

# Livable Wages in Southwest Colorado 2022 Update

Prepared by Donna Graves, Information Services, Inc. for Region 9 Economic Development



A healthy community has a diverse and sustainable economy that pays livable wages and offers meaningful work.



#### LIVABLE WAGES IN SOUTHWEST COLORADO – 2022 UPDATE

| Executive Summary                       | 1  |
|---|----|
| Background                              |    |
| Key Findings                            | 3  |
| Housing Costs                           | 3  |
| Poverty Guidelines                      | 4  |
| Minimum Wage                            | 4  |
| Average Annual Living Expense by County | 4  |
| Livable Hourly Wage by Area             | 4  |
| Wages by Job Sector                     | 5  |
| Livable Wage by County/Community        | 6  |
| Archuleta County                        | 7  |
| Dolores County                          | 8  |
| La Plata County                         | 9  |
| Montezuma County                        | 11 |
| San Juan County                         | 12 |
| Summary                                 | 13 |

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More information regarding demographics and the economies of the counties in Region 9 can be found at <a href="https://www.region9edd.org/">https://www.region9edd.org/</a>.

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#### LIVABLE WAGES IN SOUTHWEST COLORADO - 2022 UPDATE

# **Executive Summary**

A healthy community has a diverse and sustainable economy that pays livable wages and offers meaningful work. But what level of income is necessary to support a given size and type of household? A livable wage addresses the essential financial needs for basic living tools such as shelter, healthcare, childcare, and nutrition. When one earns less than a livable wage, he or she is forced to make undesirable choices such as working two or more jobs, working longer hours, making longer commutes, sharing a residence, or giving up basic items such as a vehicle or insurance.

The Region 9 Economic Development District of Southwest Colorado (Region 9) has estimated livable wages since 1999, using a consistent method in order to compare costs and wages each year. In this report, *Livable Wages in Southwest Colorado – 2022 Update*, Region 9 uses estimated expenditures prepared for the Colorado Center on Law and Policy (CCLP) by the Center for Women's Welfare University of Washington School of Social Work (UW). The CCLP has allowed Region 9 access to the data inputs for our five counties (Archuleta, Dolores, La Plata, Montezuma and San Juan), as well as the technical documentation.<sup>1</sup>

In Region 9, the amount needed to be economically self-sufficient varies by geographic location. The 2022 Colorado minimum wage is \$12.56 per hour, which amounts to \$26,527 per year working full time. We found that in Region 9, Montezuma County is the least expensive (\$71,292 annually), and Archuleta County is the most expensive place to live (\$92,796 annually) for a family of four. Using housing and childcare costs specific to each community we found that the Town of Pagosa Springs is also the most expensive community in the region for a family of four (\$21.97 per hour for each working adult) due to the high cost of housing. Cortez and Mancos are the least expensive communities for a family (\$17.07 per hour for each working adult). This report presents livable wage estimates for each county/community in the region.

When we link our livable wage findings to average annual wages by sector in each county in our region, we find that most employment sectors do not provide enough income to meet the basic needs of a family of four, especially if there is only one bread winner in the household. We know that there is a growing workforce shortage in our area. Being able to attract and retain workers is essential for a healthy economy.

Closing the wage gap between current wages and self-sufficiency wages require both **reducing costs** and **raising incomes.** Raising public awareness at the local level is also essential to closing the wage gap. In order to enhance the quality of life through fair wages a number of strategies may be useful.

- Build a coalition of workers, employers, government and organizations who work together in achieving a living wage.
- Educate workers, employers and government officials about the importance of creating a living wage.
- Publicly recognize employers who provide, or aspire to provide, a living wage.
- Advocate for improving minimum wages at the local, state and national level.

<sup>&</sup>lt;sup>1</sup> https://selfsufficiencystandard.org/wp-content/uploads/2022/03/SSS2022 TechnicalBrief 03032022.pdf

# **Background**

The Region 9 Economic Development District of Southwest Colorado (Region 9) has estimated livable wages since 1999, using a consistent method in order to compare costs and wages each year. In this 2022 Update, Region 9 uses estimated expenditures for our counties prepared for the Colorado Center on Law and Policy (CCLP) by the Center for Women's Welfare University of Washington School of Social Work (UW). The CCLP has allowed Region 9 access to the data inputs for our five counties, as well as the technical documentation.<sup>2</sup>

These data are reported by UW for each county nation-wide, compiled into a report known as the *Self Sufficiency Standard (Standard)*.<sup>3</sup> The *Standard* defines the income needed to realistically support a family without public or private assistance. It calculates the costs of six basic needs: housing, child-care, food, transportation, health care, and miscellaneous.<sup>4</sup> We have also used their estimate of taxes and tax credits with the caveat that they may not fully reflect our local adjustments to housing, childcare and utilities.

The Standard is updated periodically. In the interim years adjustments are made using the West Region Consumer Price Index (CPI). The Consumer Price Index is a key statistic for purposes of economic and social policymaking and has substantial and wide-ranging implications for governments, businesses and workers. The Colorado Constitution requires the Colorado minimum wage to be adjusted annually for inflation, as measured by the Consumer Price Index used for Colorado. However, the 2019 *Update Report* by Region 9 found that estimating the increase in costs using the CPI drastically underestimates the real increases in the cost of basic needs faced by Colorado families. <sup>5</sup>

Many of the expenditures estimated by UW are applied to southwest Colorado. However, for this *2022 Update* we have substituted housing and childcare costs with those that are specific to our communities, as was done in past reports. Housing information is collected by calling property managers, looking at online listings, and following ads in local newspapers over a period of several months to obtain a **median** housing cost for 1 and 2- bedroom rental units in each county/community. This information is not readily available in some areas such as: Dolores County; Bayfield and Ignacio (La Plata County); Cortez and Mancos (Montezuma County); and San Juan County, thus Fair Market Rents provided by the National Low Income Housing Coalition are used.<sup>6</sup>

Childcare costs are obtained through the Tri-county Early Childhood Program; they provided childcare expenses averaged for all age groups per child (per day) for each county. A mileage allowance is also added for the communities of Silverton, Rico, and Dove Creek to recognize the extra distance that people in those towns must travel for many basic goods and services. Commuting is common in the region as residents juggle the cost of housing with job availability.

