

## LIVABLE WAGES

### Executive Summary

The **Southwest Colorado Index**, previously called the Pathways to Healthier Communities Indicator Report, was first published in 1996 by Operation Healthy Communities Inc. (OHC). That first edition was conceived before data was readily available on the Internet, and there was a tremendous need for localized data as well as a single document to measure community trends. OHC developed vision statements with broad-based community input that defined what a healthy community would look like, and various measures were collected and developed to track changes and evaluate trends over time. After producing five editions of the *Indicator Report*, the Region 9 Economic Development District of Southwest Colorado (Region 9) took over publication of the document in 2008. The 2015 edition, produced in a series of installments, is provided courtesy of several regional organizations that recognize the importance of up-to-date information.

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 telephone or insurance.

In this update, Region 9 uses estimated expenditures for our counties from the [Self-Sufficiency Standard for Colorado 2015](#) (*the Standard*), prepared for the Colorado Center on Law and Policy (CCLP). The *Standard* defines the income needed to realistically support a family, without public or private assistance. For most workers throughout Colorado the *Standard* shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs. In Colorado, the amount needed to be economically self-sufficient varies considerably by geographic location. The 2015 Colorado minimum wage is \$8.23 per hour, which amounts to \$17,382 per year working full time. Using housing and childcare costs specific to each community we found that Durango is the most expensive community for a family of four (\$28.45 per hour) due to the high cost of housing. Dove Creek is the least expensive community for a family (\$22.09 per hour), while the Town of Dolores is least expensive for a single person (\$9.24). 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.

Research staff: Donna K. Graves, Information Services

Review and Comments: Laura Lewis – Marchino, Deputy Director, Region 9 EDD;

Chris Akers – Economist, State Demographers Office;

Maureen Maliszewski – Director, La Plata County Thrive! Living Wage Coalition.

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 telephone or insurance.

This update addresses livable wages using a different methodology than was used in past reports. A comparison of what is included in the various livable wage calculations are presented at the end of this report (p.14), using La Plata County expenditures for one adult renting a one bedroom unit for comparative purposes.

**Methodology 1** - Since 1999, the Region 9 Economic Development District (Region 9) has been estimating livable wages for southwest Colorado. Region 9 includes Archuleta, Dolores, La Plata, Montezuma and San Juan Counties. This method involves the preparation of a basic expenditures budget, using costs drawn from the Bureau of Labor Statistics Consumer Expenditures Survey (CES); then the average costs of rental units and childcare in each community are added in. This method allows for the estimates to be updated in a systematic manner, with comparisons made across time. The downside of the method is that it does not provide much information about taxes, tax credits, or health insurance, which is now required for each individual. It also does not provide a realistic way to compare wage levels in our region to state and national levels.

In this report, the *2015 Livable Wage Update (2015 Update)*, Region 9 uses estimated expenditures for our counties from the [\*Self-Sufficiency Standard for Colorado 2015 \(the Standard\)\*](#), prepared for the Colorado Center on Law and Policy (CCLP). 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 (clothing, shoes, household items, etc.) plus taxes and tax credits. The *Standard* is updated periodically (2001, 2004, 2008, 2011, 2015). In the interim years adjustments<sup>1</sup> can be made using the West Region Consumer Price Index (CPI).

The CPI is a key statistic for purposes of economic and social policy-making, 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.

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<sup>1</sup> Personal communication with Lisa Manzer with the Center for Women's Welfare at the University of Washington (6-30-15).

**Methodology 2** - Many of the expenditures assigned by the *Standard* are applied to southwest Colorado. However, for this *2015 Update* we have substituted housing and child care costs with those that are specific to our communities, as was done in past reports. Information is collected by calling property managers, looking at online listings, and following ads in local newspapers over a period of several months. 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.

**Summary of 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. 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 FMR estimates. In some communities, such as Ignacio and Silverton, rental rates are not readily available so we did use FMR estimates.

