
C. INCOME AND COST OF LIVING

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. More about the economy and potentials for higher paying jobs and income improvement are covered in later sections.

Table C-1 contains data reported by the latest 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).

When viewed from the perspective of families only, the overall income is higher but the gaps with the State remain proportionately the same. The Valley's \$33,460 was 59.8% of Colorado's median family income of \$55,883, leaving a gap of \$22,423. The family medians ranged from \$25,509 in Costilla to \$40,833 in Mineral.

Income means (or averages) are much higher than the medians due to the skewing effect of households and families with very high incomes. The Census shows a total of 807 households and 727 families with incomes of \$100,000 or more in the Valley, with the greatest concentration in Alamosa County.

The once-in-ten years look provided by the Census also gives 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.

We also compared median household and family incomes reported in the 1990 Census with those in 2000 to detect if the gap with the State was narrowing. Household and family income medians over the decade increased at rates of 60.5% and 64.0% for the Valley, higher than the State's 56.6% and 55.5%. Unfortunately, this was only enough to nudge up the Valley household medians from 58.2% of the State in 1990 to 59.6% in 2000; and family medians from 56.8% ten years ago to 59.8%.

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.

Census per capita income for the Valley is only \$14,242, compared with the \$18,743 estimate based on Bureau of Economic Analysis personal income in the following subsection. This is largely attributed to methods of data collection. BEA data is based on employer and tax records which are generally considered a more accurate source than the Census numbers, which rely on data collected directly from households and tend to be underreported. The Census also uses a sample of one in six households for income.

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's 2000 per capita personal income estimate for the Valley of \$18,743 in Table C-3 represents a 22.8% increase over 1995, compared with a 33.5% increase for Colorado and 26.7% for the Nation.

When compared with the State's \$32,234 figure, the BEA source is similar to the Census in showing per capita income of the average Valley resident at only 57.8% of Colorado's. The Valley is noted as the lowest income region in Colorado, with per capitas ranging from \$14,738 in Saguache to \$21,232 in Alamosa. Per capitas for the year 2000 in 63 Colorado counties showed Saguache 63, Conejos 62, and Costilla 58. These 3 counties also ranked in the bottom 10% out of 3,072 counties in the U.S.

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.

Personal income for 2000 on which the per capitans were based totaled \$868.7 million. The largest source was net earnings (59.2%), followed by transfer payments (22.7%), and dividends, interest, rent (18.0%). Total earnings of \$532.3 million consisted of wage and salary disbursements (71.2%), other labor income (9.6%), and proprietor's income (19.0%). Nonfarm earnings were 92.6% of earnings by industry, and farm earnings only 7.4%.

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.

We now have signs that the poverty rates are declining, and are hopeful this trend will continue. In the decade from 1990-2000, the family rates dropped from 22.6% to 15.7%, and the number of persons in poverty dropped from 27.6% to 20.2%. Significant declines were also noted in all of the counties with high levels. Regardless of these improvements, poverty in the Valley remains at least twice to over 2.5 times higher than the State (3 times higher in Conejos, Costilla, and Saguache), and cannot be overlooked as a major problem to be addressed in the Valley's development plans.

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 the table summarizes the results obtained from representative communities in 56 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 59 goods and services approximating a middle-management life style. A composite index for the 56-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, grocery, health care, miscellaneous, transportation, and utility costs. An argument could be made that the weighting of 5% for health care used in 1998 is too low given the sharp increases in prescription, insurance, and medical costs experienced in 2002.

Table C-7 shows that all of the Valley counties (with the exception of Mineral) are below 1.000, indicating a below average cost of living. Composite indexes in the Valley ranged from 0.858 in Conejos to 1.058 in Mineral. The lowest cost of living in the study counties was Baca (0.734), and Teller (1.289) had the honor of being the highest.

Purchasing power was also estimated in the study by dividing nominal income (1996 BEA income) by the COLI developed for each county. The table shows that the lower cost of living in Alamosa increases the purchasing power of nominal income from \$17,434 to \$18,804, allowing residents in the county to purchase all of the items in the standard basket of goods and have \$1,370 left over. Although Teller County shows a higher nominal income of \$21,099, it also has a higher cost of living which reduces purchasing power to only \$16,356. A resident there would lose \$4,743 in purchasing the same basket of goods.

Purchasing power for other San Luis Valley counties ranged from -\$1,179 in Mineral to +\$2,293 in Rio Grande. Other counties needing it the most are also showing healthy increases. 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.

Higher index numbers for the Colorado location indicate a higher rate of inflation than the U.S. The change in the index from 2000 (173.2) to 2001 (181.3) results in an inflation rate for Colorado (and presumably the Valley) of 4.7%.

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.¹ 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.² 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.

¹ 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).