<sup>&</sup>lt;sup>2</sup> https://selfsufficiencystandard.org/wp-content/uploads/2022/03/SSS2022 TechnicalBrief 03032022.pdf

<sup>&</sup>lt;sup>3</sup> https://selfsufficiencystandard.org/

<sup>&</sup>lt;sup>4</sup> Miscellaneous includes, clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone, cell phone and broadband.

<sup>&</sup>lt;sup>5</sup> Livable Wages in Southwest Colorado 2019 Update

https://www.region9edd.org/uploads/Livable Wages in Southwest CO 2019.pdf

<sup>&</sup>lt;sup>6</sup> Fair Market Rent from National Low Income Housing Coalition, http://nlihc.org/oor.

<sup>&</sup>lt;sup>7</sup> Personal communication from heatherh@ecclaplata.org to Donna Graves – March 2022

# **Key Findings**

#### **Housing Costs**

Many estimates of Fair Market Rent (FMR), including those used by the Standard, are drawn from surveys conducted by the Department of Housing and Urban Development (HUD). Those rental costs include utilities. However, most of those surveys are conducted in metropolitan areas, and often do not reflect the reality of rental costs in small, rural areas.

| 2022 Comparison of Median Rental Costs to Fair Market Rent Estimates | <sup>1</sup> Actual Rental<br>Costs |          |    |          |    |       |    |       |    |       |  |    | Rent |    |  |    |  |    |  |    |  |    |    |     |    |     |
|--|-------------------------------------|----------|----|----------|----|-------|----|-------|----|-------|--|----|------|----|--|----|--|----|--|----|--|----|----|-----|----|-----|
| Region 9   | 1                                   | L BDR    |    | 2 BDR    | 1  | L BDR | 2  | 2 BDR |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| Archuleta County - Pagosa Springs                                    | \$                                  | 1,475    | \$ | 2,300    | \$ | 901   | \$ | 1,185 |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| Dolores County - Dove Creek  |                                     | NA       |    | NA       | \$ | 731   | \$ | 914   |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| Dolores County - Rico  |                                     | NA       |    | NA       |    | NA    |    | NA    |    | NA    |  | NA |      | NA |  | NA |  | NA |  | NA |  | NA | \$ | 731 | \$ | 914 |
| La Plata County  | \$                                  | \$ 1,450 |    | \$ 1,450 |    | 1,650 | \$ | 1,240 | \$ | 1,413 |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| La Plata County - Bayfield   |                                     | NA       |    | NA       | \$ | 1,240 | \$ | 1,413 |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| La Plata County - Durango  | \$                                  | \$ 1,469 |    | 1,700    | \$ | 1,240 | \$ | 1,413 |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| La Plata County - Ignacio  |                                     | NA       |    | NA       |    | NA    | \$ | 1,240 | \$ | 1,413 |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| Montezuma County   | \$                                  | 850      | \$ | 1,000    | \$ | 812   | \$ | 1,068 |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| Montezuma County - Cortez  | \$                                  | 725      | \$ | 950      | \$ | 812   | \$ | 1,068 |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| Montezuma County - Dolores   | \$                                  | \$ 850   |    | 1,200    | \$ | 812   | \$ | 1,068 |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| Montezuma County - Mancos  |                                     | NA       |    | NA       | \$ | 812   | \$ | 1,068 |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |
| San Juan County - Silverton  |                                     | NA       |    | NA       | \$ | 907   | \$ | 1,134 |    |       |  |    |      |    |  |    |  |    |  |    |  |    |    |     |    |     |

Highlighted cells indicate the estimated rental amount used for this report

NA = Actual rents not available for this community.

https://www.rentdata.org/articles/what-is-fair-market-rent

We are assuming that a single adult would rent a one-bedroom unit, while an adult with a preschooler or two adults with a preschooler and a school-aged child would rent a two-bedroom unit. It is also conceivable that a family of four would make the choice to rent a one-bedroom unit, especially in the areas with high rent.

We found that in almost every community actual rental costs are substantially higher than Fair Market Rent estimates. In many communities landlords pay for public services such as water, sewer and trash collection, but not utilities such as gas and electric. To account for these utility costs, we have added an average energy consumption rate for each county to monthly expenditures.<sup>8</sup> This average does not include utility costs subsidized through the Low-Income Energy Assistance Program (LEAP), which could reduce the overall cost of utilities.

<sup>(1)</sup> Source: Median of compilation of online listings, newspapers and property managers.

<sup>(2)</sup> Fair Market Rent from National Low Income Housing Coalition, http://nlihc.org/oor.

<sup>&</sup>lt;sup>8</sup> Low-Income Energy Affordability Data Tool Map Export (https://lead.openei.org/)

#### **Poverty Guidelines**

For most workers throughout Colorado, earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.9

#### **Minimum Wage**

In Colorado, the amount needed to be economically self-sufficient varies by geographic location. The 2022 Colorado minimum wage is \$12.56 per hour, which amounts to \$26,527 per year working full time. 10

| 2022 POVERTY GUIDELINES FOR<br>THE 48 CONTIGUOUS STATES<br>AND THE DISTRICT OF<br>COLUMBIA |          |  |  |  |  |  |  |  |
|--|----------|--|--|--|--|--|--|--|
| Persons in Poverty family/household guideline  |          |  |  |  |  |  |  |  |
| 1  | \$13,590 |  |  |  |  |  |  |  |
| 2  | \$18,310 |  |  |  |  |  |  |  |
| 3  | \$23,030 |  |  |  |  |  |  |  |
| 4  | \$27,750 |  |  |  |  |  |  |  |
| 5  | \$32,470 |  |  |  |  |  |  |  |
| 6  | \$37,190 |  |  |  |  |  |  |  |
| 7  | \$41,910 |  |  |  |  |  |  |  |
| 8 \$46,630   |          |  |  |  |  |  |  |  |
| For families/households with more than 8 persons, add \$4,720                              |          |  |  |  |  |  |  |  |

for each additional person.

