



Livable Wages in Southwest Colorado

2024 Update

Prepared by Donna Graves, Information Services, Inc. and Zac Robinson 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 – 2024 UPDATE

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

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LIVABLE WAGES IN SOUTHWEST COLORADO – 2024 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 – 2024 Update*, Region 9 uses estimated expenditures prepared by the Center for Women’s Welfare University of Washington School of Social Work (UW). The UW 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.¹

In Region 9, the amount needed to be economically self-sufficient varies by geographic location. The 2024 Colorado minimum wage is \$14.42 per hour, which amounts to \$30,455 per year working full time. We found that in Region 9, Montezuma County is the least expensive (\$91,519 annually), and Archuleta County is the most expensive place to live (\$105,919 annually) for a family of four. 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 (\$25.08 per hour for each working adult) due to the high cost of housing. Cortez (\$18.93) and Town of Dolores (\$18.74) are the least expensive communities for a family of four.

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.

- Reduce costs of housing and childcare.
- 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.

¹ https://selfsufficiencystandard.org/wp-content/uploads/2024/09/SSS2024_TechnicalBrief_2024909.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 *2024 Update*, Region 9 uses estimated expenditures for our counties prepared by the Center for Women’s Welfare University of Washington School of Social Work (UW). To date, the UW has not yet prepared an updated report for Colorado counties. However, the UW has allowed Region 9 access to the 2024 data inputs for our five counties, as well as the technical documentation.²

These data are reported by UW for each county nation-wide, compiled into a report known as the *Self Sufficiency Standard (Standard)*.³ 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.⁴ 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.

Many of the expenditures estimated by UW are applied to southwest Colorado. However, for this *2024 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); Dolores Town (Montezuma County); and San Juan County, thus Fair Market Rents provided by the U.S. Department of Housing and Urban Development (HUD) are used.⁵

Where available, childcare costs are obtained through the childcare centers in each county, though not all of the centers provided information about average tuition costs for preschoolers. We also used the estimates provided by UW for summer/part-time tuition for school-age children as most centers in the region do not provide these services due to lack of capacity.

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.

² https://selfsufficiencystandard.org/wp-content/uploads/2024/09/SSS2024_TechnicalBrief_2024909.pdf

³ <https://selfsufficiencystandard.org/>

⁴ Miscellaneous includes, clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone, cell phone and internet.

⁵ Fair Market Rent from HUD <https://www.huduser.gov/portal/datasets/fmr.html#year2024>

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.

2024 Comparison of Median Rental Costs to Fair Market Rent Estimates Region 9	¹ Actual Rental Costs		² Fair Market Rent (FMR)	
	1 BDR	2 BDR	1 BDR	2 BDR
Archuleta County - Pagosa Springs	\$ 1,750	\$ 2,000	\$ 1,063	\$ 1,397
Dolores County - Dove Creek	NA	NA	\$ 817	\$ 1,074
Dolores County - Rico	NA	NA	\$ 817	\$ 1,074
La Plata County	\$ 1,550	\$ 2,075	\$ 1,402	\$ 1,716
La Plata County - Bayfield	NA	NA	\$ 1,402	\$ 1,716
La Plata County - Durango	\$ 1,759	\$ 2,100	\$ 1,402	\$ 1,716
La Plata County - Ignacio	NA	NA	\$ 1,402	\$ 1,716
Montezuma County	\$ 1,100	\$ 1,500	\$ 966	\$ 1,269
Montezuma County - Cortez	\$ 1,075	\$ 1,300	\$ 966	\$ 1,269
Montezuma County - Dolores	NA	NA	\$ 966	\$ 1,269
Montezuma County - Mancos	\$ 1,300	\$ 1,825	\$ 966	\$ 1,269
San Juan County - Silverton	NA	NA	\$ 1,324	\$ 1,486

Highlighted cells indicate the estimated rental amount used for this report

NA = Actual rents not available for this community.

(1) Source: Median of compilation of online listings.