2015 Comparison of Actual Rental Costs to Fair Market Rent Estimates	Actual Rental Cost (1)			Fair Market Rent (2)		
	1 BDR	2 BDR	3 BDR	1 BDR	2 BDR	3 BDR
Archuleta County Average	\$ 750	\$ 1,250	\$ 1,380	\$ 622	\$ 807	\$ 1,055
Dolores County Average	\$ 650	\$ 700	\$ 962	\$ 542	\$ 643	\$ 948
Dolores County- Dove Creek	\$ 500	\$ 633	\$ 825	\$ 542	\$ 643	\$ 948
Dolores County - Rico	\$ 800	\$ 900	\$ 1,100	\$ 542	\$ 643	\$ 948
La Plata County Average	\$ 900	\$ 1,040	\$ 1,365	\$ 740	\$ 921	\$ 1,248
La Plata County - Bayfield	\$ 715	\$ 1,017	\$ 1,190	\$ 740	\$ 921	\$ 1,248
La Plata County - Durango	\$ 1,014	\$ 1,172	\$ 1,493	\$ 740	\$ 921	\$ 1,248
La Plata County - Ignacio	NA	NA	NA	\$ 740	\$ 921	\$ 1,248
Montezuma County Average	\$ 759	\$ 763	\$ 1,195	\$ 542	\$ 643	\$ 948
Montezuma County - Cortez	\$ 683	\$ 692	\$ 1,175	\$ 542	\$ 643	\$ 948
Montezuma County - Dolores	\$ 475	\$ 800	\$ 948	\$ 542	\$ 643	\$ 948
Montezuma County - Mancos	\$ 700	\$ 925	\$ 1,500	\$ 542	\$ 643	\$ 948
San Juan County - Silverton	NA	NA	NA	\$ 759	\$ 1,027	\$ 1,513

NA = Actual rents not available for this community.

(1) Source: compilation of online listings, newspapers and property managers.

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

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 Colorado from the U.S. Energy Information Administration to monthly expenditures. This average does not include utility costs subsidized through the Low Income Energy Assistance Program (LEAP), which could reduce the overall cost of utilities.

For most workers throughout Colorado the *Standard* shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs. In Colorado, the amount needed to be economically self-sufficient varies considerably by geographic location. The 2015 Colorado minimum wage is \$8.23 per hour, which amounts to \$17,382 per year working full time. The *Standard* reports that the amount needed to make ends meet for one adult and one preschooler varies from \$13.02 per hour (\$27,501 annually) in Bent County to \$30.17 per hour (\$63,717 annually) in Pitkin County. We found that in Region 9, Dolores County is the least expensive (\$35,782 annually), and La Plata County is the most expensive place to live (\$47,496 annually) for an adult and one preschooler.

<b>Region 9 Average Annual Living Expense by County - 2015</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
Archuleta County	\$ 23,640	\$ 45,262	\$ 55,284
Dolores County	\$ 24,372	\$ 35,782	\$ 47,592
La Plata County	\$ 27,012	\$ 47,496	\$ 58,500
Montezuma County	\$ 22,920	\$ 36,685	\$ 47,904
San Juan County	\$ 24,684	\$ 38,879	\$ 50,688

Using housing costs specific to each community we found that Durango is the most expensive community for a family of four (\$28.45 per hour) due to the high cost of housing. Dove Creek is the least expensive community for a family (\$22.09 per hour), while the Town of Dolores is least expensive for a single person (\$9.24)