#### **Average Annual Living Expense by County**

We found that in Region 9, Montezuma County is the least expensive (\$71,292 annually), and Archuleta County is the most expensive place to live (\$92,796 annually) for a family of four.

|   | 2 Adults + |             |               |
|---|------------|-------------|---------------|
| Region 9 - 2022                         |            | Adult +     | Preschooler + |
| Average Annual Living Expense by County | Adult      | Preschooler | School-age    |
| Archuleta County                        | \$ 39,732  | \$ 76,092   | \$ 92,796     |
| Dolores County                          | \$ 33,182  | \$ 56,006   | \$ 74,210     |
| La Plata County                         | \$ 41,388  | \$ 67,572   | \$ 86,196     |
| Montezuma County                        | \$ 30,468  | \$ 54,588   | \$ 71,292     |
| San Juan County                         | \$ 37,884  | \$ 62,940   | \$ 81,276     |

#### **Livable Hourly Wage by Area**

|                                   | 2  | Adults + |         |          |      |            |
|-----------------------------------|----|----------|---------|----------|------|------------|
| Region 9 - 2022                   |    |          | Adult + |          | Pres | schooler + |
| Livable Hourly Wage by Area       |    | Adult    | Pre     | schooler | Scl  | hool-age   |
| Archuleta County - Pagosa Springs | \$ | 18.81    | \$      | 36.03    | \$   | 21.97      |
| Dolores County - Rico             | \$ | 15.71    | \$      | 26.52    | \$   | 17.57      |
| Dolores County - Dove Creek       | \$ | 16.40    | \$      | 30.04    | \$   | 19.09      |
| La Plata County - Bayfield        | \$ | 18.40    | \$      | 30.65    | \$   | 19.73      |
| La Plata County - Durango         | \$ | 19.70    | \$      | 32.28    | \$   | 20.55      |
| La Plata County - Ignacio         | \$ | 18.40    | \$      | 30.65    | \$   | 19.73      |
| Montezuma County - Cortez         | \$ | 14.21    | \$      | 26.23    | \$   | 17.07      |
| Montezuma County - Dolores        | \$ | 14.47    | \$      | 27.02    | \$   | 17.47      |
| Montezuma County - Mancos         | \$ | 14.21    | \$      | 26.23    | \$   | 17.07      |
| San Juan County - Silverton       | \$ | 17.94    | \$      | 29.80    | \$   | 19.24      |

Using housing costs specific to each community we found that Pagosa Springs is the most expensive community in the region for a family of four (\$21.97 per hour for each working adult) due to the high cost of housing. Cortez and Mancos are the least expensive communities for a family (\$17.07 per hour for each working adult).

<sup>&</sup>lt;sup>9</sup> https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines

<sup>&</sup>lt;sup>10</sup> The Standard assumes adults work eight hours per day for 22 days per month for 12 months per year (2,112 hrs.)

#### **Wages by Job Sector**

Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages. When we link our livable wage findings to average annual wages by sector in each county in our region, we find that most employment sectors do not provide enough income to meet the basic needs of a family of four, especially if there is only one bread winner in the household. The highlighted cells in this table indicate that the average annual wage for that industry provides a livable wage for a family of four in that county.

| 2020   | Archuleta | Dolores   | La Plata  | Montezuma | San Juan | Region 9  | Colorado  |
|--|-----------|-----------|-----------|-----------|----------|-----------|-----------|
| Agriculture                                  | \$ 43,450 | \$ 32,147 | \$ 33,862 | \$ 39,508 | \$40,268 | \$ 37,847 | \$ 42,004 |
| Mining                                       | \$ 42,462 | \$ 53,470 | \$139,660 | \$ 61,705 | ND       | \$ 74,324 | \$138,197 |
| Utilities                                    | \$103,559 | \$ 95,509 | \$ 84,874 | \$ 82,314 | ND       | \$ 91,564 | \$114,771 |
| Construction                                 | \$ 40,587 | \$ 44,420 | \$ 55,082 | \$ 41,443 | ND       | \$ 45,383 | \$ 68,166 |
| Manufacturing                                | \$ 34,145 | ND        | \$ 47,497 | \$ 38,676 | ND       | \$ 40,106 | \$ 77,203 |
| Wholesale Trade                              | \$ 84,596 | ND        | \$ 59,643 | \$ 59,058 | ND       | \$ 67,766 | \$ 94,851 |
| Retail Trade                                 | \$ 29,454 | \$ 27,548 | \$ 34,426 | \$ 33,401 | \$21,015 | \$ 29,169 | \$ 37,039 |
| Transportation & Warehousing                 | \$ 45,336 | ND        | \$ 64,518 | \$ 41,387 | \$32,821 | \$ 46,016 | \$ 58,853 |
| Information                                  | \$ 55,719 | \$ 65,543 | \$ 92,402 | \$ 57,771 | ND       | \$ 67,859 | \$123,401 |
| Finance Activities                           | \$ 59,754 | ND        | \$110,871 | \$ 55,265 | ND       | \$ 75,297 | \$111,834 |
| Real Estate                                  | \$ 41,482 | ND        | \$ 48,377 | \$ 39,393 | \$33,426 | \$ 40,670 | \$ 65,541 |
| Professional & Business Services             | \$ 74,421 | \$ 61,616 | \$ 71,406 | \$ 60,169 | ND       | \$ 66,903 | \$106,136 |
| Management of Companies & Enterprises        | \$ 94,513 | \$147,869 | \$107,000 | \$ 98,026 | ND       | \$113,469 | \$152,283 |
| Administration & Waste Management            | \$ 27,581 | \$ 47,608 | \$ 36,744 | \$ 28,855 | ND       | \$ 35,197 | \$ 48,494 |
| Private Education                            | \$ 16,161 | \$ 20,651 | \$ 47,500 | \$ 34,300 | \$29,334 | \$ 22,049 | \$ 48,095 |
| Health Services                              | \$ 34,503 | ND        | \$ 54,422 | \$ 39,562 | ND       | \$ 42,829 | \$ 56,021 |
| Arts, Entertainment, & Recreation            | \$ 19,648 | \$ 24,934 | \$ 23,642 | \$ 10,475 | ND       | \$ 19,675 | \$ 42,997 |
| Accommodation & Food                         | \$ 24,335 | ND        | \$ 22,935 | \$ 19,966 | \$28,250 | \$ 23,872 | \$ 25,552 |
| Other Services, except Public Administration | \$ 34,290 | \$ 15,361 | \$ 35,687 | \$ 26,996 | \$19,488 | \$ 26,364 | \$ 45,613 |
| Government                                   | \$ 55,048 | \$ 49,615 | \$ 61,406 | \$ 53,164 | \$42,164 | \$ 52,279 | \$ 70,450 |
|  |           |           |           |           | -        | -         |           |
| Average Annual Wage                          | \$ 39,247 | \$ 49,173 | \$ 51,404 | \$ 39,804 | \$30,663 | \$ 42,058 | \$ 66,662 |
| Annual Livable Wage                          | \$ 92,796 | \$ 74,210 | \$ 86,196 | \$ 71,292 | \$81,276 |           |           |