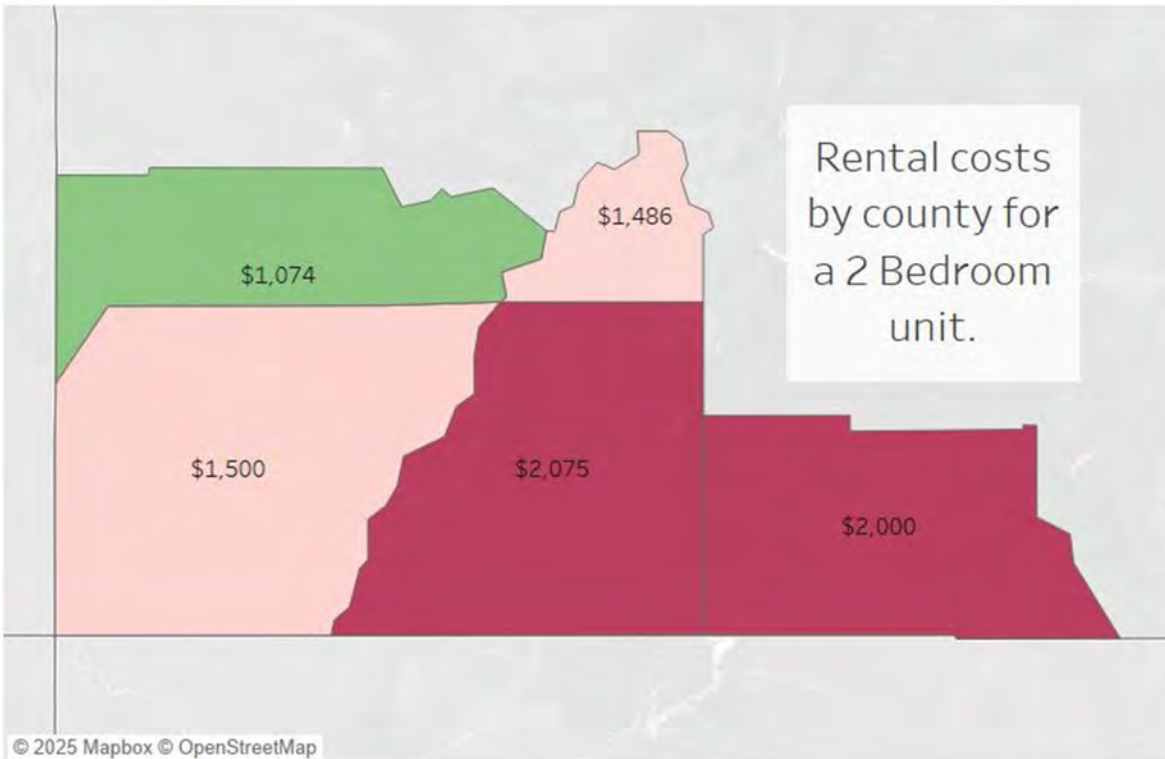
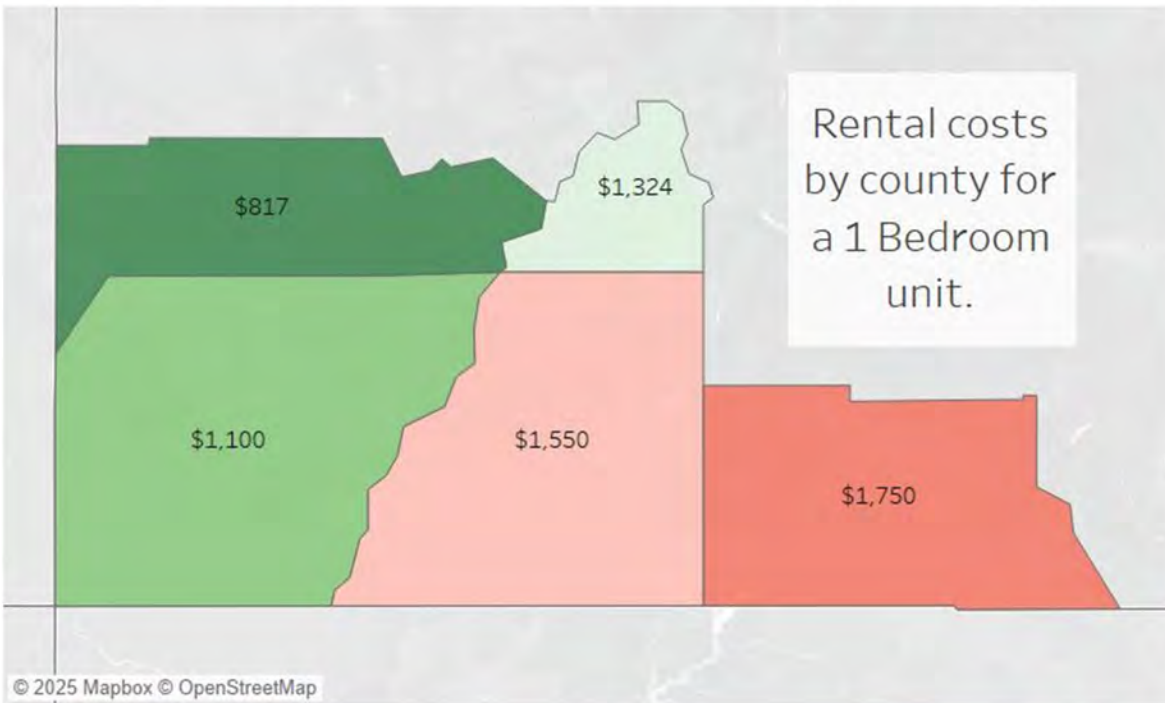
(2) Fair Market Rent <https://www.huduser.gov/portal/datasets/fmr.html#year2024>