<b>Region 9 Livable Hourly Wage by Area - 2015</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
Archuleta County - Pagosa Springs	\$ 11.19	\$ 21.43	\$ 26.18
Dolores County- Dove Creek	\$ 10.62	\$ 16.49	\$ 22.09
Dolores County - Rico	\$ 12.39	\$ 18.08	\$ 23.67
La Plata County - Bayfield	\$ 11.74	\$ 22.36	\$ 27.57
La Plata County - Durango	\$ 13.44	\$ 23.24	\$ 28.45
La Plata County - Ignacio	\$ 11.15	\$ 21.08	\$ 26.29
Montezuma County - Cortez	\$ 10.42	\$ 19.69	\$ 25.01
Montezuma County - Dolores	\$ 9.24	\$ 17.58	\$ 22.89
Montezuma County - Mancos	\$ 10.52	\$ 18.29	\$ 23.60
San Juan County - Silverton	\$ 11.69	\$ 18.41	\$ 24.00

**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. The most common Colorado occupation is retail and accounts for 3% of all Colorado workers. In 2014, the median hourly earnings of \$10.96 per hour (median annual earnings of \$22,803), retail jobs provided Colorado workers with earnings that were only about 40% of the necessary income to support one adult and a preschooler.

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. Jobs in the Mining & Utilities sectors provide a good income in each county where they exist. Construction jobs in Montezuma County, and Finance and Insurance sectors in Archuleta and La Plata Counties also provide sufficient wages.

**2014 Average Annual Wages  
Quarterly Census of Employment & Wages (QCEW)**

<b>2014</b>	<b>Archuleta</b>	<b>Dolores</b>	<b>La Plata</b>	<b>Montezuma</b>	<b>San Juan</b>
Agriculture	\$ 37,460	\$ 26,220	\$ 27,793	\$ 28,118	*
Mining & Utilities	<b>\$ 56,592</b>	*	<b>\$ 95,928</b>	<b>\$ 76,168</b>	*
Construction	\$ 34,831	*	\$ 48,804	<b>\$ 50,006</b>	\$ 45,797
Manufacturing	\$ 19,328	*	\$ 39,597	\$ 37,131	*
Transportation & Warehousing	\$ 37,973	\$ 28,778	\$ 56,505	\$ 41,727	*
Retail Trade	\$ 27,814	\$ 19,828	\$ 27,123	\$ 28,051	\$ 15,145
Wholesale Trade	\$ 51,053	*	\$ 54,244	\$ 45,999	*
Information	\$ 49,969	*	\$ 55,741	\$ 38,969	*
Finance & Insurance	<b>\$ 61,863</b>	*	<b>\$ 88,544</b>	\$ 41,959	*
Real Estate, Rental & Leasing	\$ 38,869	*	\$ 38,279	\$ 38,713	\$ 15,733
Professional & Business Service	\$ 44,154	\$ 28,225	\$ 52,246	\$ 45,143	\$ 18,478
Private Education	*	*	\$ 38,449	\$ 33,238	*
Health Care & Social Assistance	\$ 25,676	\$ 32,325	\$ 47,071	\$ 32,688	*
Arts, Entertainment & Rec	\$ 18,702	*	\$ 20,603	\$ 30,973	\$ 23,250
Accommodation & Food Services	\$ 15,966	\$ 30,407	\$ 19,725	\$ 15,208	\$ 15,955
Other Services	\$ 27,243	\$ 19,433	\$ 28,736	\$ 26,451	*
Government	\$ 42,631	\$ 26,753	\$ 53,009	\$ 34,418	\$ 33,705
Total	\$ 32,034	\$ 49,425	\$ 44,393	\$ 34,489	\$ 24,894

\* = Confidential due to small reporting area

Source: [www.colmigateway.com](http://www.colmigateway.com) - Colorado Department of Labor & Employment / QCEW

*The Standard* report proposes (and we concur) that closing the wage gap between current wages and the Self-Sufficiency Standard requires both **reducing costs** and **raising incomes** (Executive Summary – p.10).

**Reducing costs** means ensuring families who are struggling to cover basic costs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability and resources while they become self-sufficient. 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, that increase wages directly. Likewise, access to education, training, and jobs that provide real potential for skill and career advancement over the long term is also important.