Jobs in the mining and utilities sectors provide a good income in each county where they exist. Professional and management services also provide sufficient wages in most areas. The most numerous jobs in Region 9 are government (18%), health services (12%), and retail trade (12%). These occupations do not provide sufficient wages to support a family of four.

A healthy community has a diverse and sustainable economy that pays livable wages and offers meaningful work. But what level of income is necessary to support a given size and type of household? A livable wage addresses the essential financial needs for basic living tools such as shelter, healthcare, childcare, and nutrition. When one earns less than a livable wage, he or she is forced to make undesirable choices such as working two or more jobs, working longer hours, making longer commutes, sharing a residence, or giving up basic items such as a vehicle or insurance.

5

<sup>11</sup> https://www.region9edd.org/uploads/Economic Snapshot 2022.pdf

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both **reducing costs** and **raising incomes.** 

**Reducing costs** means ensuring families who are struggling to cover basic costs have access to work supports. These offer stability and resources while they become self-sufficient, and include childcare assistance, food benefits, and the Earned Income Tax Credit. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require support through transitional work supports and programs, as well as the removal of barriers to help families work towards self-sufficiency over time.

**Raising incomes** means enhancing skills as well as improving access to jobs that pay self-sufficient wages and have career potential. A strong economy will mean good jobs that pay self-sufficient wages, a workforce with the skills necessary to fill those jobs, and enhancing links and removing barriers between those jobs and the workers that need them.

Key to raising incomes are public policies such as living/minimum wage policies and paid sick and family/medical leave, which increase wages directly. Likewise, access to education, training, and jobs that provide real potential for skill and career advancement over the long term are also important.

# **Livable Wage by County/Community**

The livable wage per hour (and annually) for each community is summarized in the following pages, as well as how many jobs an individual would need (at minimum wage) to sustain just the basic needs of a household. The notes below pertain to each of the tables on the following pages:

- <sup>1</sup> Monthly costs for each county are estimated by the Center for Women's Welfare University of Washington School of Social Work (UW).
- <sup>2</sup> Source: Compilation of online listings, newspapers and property managers.
- <sup>3</sup> Source: Tri-county Early Childhood Programs. Childcare expenses are averaged for all age groups per child per day. Assumes that one child (preschooler) in the family is in full time childcare and the school age child is in childcare for 3 months in the summer.
- <sup>4</sup> Source: Low-Income Energy Affordability Data Tool Map Export (<a href="https://lead.openei.org/">https://lead.openei.org/</a>).
- <sup>5</sup> Source: The *Standard* assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months per year to obtain the annual wage. Tax Credits are subtracted (-) from monthly costs. The hourly wage shown is for each working adult.

A mileage allowance was also added in the Region 9 2022 Update for the communities of Rico, Dove Creek and Silverton to recognize the extra distance that people in those towns must travel for many basic goods and services.

Housing affordability/attainability is a long term, ongoing priority across the region. Housing experts agree that ideally a family should not spend more than one-third of their income on housing costs. The lack of work force housing continues to impact economic growth and diversity when businesses cannot recruit employees because there is no place for them and their families to live. Attracting and retaining a viable workforce is key to economic health. Rising rents, simultaneous increases in short term vacation rentals and decreases in long-term rentals, a lack of low-price housing stock, and low wages have been identified as factors contributing to a housing crisis. Policy considerations and long-term funding is needed to address this critical issue.

The provision of quality, affordable childcare is also an issue of primary economic importance. There is a broad-based coalition of educators, policy makers and citizens working on childcare initiatives. These initiatives seek to lower costs for parents, raise salaries for teachers, and provide more capacity.

#### **Archuleta County**

We found that in this region Archuleta County is the most expensive county for a family to live (\$92,796 annually). This is driven primarily by housing costs. Many (12%) of the service jobs in Archuleta County support tourism in accommodations (lodging) and food services with an average annual wage of \$24,335.<sup>12</sup> Across all industries the average annual wage is \$39,247. This is only 42% of the estimated livable wage (\$92,796) for a family of four (two working adults, a preschooler and one school age child).

