipe/>

**Table C-8**  
**Consumer Price Index, 1990 - 2011**

(1982-1984 = 100)  
Calendar Year

	U. S.	Inflation Rate	Denver-Boulder-Greeley CMSA	Inflation Rate
1990	130.7	5.4	120.9	4.4
1991	136.2	4.2	125.6	3.9
1992	140.3	3.0	130.3	3.7
1993	144.5	3.0	135.8	4.2
1994	148.2	2.6	141.8	4.4
1995	152.4	2.8	147.9	4.3
1996	156.9	3.0	153.1	3.5
1997	160.5	2.3	158.1	3.3
1998	163.0	1.6	161.9	2.4
1999	166.6	2.2	166.6	2.9
2000	172.2	3.4	173.2	4.0
2001	177.2	2.8	181.3	4.7
2002	179.9	1.6	184.8	1.9
2003	184.0	2.3	186.8	1.1
2004	188.9	2.7	187.0	0.1
2005	195.3	3.4	190.9	2.1
2006	201.6	3.2	197.7	3.6
2007	207.3	2.8	202.0	2.2
2008	215.3	3.8	209.9	3.9
2009	214.5	-0.4	208.5	-0.6
2010	218.1	1.6	212.4	1.9
2011	224.9	3.2	220.3	3.7

**Source:** U.S. CPI – U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index. Denver-Boulder-Greeley CPI – Colorado Department of Local Affairs, Inflation/Denver-Boulder-Greeley Price Index.

<http://bls.gov>

<http://www.colorado.gov>

The CPI represents changes in prices of all goods and services purchased for consumption by urban households. User fee (such as water and sewer service) and sales and excise taxes paid by the consumer are also included. Income taxes and investment items (like stocks, bonds, and life insurance) are not included. The CPI-U includes expenditures by urban wage earners and clerical workers, professional, managerial, and technical workers, the self-employed, short-term workers, the unemployed, retirees and others not in the labor force. Prices for the goods and services used to calculate the CPI are collected in 87 urban areas throughout the country and from about 23,000 retail and service establishments. Data on rents are collected from about 50,000 landlords or tenants.

As a deflator of other economic series. The CPI and its components are used to adjust other economic series for price change and to translate these series into inflation-free dollars.

As a means for adjusting income payments. Over 2 million workers are covered by collective bargaining agreements which tie wages to the CPI. The index affects the income of almost 80 million people as a result of statutory action: 47.8 million Social Security beneficiaries, about 4.1 million military and Federal Civil Service retirees and survivors, and about 22.4 million food stamp recipients. Changes in the CPI also affect the cost of lunches for the 26.7 million children who eat lunch at school. Some private firms and individuals use the CPI to keep rents, royalties, alimony payments and child support payments in line with changing prices. Since 1985, the CPI has been used to adjust the Federal income tax structure to prevent inflation-induced increases in taxes.

**Table C-9**  
**Natural Amenities Scale by County, 2012**

Z Scores																	
Standardized scores (higher score is higher amenity)																	
County name	Rural-urban continuum code, 1993	Urban Influence Code 1993	Mean Temp for Jan, 1941-70	Mean 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	Jan Temp	Jan Sun	Jul Temp	Jul Hum	Typog	LN Water Area	Natural amenity Scale	Rank 1=Low 7=High
Alamosa	7	8	17.2	223	65.0	37	2	0.11	2.378	-1.29554	2.15256	1.56886	1.30024	-1.04300	-1.09244	1.59	4
Conejos	9	9	17.2	223	65.0	37	21	0.28	3.342	-1.29554	2.15256	1.56886	1.30024	1.83868	-0.58202	4.98	6
Costilla	9	9	17.2	223	65.0	37	21	0.27	3.301	-1.29554	2.15256	1.56886	1.30024	1.83868	-0.60363	4.96	6
Mineral	9	9	11.5	223	58.0	37	21	0.23	3.121	-1.76708	2.15256	2.96007	1.30024	1.83868	-0.69894	5.79	6
Rio Grande	7	8	21.4	223	63.5	37	21	0.06	1.759	-0.94809	2.15256	2.33392	1.30024	1.83868	-1.42014	5.26	6
Saguache	9	9	20.8	223	64.4	37	21	0.06	1.742	-0.99773	2.15256	2.04025	1.30024	1.83868	-1.4289	4.91	6
<b>Comparison Counties -</b>																	
Archuleta	9	9	19.8	180	64.3	21	21	0.39	3.659	-1.08046	0.85787	1.98101	2.39555	1.83868	-0.41408	5.58	6
Chaffee	7	8	28.5	223	65.9	35	21	0.15	2.726	-0.36074	2.15256	2.30014	1.43715	1.83868	-0.90811	6.46	6
Denver	0	1	29.9	214	73.0	36	4	1.03	4.638	-0.24493	1.88158	0.51168	1.36870	-0.73966	0.10389	2.88	5
El Paso	2	2	28.6	223	70.7	35	21	0.14	2.652	-0.35247	2.15256	1.01813	1.43715	1.83868	-0.94729	5.15	6
Gunnison	7	8	10.6	180	61.9	21	21	0.64	4.162	-1.84153	0.85787	1.83392	2.39555	1.83868	-0.14788	4.94	6
Hinsdale	9	9	12.7	223	56.1	37	21	0.49	3.884	-1.66781	2.15256	3.57429	1.30024	1.83868	-0.29516	6.90	7
Huerfano	6	6	33.5	223	71.4	35	17	0.15	2.700	0.05289	2.15256	1.25196	1.43715	1.23201	-0.922	5.20	6
Kit Carson	7	8	29.7	211	74.9	42	4	0.03	1.161	-0.26147	1.79125	-0.01642	0.95795	-0.73966	-1.73666	-0.01	3
Lake	7	8	18.1	223	56.6	35	21	1.83	5.207	-1.22109	2.15256	3.90496	1.43715	1.83868	0.40536	8.52	7
La Plata	7	7	25.9	180	67.5	21	21	0.46	3.818	-0.57583	0.85787	1.64600	2.39555	1.83868	-0.32983	5.83	6
Montrose	7	8	26.4	180	72.5	21	16	0.09	2.168	-0.53447	0.85787	0.34466	2.39555	1.08035	-1.2035	2.94	5
Pueblo	3	2	30.1	223	76.4	35	6	0.38	3.631	-0.22838	2.15256	-0.38528	1.43715	-0.43633	-0.42911	2.11	4

Source: U.S. Department of Agriculture, Economic Research Service, Natural Amenities Scale <http://www.ers.usda.gov/data-products/natural-amenities-scale.aspx>

**Table C-9** (Continued)

**Classification Codes**

**Climatic data:** 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.

**1993 Rural-urban continuum code (Also known as the "Beale code")**

**Metro counties:**

- 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.

**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

**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:** U.S. Department of Agriculture, Economic Research Service

**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

**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