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, La Plata County Thrive! Living Wage Coalition, formed in 2013 to 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; and advocate for improving minimum wages at the local, state and national level. Housing and childcare costs were collected for the *2015 Update* by members of the Coalition. We thank them for expanding their data collection beyond communities in La Plata County, to include all cities and towns in the region.

**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> 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.

<sup>2</sup> Source: Compilation of online listings, newspapers and property managers.

<sup>3</sup> Source: Tricounty Early Childhood Programs. Childcare expenses are averaged for all age groups per child per day. Assumes that one child in the family is in full time child care.

<sup>4</sup> According to the U.S. Energy Information Association the average annual household energy cost for Colorado was \$1,551 (monthly \$129) [EIA.gov/state/?sid=co](http://EIA.gov/state/?sid=co).

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<b>PAGOSA SPRINGS ARCHULETA COUNTY 1 MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
<sup>2</sup> Housing	\$ 750	\$ 1,250	\$ 1,250
<sup>3</sup> Childcare \$3.34/hr x 176	\$ -	\$ 588	\$ 588
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 266	\$ 403	\$ 833
Transportation	\$ 255	\$ 263	\$ 501
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 130	\$ 253	\$ 355
Taxes	\$ 283	\$ 571	\$ 690
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (58)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 11.19	\$ 21.43	\$ 26.18
# of jobs at minimum wage (\$8.23)	1.36	2.60	3.18
Monthly Costs	\$ 1,970	\$ 3,772	\$ 4,607
ANNUAL	\$ 23,640	\$ 45,262	\$ 55,284

A mileage allowance was also added in the *Index 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. Dolores County is the least expensive place in the region (\$47,592 annually) for the three household types that we examined.

<b>DOLORES COUNTY 1 MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
<sup>2</sup> Housing	\$ 650	\$ 700	\$ 700
<sup>3</sup> Childcare \$2.34/hr x 176	\$ -	\$ 412	\$ 412
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 291	\$ 442	\$ 914
Transportation	\$ 256	\$ 264	\$ 502
Travel Expense <sup>2</sup> (4 trips X 80 miles X .575)	\$ 184	\$ 184	\$ 184
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 125	\$ 231	\$ 332
Taxes	\$ 239	\$ 393	\$ 570
Earned Income Tax Credit (-)	\$ -	\$ (81)	\$ (38)
Childcare Tax Credit (-)	\$ -	\$ (65)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 11.54	\$ 16.94	\$ 22.53
# of jobs at minimum wage (\$8.23)	1.40	2.06	2.74
Monthly Costs	\$ 2,031	\$ 2,982	\$ 3,966
ANNUAL	\$ 24,372	\$ 35,782	\$ 47,592

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Dove Creek is the least expensive community in the region in which to live (\$22.09 per hour).

DOVE CREEK DOLORES COUNTY <sup>1</sup> MONTHLY COSTS	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age
<sup>2</sup> Housing	\$ 500	\$ 633	\$ 633
<sup>3</sup> Childcare \$2.34/hr x 176	\$ -	\$ 412	\$ 412
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 291	\$ 442	\$ 914
Transportation	\$ 256	\$ 264	\$ 502
Travel Expense <sup>2</sup> (4 trips X 75 miles X .575)	\$ 172	\$ 172	\$ 172
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 125	\$ 231	\$ 332
Taxes	\$ 239	\$ 393	\$ 570
Earned Income Tax Credit (-)	\$ -	\$ (81)	\$ (38)
Childcare Tax Credit (-)	\$ -	\$ (65)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 10.62	\$ 16.49	\$ 22.09
# of jobs at minimum wage (\$8.23)	1.29	2.00	2.68
Monthly Costs	\$ 1,869	\$ 2,903	\$ 3,887
ANNUAL	\$ 22,428	\$ 34,834	\$ 46,644

Our method for calculating costs does not take into account 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.