| Pagosa Springs and Unincorporated   | (  | 1bdr)  | (2bdr)   |          |             | (2bdr)    |
|-------------------------------------|----|--------|----------|----------|-------------|-----------|
|                                     |    | 2 Ad   |          |          |             | Adults +  |
| ARCHULETA COUNTY                    |    |        | <b>A</b> | dult +   | Preschooler |           |
| MONTHLY COSTS (1)                   | ,  | Adult  | Pre      | schooler | S           | chool-age |
| Housing (2)                         | \$ | 1,475  | \$       | 2,300    | \$          | 2,300     |
| Childcare (3)                       | \$ | -      | \$       | 998      | \$          | 1,247     |
| Utilities (4)                       | \$ | 243    | \$       | 243      | \$          | 243       |
| Food                                | \$ | 310    | \$       | 457      | \$          | 906       |
| Transportation                      | \$ | 296    | \$       | 304      | \$          | 585       |
| Health Care                         | \$ | 273    | \$       | 802      | \$          | 917       |
| Miscellaneous                       | \$ | 285    | \$       | 493      | \$          | 678       |
| Taxes                               | \$ | 429    | \$       | 961      | \$          | 1,290     |
| Earned Income Tax Credit (-)        | \$ | -      | \$       | -        | \$          | -         |
| Childcare Tax Credit (-)            | \$ | -      | \$       | (50)     | \$          | (100)     |
| Child Tax Credit (-)                | \$ | -      | \$       | (167)    | \$          | (333)     |
| SELF SUFFICIENCY WAGE               |    |        |          |          |             |           |
| Hourly Wage (5)                     | \$ | 18.81  | \$       | 36.03    | \$          | 21.97     |
| # of jobs at minimum wage (\$12.56) |    | 1.50   |          | 2.87     |             | 1.75      |
| Monthly Costs                       | \$ | 3,311  | \$       | 6,341    | \$          | 7,733     |
| Annual                              | \$ | 39,732 | \$       | 76,092   | \$          | 92,796    |

<sup>12</sup> https://www.region9edd.org/uploads/Economic Snapshot 2022.pdf

## **Dolores County**

Across all employment industries in Dolores County the average annual wage is \$49,173. This is only 60% of the estimated livable wage (\$80,634) for a family of four in Dove Creek (two working adults, a preschooler and one school age child), and 66% of the estimated livable wage in Rico (\$74,210).

| Dove Creek                               | (1bdr) |        | (2bdr) ( |        | (2bdr) |        |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
|--|--------|--------|----------|--------|--------|--------|--|-------|--|-------|--|-------|--|-------|--|----------|--|---------|--|--------------|--|--------------------------------------|
| DOLORES COUNTY  MONTHLY COSTS (1)        | ,      | Adult  |          | Adult  |        | Adult  |  | Adult |  | Δdult |  | Δdult |  | Adult |  | Adult Pr |  | Adult + |  | Adult + Pres |  | Adults +<br>eschooler +<br>chool-age |
| Housing (2)                              | \$     | 731    | \$       | 914    | \$     | 914    |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Childcare (3)                            | \$     | -      | \$       | 998    | \$     | 1,247  |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Utilities (4)                            | \$     | 359    | \$       | 359    | \$     | 359    |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Food                                     | \$     | 338    | \$       | 498    | \$     | 987    |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Transportation                           | \$     | 296    | \$       | 304    | \$     | 585    |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Travel Expense 4 trips x 75 miles x .585 | \$     | 176    | \$       | 176    | \$     | 176    |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Health Care                              | \$     | 273    | \$       | 802    | \$     | 917    |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Miscellaneous                            | \$     | 285    | \$       | 493    | \$     | 678    |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Taxes                                    | \$     | 429    | \$       | 961    | \$     | 1,290  |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Earned Income Tax Credit (-)             | \$     | -      | \$       | -      | \$     | -      |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Childcare Tax Credit (-)                 | \$     | -      | \$       | (50)   | \$     | (100)  |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Child Tax Credit (-)                     | \$     | -      | \$       | (167)  | \$     | (333)  |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| SELF SUFFICIENCY WAGE                    |        |        |          |        |        |        |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Hourly Wage (5)                          | \$     | 16.40  | \$       | 30.04  | \$     | 19.09  |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| # of jobs at minimum wage (\$12.56)      |        | 1.31   |          | 2.39   |        | 1.52   |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Monthly Costs                            | \$     | 2,887  | \$       | 5,288  | \$     | 6,720  |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |
| Annual                                   | \$3    | 34,638 | \$       | 63,450 | \$     | 80,634 |  |       |  |       |  |       |  |       |  |          |  |         |  |              |  |                                      |

Our method for calculating costs does not consider that many residents in Rico commute daily to Telluride (San Miguel County) for work, a distance of 56 miles round trip. San Miguel County is one of the most expensive areas of the state in which to live, so many workers find housing in Dolores County.

| Rico                                     | (1    | (1bdr) |                        | (1bdr) |             | 2bdr)  | (2bdr) |  |                                      |
|--|-------|--------|------------------------|--------|-------------|--------|--------|--|--------------------------------------|
| DOLORES COUNTY MONTHLY COSTS (1)         | Adult |        | Adult +<br>Preschooler |        | Adult + Pre |        |        |  | Adults +<br>eschooler +<br>chool-age |
| Housing (2)                              | \$    | 731    | \$                     | 914    | \$          | 914    |        |  |                                      |
| Childcare (3)                            | \$    | -      | \$                     | 998    | \$          | 1,247  |        |  |                                      |
| Utilities (4)                            | \$    | 359    | \$                     | 359    | \$          | 359    |        |  |                                      |
| Food                                     | \$    | 338    | \$                     | 498    | \$          | 987    |        |  |                                      |
| Transportation                           | \$    | 296    | \$                     | 304    | \$          | 585    |        |  |                                      |
| Travel Expense 4 trips x 80 miles x .585 | \$    | 187    | \$                     | 187    | \$          | 187    |        |  |                                      |
| Health Care                              | \$    | 227    | \$                     | 634    | \$          | 748    |        |  |                                      |
| Miscellaneous                            | \$    | 266    | \$                     | 409    | \$          | 596    |        |  |                                      |
| Taxes                                    | \$    | 361    | \$                     | 581    | \$          | 994    |        |  |                                      |
| Earned Income Tax Credit (-)             | \$    | -      | \$                     | -      | \$          | -      |        |  |                                      |
| Childcare Tax Credit (-)                 | \$    | -      | \$                     | (50)   | \$          | (100)  |        |  |                                      |
| Child Tax Credit (-)                     | \$    | -      | \$                     | (167)  | \$          | (333)  |        |  |                                      |
| SELF SUFFICIENCY WAGE                    |       |        |                        |        |             |        |        |  |                                      |
| Hourly Wage (5)                          | \$    | 15.71  | \$                     | 26.52  | \$          | 17.57  |        |  |                                      |
| # of jobs at minimum wage (\$12.56)      |       | 1.25   |                        | 2.11   |             | 1.40   |        |  |                                      |
| Monthly Costs                            | \$    | 2,765  | \$                     | 4,667  | \$          | 6,184  |        |  |                                      |
| Annual                                   | \$3   | 3,182  | \$                     | 56,006 | \$          | 74,210 |        |  |                                      |