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.⁶ This average does not include utility costs subsidized through the Low-Income Energy Assistance Program (LEAP), which could reduce the overall cost of utilities.

⁶ Low-Income Energy Affordability Data Tool Map Export (<https://lead.openei.org/>)

2024 Median Rental Costs by County



Poverty Guidelines

For most workers throughout Colorado, earnings above the official Federal Poverty Level are far below what is needed to meet families' basic needs.⁷

2024 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA	
Persons in family/household	Poverty guideline
1	\$15,060
2	\$20,440
3	\$25,820
4	\$31,200

Minimum Wage

In Colorado, the amount needed to be economically self-sufficient varies by geographic location. The 2024 Colorado minimum wage is \$14.42 per hour, which amounts to \$30,455 per year working full time.⁸

Livable Hourly Wage by Area

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 (\$25.08 per hour for each working adult) due to the high cost of housing. Cortez (\$18.93) and Town of Dolores (\$18.74) are the least expensive communities for a family of four.

Region 9 - 2024 Livable Hourly Wage by Area			*2 Adults + Preschooler + School-age
	Adult	Adult + Preschooler	
Archuleta County - Pagosa Springs	\$ 22.39	\$ 39.09	\$ 25.08
Dolores County - Dove Creek	\$ 15.09	\$ 27.39	\$ 18.94
Dolores County - Rico	\$ 15.16	\$ 27.46	\$ 18.98
La Plata County - Bayfield, Ignacio	\$ 19.35	\$ 33.74	\$ 23.12
La Plata County - Durango	\$ 22.74	\$ 37.28	\$ 24.89
Montezuma County - Cortez	\$ 15.94	\$ 28.27	\$ 18.93
Montezuma County - Dolores	\$ 15.13	\$ 27.90	\$ 18.74
Montezuma County - Mancos	\$ 17.22	\$ 31.25	\$ 20.42
San Juan County - Silverton	\$ 20.31	\$ 33.01	\$ 22.72

* Per hour for each working adult

Average Annual Living Expense by County

We found that in Region 9, Montezuma County is the least expensive (\$91,519 annually), and Archuleta County / Pagosa Springs is the most expensive place to live (\$105,919 annually) for a family of four.