² 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 %
	%	%	%	%	%	%	%	%
Income in 1999								
Households	5,475 100.0	2,981 100.0	1,496 100.0	381 100.0	4,698 100.0	2,311 100.0	17,342 100.0	100.0
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
\$35,000 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
Families	3,727 100.0	2,221 100.0	1,030 100.0	258 100.0	3,418 100.0	1,554 100.0	12,208 100.0	100.0
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
\$35,000 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
Per capita income	\$15,037	\$12,050	\$10,748	\$24,475	\$15,650	\$13,121	\$14,242	\$24,049
Earnings by Gender								
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

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

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, 1995 - 2000

	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>Percent chg 1995-00</u>	<u>2000 per capita</u>		
								<u>Rank Colo 63 counties</u>	<u>Rank U.S. 3,072 counties</u>	<u>Percent of Colo per capita</u>
Alamosa	\$16,807	\$18,166	\$18,462	\$20,050	\$20,769	\$21,232	26.3	45	1,724	65.5
Conejos	11,463	12,477	13,619	13,673	14,194	15,089	31.6	62	2,980	46.5
Costilla	14,380	15,158	15,334	15,940	17,280	17,778	23.6	58	2,625	54.8
Mineral	19,772	17,846	19,822	19,886	20,615	20,880	5.6	48	1,845	64.4
Rio Grande	16,590	17,549	17,853	19,463	20,511	20,326	22.5	51	2,012	62.7
Saguache	13,899	13,641	13,661	14,989	16,238	14,738	6.0	63	3,002	45.4
San Luis Valley	\$15,277	\$16,154	\$16,594	\$17,768	\$18,652	\$18,753	22.8			57.8
Colorado	\$24,289	\$25,514	\$27,067	\$28,764	\$30,206	\$32,434	33.5			100.0
United States	\$23,255	\$24,270	\$25,412	\$26,893	\$27,843	\$29,469	26.7			90.9

Source: U.S. Bureau of Economic Analysis, Regional Accounts Data, *Local Area Personal Income*, June 2002.

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 Major Source and Earnings by Industry, 2000

	Alamosa		Conejos		Costilla		Mineral		Rio Grande		Saguache		San Luis Valley	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
Personal Income by Residence	\$317,586	100.0	\$126,913	100.0	\$65,406	100.0	\$17,435	100.0	\$253,040	100.0	\$88,282	100.0	\$868,662	100.0
Net earnings	205,898	64.8	68,123	53.7	34,301	52.4	9,536	54.7	140,226	55.4	56,226	63.7	514,310	59.2
Dividends, interest, rent	51,777	16.3	16,627	13.1	9,881	15.1	5,375	30.8	59,438	23.5	13,676	15.5	156,774	18.0
Transfer payments	59,911	18.9	42,163	33.2	21,224	32.4	2,524	14.5	53,376	21.1	18,380	20.8	197,578	22.7
Earnings by Place of Work	\$234,559	100.0	\$56,566	100.0	\$23,756	100.0	\$12,034	100.0	\$152,470	100.0	\$52,899	100.0	\$532,284	100.0
Wage and salary disbursements	176,807	75.4	38,975	68.9	16,223	68.3	8,634	71.7	103,461	67.9	34,722	65.6	378,822	71.2
Other labor income	23,156	9.9	5,951	10.5	2,716	11.4	1,060	8.8	12,878	8.4	5,405	10.2	51,166	9.6
Proprietors' income	34,596	14.7	11,640	20.6	4,817	20.3	2,340	19.4	36,131	23.7	12,772	24.1	102,296	19.2
Farm proprietors' income	-4,509	-1.9	-1,837	-3.2	1,021	4.3	-84	-0.7	4,506	3.0	1,963	3.7	1,060	0.2
Nonfarm proprietors' income	39,105	16.7	13,477	23.8	3,796	16.0	2,424	20.1	31,625	20.7	10,809	20.4	101,236	19.0
Earnings by Industry	\$234,559	100.0	\$56,566	100.0	\$23,756	100.0	\$12,034	100.0	\$152,470	100.0	\$52,899	100.0	\$532,284	100.0
Farm earnings	8,060	3.4	1,173	2.1	4,392	18.5	-83	-0.7	15,832	10.4	10,214	19.3	39,588	7.4
Nonfarm earnings	226,499	96.6	55,393	97.9	19,364	81.5	12,117	100.7	136,638	89.6	42,685	80.7	492,696	92.6
Private earnings	160,875	68.6	37,907	67.0	10,263	43.2	9,423	78.3	104,909	68.8	25,784	48.7	349,161	65.6
Retail trade	31,380	13.4	5,354	9.5	1,126	4.7	1,184	9.8	13,942	9.1	4,473	8.5	57,459	10.8
Services	69,580	29.7	13,085	23.1	2,964	12.5	5,871	48.8	21,840	14.3	5,573	10.5	118,913	22.3
All other private earnings	59,915	25.5	19,468	34.4	6,173	26.0	2,368	19.7	69,127	45.3	15,738	29.8	172,789	32.5
Government and govt enterprises	65,624	28.0	17,486	30.9	9,101	38.3	2,694	22.4	31,729	20.8	16,901	31.9	143,535	27.0

Source: U.S. Bureau of Economic Analysis, May 2002.