#### **La Plata County**

Wages and employment in the county are highly dependent on service sector jobs (43% of employment). Many of the jobs in La Plata County are in accommodation and food services, with an average annual wage of \$22,935. Across all industries the average annual wage is \$51,404. This is only 60% of the estimated livable wage (\$86,196) for two working adults with two children renting a two- bedroom unit. The median price for a home in La Plata County in the first quarter of 2021 hit \$499,000, up from \$440,000 in the same quarter in 2020, a 13.4% increase. And, according to a faculty demand study by Fort Lewis College, based on the \$575,000 median sales price of a single-family home in Durango, a household would need an annual income of \$82,000. The average annual salary for a faculty member is \$66,838 and the average annual salary for a staff member is \$51,500.

| Bayfield, Durango, Ignacio, Unincorporated | (   | 1bdr)  | (2bdr) |          |            | (2bdr)     |  |
|--|-----|--------|--------|----------|------------|------------|--|
|  |     |        | 2 Adı  |          | Adults +   |            |  |
| LA PLATA COUNTY                            |     |        | Δ      | dult +   | Pro        | eschooler+ |  |
| MONTHLY COSTS (1)                          | ,   | Adult  | Pre    | schooler | School-age |            |  |
| Housing (2)                                | \$  | 1,450  | \$     | 1,650    | \$         | 1,650      |  |
| Childcare (3)                              | \$  | -      | \$     | 1,028    | \$         | 1,285      |  |
| Utilities (4)                              | \$  | 229    | \$     | 229      | \$         | 229        |  |
| Food                                       | \$  | 370    | \$     | 546      | \$         | 1,081      |  |
| Transportation                             | \$  | 296    | \$     | 304      | \$         | 585        |  |
| Health Care                                | \$  | 227    | \$     | 636      | \$         | 750        |  |
| Miscellaneous                              | \$  | 320    | \$     | 493      | \$         | 693        |  |
| Taxes                                      | \$  | 557    | \$     | 962      | \$         | 1,343      |  |
| Earned Income Tax Credit (-)               | \$  | -      | \$     | -        | \$         | -          |  |
| Childcare Tax Credit (-)                   | \$  | -      | \$     | (50)     | \$         | (100)      |  |
| Child Tax Credit (-)                       | \$  | -      | \$     | (167)    | \$         | (333)      |  |
| SELF SUFFICIENCY WAGE                      |     |        |        |          |            |            |  |
| Hourly Wage (5)                            | \$  | 19.60  | \$     | 31.99    | \$         | 20.41      |  |
| # of jobs at minimum wage (\$12.56)        |     | 1.56   |        | 2.55     |            | 1.62       |  |
| Monthly Costs                              | \$  | 3,449  | \$     | 5,631    | \$         | 7,183      |  |
| Annual                                     | \$4 | 41,388 | \$     | 67,572   | \$         | 86,196     |  |

<sup>13</sup> https://www.region9edd.org/uploads/Economic Snapshot 2022.pdf

<sup>&</sup>lt;sup>14</sup> https://www.durangoherald.com/articles/bayfield-acts-to-address-housing-costs/

We found that Durango is the second most expensive community in the region for a family of four (\$20.55 per hour for each working adult) due primarily to the high cost of housing.

| Durango                             | (  | 1bdr)  | (2bdr) |          |     | (2bdr)     |  |          |
|-------------------------------------|----|--------|--------|----------|-----|------------|--|----------|
|                                     |    | 2 Ad   |        |          |     | 2 Adults + |  | Adults + |
| LA PLATA COUNTY                     |    |        | Α      | dult +   | Pre | eschooler+ |  |          |
| MONTHLY COSTS (1)                   | 1  | Adult  | Pre    | schooler | S   | chool-age  |  |          |
| Housing (2)                         | \$ | 1,469  | \$     | 1,700    | \$  | 1,700      |  |          |
| Childcare (3)                       | \$ | -      | \$     | 1,028    | \$  | 1,285      |  |          |
| Utilities (4)                       | \$ | 229    | \$     | 229      | \$  | 229        |  |          |
| Food                                | \$ | 370    | \$     | 546      | \$  | 1,081      |  |          |
| Transportation                      | \$ | 296    | \$     | 304      | \$  | 585        |  |          |
| Health Care                         | \$ | 227    | \$     | 636      | \$  | 750        |  |          |
| Miscellaneous                       | \$ | 320    | \$     | 493      | \$  | 693        |  |          |
| Taxes                               | \$ | 557    | \$     | 962      | \$  | 1,343      |  |          |
| Earned Income Tax Credit (-)        | \$ | -      | \$     | -        | \$  | -          |  |          |
| Childcare Tax Credit (-)            | \$ | -      | \$     | (50)     | \$  | (100)      |  |          |
| Child Tax Credit (-)                | \$ | -      | \$     | (167)    | \$  | (333)      |  |          |
| SELF SUFFICIENCY WAGE               |    |        |        |          |     |            |  |          |
| Hourly Wage (5)                     | \$ | 19.70  | \$     | 32.28    | \$  | 20.55      |  |          |
| # of jobs at minimum wage (\$12.56) |    | 1.57   |        | 2.57     |     | 1.64       |  |          |
| Monthly Costs                       | \$ | 3,468  | \$     | 5,681    | \$  | 7,233      |  |          |
| Annual                              | \$ | 41,616 | \$     | 68,172   | \$  | 86,796     |  |          |

Many people that live in and around Bayfield and Ignacio commute to Durango for work. These towns have the same livable wage estimates based on similar costs.