TRICO DOLORES COUNTY <sup>1</sup> MONTHLY COSTS	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age
<sup>2</sup> Housing	\$ 800	\$ 900	\$ 900
<sup>3</sup> Childcare \$2.34/hr x 176	\$ -	\$ 412	\$ 412
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 291	\$ 442	\$ 914
Transportation	\$ 256	\$ 264	\$ 502
Travel Expense <sup>2</sup> (4 trips X 80 miles X .575)	\$ 184	\$ 184	\$ 184
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 125	\$ 231	\$ 332
Taxes	\$ 239	\$ 393	\$ 570
Earned Income Tax Credit (-)	\$ -	\$ (81)	\$ (38)
Childcare Tax Credit (-)	\$ -	\$ (65)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 12.39	\$ 18.08	\$ 23.67
# of jobs at minimum wage (\$8.23)	1.51	2.20	2.88
Monthly Costs	\$ 2,181	\$ 3,182	\$ 4,166
ANNUAL	\$ 26,172	\$ 38,182	\$ 49,992



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Many of the jobs in San Juan County/Silverton are in accommodation and food services, with an average annual wage of \$15,955. This is only 54% of the livable wage for one adult. Many of the workers in the county commute from elsewhere in the region.

SILVERTON SAN JUAN COUNTY <sup>1</sup> MONTHLY COSTS	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age
Housing (FMR)	\$ 759	\$ 1,027	\$ 1,027
<sup>3</sup> Childcare \$2.42 x 176	\$ -	\$ 426	\$ 426
<sup>4</sup> Utilities	*	*	*
Food	\$ 291	\$ 442	\$ 914
Transportation	\$ 256	\$ 264	\$ 502
Travel Expense <sup>2</sup> (4 trips X 100 miles X .575)	\$ 230	\$ 230	\$ 230
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 125	\$ 231	\$ 332
Taxes	\$ 239	\$ 393	\$ 570
Earned Income Tax Credit (-)	\$ -	\$ (81)	\$ (38)
Childcare Tax Credit (-)	\$ -	\$ (65)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 11.69	\$ 18.41	\$ 24.00
# of jobs at minimum wage (\$8.23)	1.42	2.24	2.92
Monthly Costs	\$ 2,057	\$ 3,240	\$ 4,224
ANNUAL	\$ 24,684	\$ 38,879	\$ 50,688

Fair Market Rent was used for this community. Utilities are included in that estimate.

We found that in this region La Plata County is the most expensive place for a family to live (\$58,500 annually).

LA PLATA COUNTY <sup>1</sup> MONTHLY COSTS	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age
<sup>2</sup> Housing	\$ 900	\$ 1,040	\$ 1,040
<sup>3</sup> Childcare \$4.04/hr x 176	\$ -	\$ 711	\$ 711
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 318	\$ 482	\$ 997
Transportation	\$ 255	\$ 263	\$ 501
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 147	\$ 291	\$ 397
Taxes	\$ 345	\$ 719	\$ 839
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 12.79	\$ 22.49	\$ 27.70
# of jobs at minimum wage (\$8.23)	1.55	2.73	3.37
Monthly Costs	\$ 2,251	\$ 3,958	\$ 4,875
ANNUAL	\$ 27,012	\$ 47,496	\$ 58,500

Many people that live in and around Bayfield commute to Durango for work.

<b>BAYFIELD LA PLATA COUNTY 1 MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
<sup>2</sup> Housing	\$ 715	\$ 1,017	\$ 1,017
<sup>3</sup> Childcare \$4.04/hr x 176	\$ -	\$ 711	\$ 711
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 318	\$ 482	\$ 997
Transportation	\$ 255	\$ 263	\$ 501
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 147	\$ 291	\$ 397
Taxes	\$ 345	\$ 719	\$ 839
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 11.74	\$ 22.36	\$ 27.57
# of jobs at minimum wage (\$8.23)	1.43	2.72	3.35
Monthly Costs	\$ 2,066	\$ 3,935	\$ 4,852
ANNUAL	\$ 24,792	\$ 47,220	\$ 58,224

We found that Durango is the most expensive community in the region for a family of four (\$28.45 per hour) due primarily to the high cost of housing.