Table C-5

Poverty Status in 1999, 2000 Census

	Alamosa	Conejos	Costilla	Mineral	Rio Grande	Saguache	San Luis Valley	Colorado %
Families	580	414	219	24	385	291	1,913	
%	15.6	18.6	21.3	9.3	11.3	18.7	15.7	6.2
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
Families w/female householder, no husband present	235	171	96	9	191	86	788	
%	44.1	45.5	58.5	39.1	43.0	35.7	44.2	20.6
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
Individuals	2,992	1,918	978	85	1,769	1,325	9,067	
%	21.3	23.0	26.8	10.2	14.5	22.6	20.2	9.3
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
Percent below poverty								
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)

AFDC												
County	Cases	Cases	Children	Children	Adults	Adults	OAP	OAP	AND	AND	Total	Cases
		per		per		per		per		per		per
		1,000		1,000		1,000		1,000		1,000		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

TANF												
County	Cases	Cases	Children	Children	Adults	Adults	OAP	OAP	AND	AND	Total	Cases
		per		per		per		per		per		per
		1,000		1,000		1,000		1,000		1,000		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, 1998

County	Composite and Component Index								Influences of COLI on Local Purchasing Power			
	Composite 100%	Rank in study 56 counties	Housing 28%	Grocery 16%	Health Care 5%	Misc 33%	Transportation 10%	Utilities 8%	Nominal Income	COLI	Purchasing Power	Difference
Ave of 56 counties in study	1.000								\$ 20,660			
Alamosa	0.927	36	0.897	0.977	0.980	0.904	0.913	1.014	\$ 17,434	0.927	\$ 18,804	\$1,370
Conejos	0.858	49	0.680	1.090	0.889	0.957	0.857	0.591	12,926	0.858	15,063	2,137
Costilla	0.914	40	0.670	1.017	0.706	1.013	1.077	1.072	15,143	0.913	16,581	1,438
Mineral	1.058	22	1.052	1.218	1.033	1.093	0.795	0.956	21,602	1.058	20,423	-1,179
Rio Grande	0.882	43	0.621	1.012	1.001	0.981	0.913	1.014	17,124	0.882	19,417	2,293
Saguache	0.872	45	0.588	1.166	0.942	0.990	0.996	0.591	12,371	0.872	14,190	1,819
Denver	1.130	7	1.395	1.079	0.952	1.048	0.999	0.916	\$ 32,148	1.130	\$ 28,449	-\$3,699
El Paso	1.076	20	1.042	1.066	1.273	1.071	1.059	1.138	22,320	1.113	20,051	-2,269
Pueblo	0.888	42	0.801	1.010	1.015	0.884	1.024	0.712	19,235	0.888	21,666	2,431
Archuleta	1.144	5	1.300	1.036	1.016	1.186	0.937	0.983	\$ 14,590	1.144	\$ 12,749	-\$1,841
Baca (lowest)	0.734	56	0.502	0.874	0.937	0.788	0.985	0.606	19,230	0.734	26,191	6,961
Chaffee	1.101	13	1.326	1.017	0.988	1.062	0.857	1.019	16,636	1.101	15,109	-1,527
Gunnison	1.081	19	1.122	1.179	0.929	1.058	1.074	0.945	18,247	1.081	16,874	-1,373
Huerfano	1.052	25	0.739	0.990	0.614	1.366	0.913	1.427	15,659	1.052	14,886	-773
La Plata	1.158	4	1.415	0.953	1.066	1.122	1.006	1.061	22,262	1.158	19,232	-3,030
Montrose	0.917	38	0.876	0.883	0.936	0.889	1.068	1.043	18,831	0.917	20,540	1,709
Teller (highest)	1.289	1	1.514	0.990	1.187	1.264	1.329	1.223	21,099	1.290	16,356	-4,743

Source: Colorado State University (Fort Collins), 1998 Cost of Living Indices for Colorado's Counties,
by Elizabeth H. Garner and Jerry B. Eckert, November 1998.

Table C-8

Consumer Price Index, 1990 - 2001

(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	2.9	181.3	4.7

Source: U.S. Bureau of Labor Statistics, July 2002. *Survey of Current Business*, taken from Colorado Legislative Council website, March 2002.

A Consumer Price Index (CPI - U) is not calculated for the State of Colorado or counties. The Denver-Boulder-Greeley CMSA is often used as a proxy for Colorado and local area inflation rates, and is calculated semiannually.

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	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	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	-1.29554	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	
Comparison Counties -																		
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	

Table C-9 (Continued)

Classification Codes

1993 Rural-urban contiuum 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 adjecent 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 infuence 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

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.

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	Tablelands	Plains with Hills or Mountains
1 = Flat plains	5 = Tablelands, moderate relief	9 = Plains with hills
2 = Smooth plains	6 = Tablelands, considerable relief	10 = Plains with high hills
3 = Irregular plains, slight relief	7 = Tablelands, high relief	11 = Plains with low mountains
4 = Irregular plains	8 = Tablelands, very high relief	12 = Plains with high mountains
Open Hills and Mountains	Hills and Mountains	
13 = Open low hills	18 = Hills	
14 = Open hills	19 = High hills	
15 = Open high hills	20 = Low mountains	
16 = Open low mountains	21 = High mountains	
17 = Open high mountains		

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