| Bayfield, Ignacio                   | (  | 1bdr)  | (2bdr) |          |          | (2bdr)     |
|-------------------------------------|----|--------|--------|----------|----------|------------|
|                                     |    |        | 2 A    |          | Adults + |            |
| LA PLATA COUNTY                     |    |        | Α.     | dult +   | Pro      | eschooler+ |
| MONTHLY COSTS (1)                   | 1  | Adult  | Pre    | schooler | S        | chool-age  |
| Housing (2)                         | \$ | 1,240  | \$     | 1,413    | \$       | 1,413      |
| Childcare (3)                       | \$ | -      | \$     | 1,028    | \$       | 1,285      |
| Utilities (4)                       | \$ | 229    | \$     | 229      | \$       | 229        |
| Food                                | \$ | 370    | \$     | 546      | \$       | 1,081      |
| Transportation                      | \$ | 296    | \$     | 304      | \$       | 585        |
| Health Care                         | \$ | 227    | \$     | 636      | \$       | 750        |
| Miscellaneous                       | \$ | 320    | \$     | 493      | \$       | 693        |
| Taxes                               | \$ | 557    | \$     | 962      | \$       | 1,343      |
| Earned Income Tax Credit (-)        | \$ | -      | \$     | -        | \$       | -          |
| Childcare Tax Credit (-)            | \$ | -      | \$     | (50)     | \$       | (100)      |
| Child Tax Credit (-)                | \$ | -      | \$     | (167)    | \$       | (333)      |
| SELF SUFFICIENCY WAGE               |    |        |        |          |          |            |
| Hourly Wage (5)                     | \$ | 18.40  | \$     | 30.65    | \$       | 19.73      |
| # of jobs at minimum wage (\$12.56) |    | 1.47   |        | 2.44     |          | 1.57       |
| Monthly Costs                       | \$ | 3,239  | \$     | 5,394    | \$       | 6,946      |
| Annual                              | \$ | 38,868 | \$     | 64,728   | \$       | 83,352     |

#### **Montezuma County**

Rental rates for housing in Montezuma County are among the lowest in the region, based on Fair Market Rent estimates. However, 8% of the service jobs in Montezuma County support tourism in accommodations (lodging) and food services with an average annual wage of \$19,966.<sup>15</sup> Across all industries the average annual wage is \$39,804. This is only 56% of the estimated livable wage (\$71,292) for a family of four (two working adults, a preschooler and one school age child).

| Cortez, Dolores, Mancos, Unincorporated | (1bdr) |        | (2bdr)           |        | (2bdr)        |        |
|---|--------|--------|------------------|--------|---------------|--------|
|   |        |        |                  |        | 2 Adults +    |        |
| MONTEZUMA COUNTY                        |        |        | Adult +          |        | Preschooler + |        |
| MONTHLY COSTS (1)                       | -      | Adult  | dult Preschooler |        | School-age    |        |
| Housing (2)                             | \$     | 850    | \$               | 1,000  | \$            | 1,000  |
| Childcare (3)                           | \$     | -      | \$               | 998    | \$            | 1,247  |
| Utilities (4)                           | \$     | 222    | \$               | 222    | \$            | 222    |
| Food                                    | \$     | 298    | \$               | 439    | \$            | 871    |
| Transportation                          | \$     | 296    | \$               | 304    | \$            | 585    |
| Health Care                             | \$     | 227    | \$               | 634    | \$            | 748    |
| Miscellaneous                           | \$     | 270    | \$               | 438    | \$            | 620    |
| Taxes                                   | \$     | 376    | \$               | 731    | \$            | 1,081  |
| Earned Income Tax Credit (-)            | \$     | -      | \$               | -      | \$            | -      |
| Childcare Tax Credit (-)                | \$     | -      | \$               | (50)   | \$            | (100)  |
| Child Tax Credit (-)                    | \$     | -      | \$               | (167)  | \$            | (333)  |
| SELF SUFFICIENCY WAGE                   |        |        |                  |        |               |        |
| Hourly Wage (5)                         | \$     | 14.43  | \$               | 25.85  | \$            | 16.88  |
| # of jobs at minimum wage (\$12.56)     |        | 1.15   |                  | 2.06   |               | 1.34   |
| Monthly Costs                           | \$     | 2,539  | \$               | 4,549  | \$            | 5,941  |
| Annual                                  | \$:    | 30,468 | \$               | 54,588 | \$            | 71,292 |

Cortez and Mancos have the same livable wage estimates based on similar costs.

| Cortez, Mancos                      | (1bdr) |         | (2bdr)      |               | (2bdr)     |        |
|-------------------------------------|--------|---------|-------------|---------------|------------|--------|
|                                     |        |         |             | 2 Adults +    |            |        |
| MONTEZUMA COUNTY                    |        | Adult + |             | Preschooler + |            |        |
| MONTHLY COSTS (1)                   | Adult  |         | Preschooler |               | School-age |        |
| Housing (2)                         | \$     | 812     | \$          | 1,068         | \$         | 1,068  |
| Childcare (3)                       | \$     | -       | \$          | 998           | \$         | 1,247  |
| Utilities (4)                       | \$     | 222     | \$          | 222           | \$         | 222    |
| Food                                | \$     | 298     | \$          | 439           | \$         | 871    |
| Transportation                      | \$     | 296     | \$          | 304           | \$         | 585    |
| Health Care                         | \$     | 227     | \$          | 634           | \$         | 748    |
| Miscellaneous                       | \$     | 270     | \$          | 438           | \$         | 620    |
| Taxes                               | \$     | 376     | \$          | 731           | \$         | 1,081  |
| Earned Income Tax Credit (-)        | \$     | -       | \$          | -             | \$         | -      |
| Childcare Tax Credit (-)            | \$     | -       | \$          | (50)          | \$         | (100)  |
| Child Tax Credit (-)                | \$     | -       | \$          | (167)         | \$         | (333)  |
| SELF SUFFICIENCY WAGE               |        |         |             |               |            |        |
| Hourly Wage (5)                     | \$     | 14.21   | \$          | 26.23         | \$         | 17.07  |
| # of jobs at minimum wage (\$12.56) |        | 1.13    |             | 2.09          |            | 1.36   |
| Monthly Costs                       | \$     | 2,501   | \$          | 4,617         | \$         | 6,009  |
| Annual                              | \$3    | 30,012  | \$          | 55,404        | \$         | 72,108 |