<b>DURANGO LA PLATA COUNTY 1 MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
<sup>2</sup> Housing	\$ 1,014	\$ 1,172	\$ 1,172
<sup>3</sup> Childcare \$4.04/hr x 176	\$ -	\$ 711	\$ 711
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 318	\$ 482	\$ 997
Transportation	\$ 255	\$ 263	\$ 501
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 147	\$ 291	\$ 397
Taxes	\$ 345	\$ 719	\$ 839
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 13.44	\$ 23.24	\$ 28.45
# of jobs at minimum wage (\$8.23)	1.63	2.82	3.46
Monthly Costs	\$ 2,365	\$ 4,090	\$ 5,007
ANNUAL	\$ 28,380	\$ 49,080	\$ 60,084

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We did not include a breakout of the two Indian tribes in our region as many of their costs are subsidized. The Town of Ignacio is adjacent to the tribal headquarters of the Southern Ute Indian Tribe.

<b>IGNACIO LA PLATA COUNTY 1 MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
Housing	\$ 740	\$ 921	\$ 921
<sup>3</sup> Childcare \$4.04/hr x 176	\$ -	\$ 711	\$ 711
<sup>4</sup> Utilities	*	*	*
Food	\$ 318	\$ 482	\$ 997
Transportation	\$ 255	\$ 263	\$ 501
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 147	\$ 291	\$ 397
Taxes	\$ 345	\$ 719	\$ 839
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 11.15	\$ 21.08	\$ 26.29
# of jobs at minimum wage (\$8.23)	1.35	2.56	3.19
Monthly Costs	\$ 1,962	\$ 3,710	\$ 4,627
ANNUAL	\$ 23,544	\$ 44,520	\$ 55,524

Fair Market Rent was used for this community. Utilities are included in that estimate.

Rental rates for housing in Montezuma County are among the lowest in the region.

<b>MONTEZUMA COUNTY 1 MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
<sup>2</sup> Housing	\$ 759	\$ 763	\$ 763
<sup>3</sup> Childcare \$3.33/hr x 176	\$ -	\$ 586	\$ 586
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 260	\$ 395	\$ 816
Transportation	\$ 256	\$ 264	\$ 502
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 121	\$ 238	\$ 346
Taxes	\$ 228	\$ 431	\$ 589
Earned Income Tax Credit (-)	\$ -	\$ (59)	\$ -
Childcare Tax Credit (-)	\$ -	\$ (63)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 10.85	\$ 17.37	\$ 22.68
# of jobs at minimum wage (\$8.23)	1.32	2.11	2.76
Monthly Costs	\$ 1,910	\$ 3,057	\$ 3,992
ANNUAL	\$ 22,920	\$ 36,685	\$ 47,904

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<b>CORTEZ MONTEZUMA COUNTY 1 MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
<sup>2</sup> Housing	\$ 683	\$ 1,172	\$ 1,172
<sup>3</sup> Childcare \$3.33/hr x 176	\$ -	\$ 586	\$ 586
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 260	\$ 395	\$ 816
Transportation	\$ 256	\$ 264	\$ 502
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 121	\$ 238	\$ 346
Taxes	\$ 228	\$ 431	\$ 589
Earned Income Tax Credit (-)	\$ -	\$ (59)	\$ -
Childcare Tax Credit (-)	\$ -	\$ (63)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 10.42	\$ 19.69	\$ 25.01
# of jobs at minimum wage (\$8.23)	1.27	2.39	3.04
Monthly Costs	\$ 1,834	\$ 3,466	\$ 4,401
ANNUAL	\$ 22,008	\$ 41,593	\$ 52,812

<b>DOLORES MONTEZUMA COUNTY 1 MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
<sup>2</sup> Housing	\$ 475	\$ 800	\$ 800
<sup>3</sup> Childcare \$3.33/hr x 176	\$ -	\$ 586	\$ 586
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 260	\$ 395	\$ 816
Transportation	\$ 256	\$ 264	\$ 502
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 121	\$ 238	\$ 346
Taxes	\$ 228	\$ 431	\$ 589
Earned Income Tax Credit (-)	\$ -	\$ (59)	\$ -
Childcare Tax Credit (-)	\$ -	\$ (63)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 9.24	\$ 17.58	\$ 22.89
# of jobs at minimum wage (\$8.23)	1.12	2.14	2.78
Monthly Costs	\$ 1,626	\$ 3,094	\$ 4,029
ANNUAL	\$ 19,512	\$ 37,129	\$ 48,348

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<b>MANCOS MONTEZUMA COUNTY 1 MONTHLY COSTS</b>	<b>Adult</b>	<b>Adult + Preschooler</b>	<b>2 Adults + Preschooler + School-age</b>
<sup>2</sup> Housing	\$ 700	\$ 925	\$ 925
<sup>3</sup> Childcare \$3.33/hr x 176	\$ -	\$ 586	\$ 586
<sup>4</sup> Utilities	\$ 129	\$ 129	\$ 129
Food	\$ 260	\$ 395	\$ 816
Transportation	\$ 256	\$ 264	\$ 502
Health Care	\$ 157	\$ 456	\$ 528
Miscellaneous	\$ 121	\$ 238	\$ 346
Taxes	\$ 228	\$ 431	\$ 589
Earned Income Tax Credit (-)	\$ -	\$ (59)	\$ -
Childcare Tax Credit (-)	\$ -	\$ (63)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (83)	\$ (167)
<b>LIVABLE WAGE</b>			
HOURLY	\$ 10.52	\$ 18.29	\$ 23.60
# of jobs at minimum wage (\$8.23)	1.28	2.22	2.87
Monthly Costs	\$ 1,851	\$ 3,219	\$ 4,154
ANNUAL	\$ 22,212	\$ 38,629	\$ 49,848

In summary, we found that in Region 9, Dolores County is the least expensive (\$35,782 annually), and La Plata County is the most expensive place to live (\$47,496 annually) for a family of four. Using housing costs specific to each community we found that Dove Creek is the least expensive community in which to live (\$22.09 per hour) and Durango is the most expensive community for a family of four (\$28.45 per hour) due to the high cost of housing.

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This table provides a comparison of what is included in the various livable wage calculations discussed in this report, using La Plata County expenditures for one adult renting a one bedroom unit.

	Self Sufficiency Standard (SSS) Report 2015	Region 9 Methodology - 1 using Consumer Expenditure Survey (CES) and Local Expenditures 2015	Region 9 Methodology - 2 using SSS Estimates and Local Expenditures 2015
food	318.00	304.00	318.00
transportation	255.00	0.00	255.00
healthcare	157.00	198.00	157.00
misc	147.00	42.00	147.00
taxes	345.00	0.00	345.00
utilities, fuels , public services		195.00	129.00
housekeeping supplies		31.00	
apparel & services		72.00	
gasoline & motor oil		114.00	
other vehicle expenses		140.00	
Personal care products & services		30.00	
reading		6.00	
education		54.00	
pension & social security		200.00	
monthly basic expenditures	1,222.00	1386.00	1,351.00
adjusted to 2015 (2%)		27.72	
total expenses + adjustment		1413.72	
housing	Fair Market Rent 740.00	Local Rent 900.00	Local Rent 900.00
monthly expenses	1,962.00	2,314.00	2,251.00
annual expenses	23,544.00	27,764.64	27,012.00
hourly	11.15	13.35	12.79