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<sup>&</sup>lt;sup>15</sup> https://www.region9edd.org/uploads/Economic Snapshot 2022.pdf

| Dolores                             | (1bdr) |        | (2bdr)      |        | (2bdr)        |        |
|-------------------------------------|--------|--------|-------------|--------|---------------|--------|
|                                     |        |        |             |        | 2 Adults +    |        |
| MONTEZUMA COUNTY                    |        |        | Adult +     |        | Preschooler + |        |
| MONTHLY COSTS (1)                   | Adult  |        | Preschooler |        | School-age    |        |
| Housing (2)                         | \$     | 850    | \$          | 1,200  | \$            | 1,200  |
| Childcare (3)                       | \$     | -      | \$          | 998    | \$            | 1,247  |
| Utilities (4)                       | \$     | 229    | \$          | 229    | \$            | 229    |
| Food                                | \$     | 298    | \$          | 439    | \$            | 871    |
| Transportation                      | \$     | 296    | \$          | 304    | \$            | 585    |
| Health Care                         | \$     | 227    | \$          | 634    | \$            | 748    |
| Miscellaneous                       | \$     | 270    | \$          | 438    | \$            | 620    |
| Taxes                               | \$     | 376    | \$          | 731    | \$            | 1,081  |
| Earned Income Tax Credit (-)        | \$     | -      | \$          | =      | \$            | -      |
| Childcare Tax Credit (-)            | \$     | -      | \$          | (50)   | \$            | (100)  |
| Child Tax Credit (-)                | \$     | -      | \$          | (167)  | \$            | (333)  |
| SELF SUFFICIENCY WAGE               |        |        |             |        |               |        |
| Hourly Wage (5)                     | \$     | 14.47  | \$          | 27.02  | \$            | 17.47  |
| # of jobs at minimum wage (\$12.56) |        | 1.15   |             | 2.15   |               | 1.39   |
| Monthly Costs                       | \$     | 2,546  | \$          | 4,756  | \$            | 6,148  |
| Annual                              | \$:    | 30,552 | \$          | 57,072 | \$            | 73,776 |

# **San Juan County**

Many (20%) of the jobs in San Juan County/Silverton are in accommodation and food services, with an average annual wage of \$28,250. <sup>16</sup> Across all industries the average annual wage is \$30,663. This is only 37% of the estimated livable wage (\$81,276) for a family of four.

| Silverton, Unincorporated                 | (1bdr) |         | (2bdr) |                        | (2bdr) |   |  |
|---|--------|---------|--------|------------------------|--------|---|--|
| SAN JUAN COUNTY<br>MONTHLY COSTS (1)      | Δ.     | Adult P |        | Adult +<br>Preschooler |        | 2 Adults +<br>Preschooler +<br>School-age |  |
| Housing (2)                               | \$     | 907     | \$     | 1,134                  | \$     | 1,134                                     |  |
| Childcare (3)                             | \$     | -       | \$     | 998                    | \$     | 1,247                                     |  |
| Utilities (4)                             | \$     | 416     | \$     | 416                    | \$     | 416                                       |  |
| Food                                      | \$     | 355     | \$     | 522                    | \$     | 1,036                                     |  |
| Transportation                            | \$     | 300     | \$     | 308                    | \$     | 592                                       |  |
| Travel Expense 4 trips x 100 miles x .585 | \$     | 234     | \$     | 234                    | \$     | 234                                       |  |
| Health Care                               | \$     | 227     | \$     | 634                    | \$     | 748                                       |  |
| Miscellaneous                             | \$     | 286     | \$     | 448                    | \$     | 641                                       |  |
| Taxes                                     | \$     | 432     | \$     | 768                    | \$     | 1,158                                     |  |
| Earned Income Tax Credit (-)              | \$     | -       | \$     | -                      | \$     | -   |  |
| Childcare Tax Credit (-)                  | \$     | -       | \$     | (50)                   | \$     | (100)                                     |  |
| Child Tax Credit (-)                      | \$     | -       | \$     | (167)                  | \$     | (333)                                     |  |
| SELF SUFFICIENCY WAGE                     |        |         |        |                        |        |   |  |
| Hourly Wage (5)                           | \$     | 17.94   | \$     | 29.80                  | \$     | 19.24                                     |  |
| # of jobs at minimum wage (\$12.56)       |        | 1.43    |        | 2.37                   |        | 1.53                                      |  |
| Monthly Costs                             | \$     | 3,157   | \$     | 5,245                  | \$     | 6,773                                     |  |
| Annual                                    | \$3    | 37,884  | \$     | 62,940                 | \$     | 81,276                                    |  |

<sup>&</sup>lt;sup>16</sup> https://www.region9edd.org/uploads/Economic Snapshot 2022.pdf

### **Summary**

In summary, we found that in Region 9, Montezuma is the least expensive county, and Archuleta is the most expensive county to live for a family of four. Using housing costs specific to each community we found that Cortez and Mancos are the least expensive communities in the region for a family. The Town of Pagosa Springs is the most expensive community in the region for a family due to the high cost of housing. Workforce housing policy and initiatives are being discussed in all counties in the region.

Raising public awareness at the local level is also essential to closing the wage gap. In order to enhance the quality of life through fair wages a number of strategies may be useful.

- Build a coalition of workers, employers, government and organizations who work together in achieving a living wage.
- Educate workers, employers and government officials about the importance of creating a living wage.
- Publicly recognize employers who provide, or aspire to provide, a living wage.
- Advocate for improving minimum wages at the local, state and national level.

More information regarding demographics and the economies of the counties in Region 9 can be found at <a href="https://www.region9edd.org/">https://www.region9edd.org/</a>.