Region 9 - 2024 Average Annual Living Expense by County			2 Adults + Preschooler + School-age
	Adult	Adult + Preschooler	
Archuleta County - Pagosa Springs	\$ 47,296	\$ 82,552	\$ 105,919
Dolores County - Dove Creek	\$ 31,870	\$ 57,850	\$ 80,019
Dolores County - Rico	\$ 32,020	\$ 58,003	\$ 80,169
La Plata County	\$ 45,521	\$ 78,442	\$ 104,827
La Plata County - Bayfield, Ignacio	\$ 40,877	\$ 71,266	\$ 97,651
La Plata County - Durango	\$ 48,029	\$ 78,742	\$ 105,127
Montezuma County	\$ 36,995	\$ 68,263	\$ 91,519
Montezuma County - Cortez	\$ 33,660	\$ 59,710	\$ 79,944
Montezuma County - Dolores	\$ 31,944	\$ 58,930	\$ 79,164
Montezuma County - Mancos	\$ 36,360	\$ 66,010	\$ 86,244
San Juan County	\$ 42,902	\$ 69,721	\$ 95,965

⁷ <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

⁸ The Standard assumes adults work eight hours per day for 22 days per month for 12 months per year (2,112 hrs.)

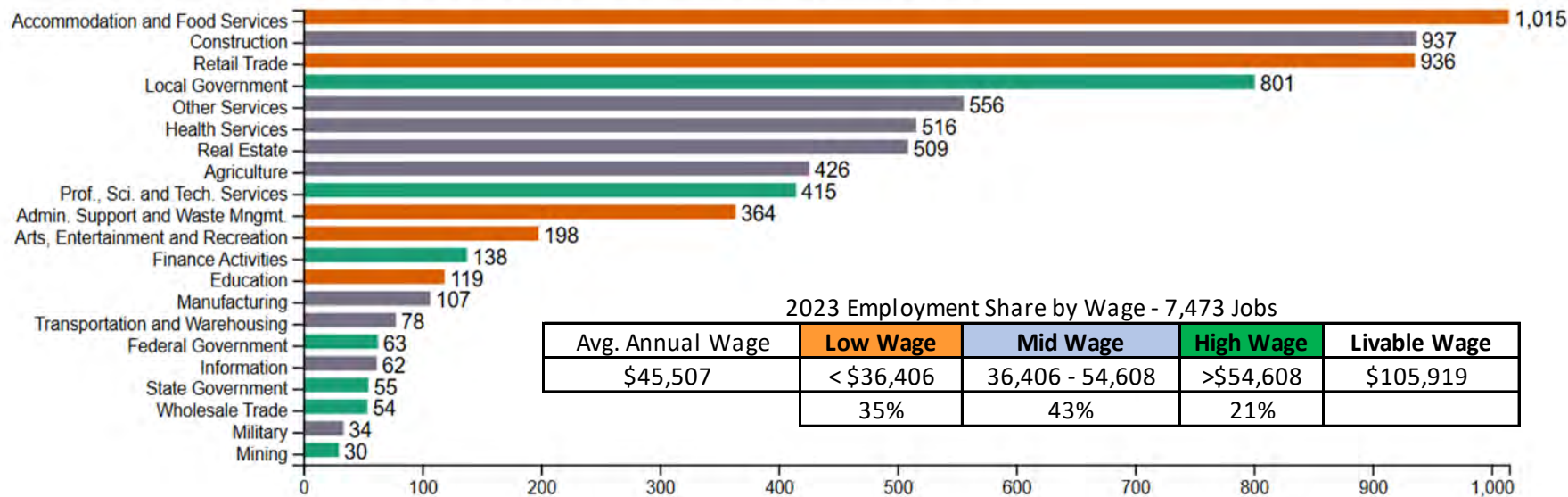
Wages by Job Sector

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. Data from the Quarterly Census of Wages is not yet available for 2024, thus 2023 data is used in this report.

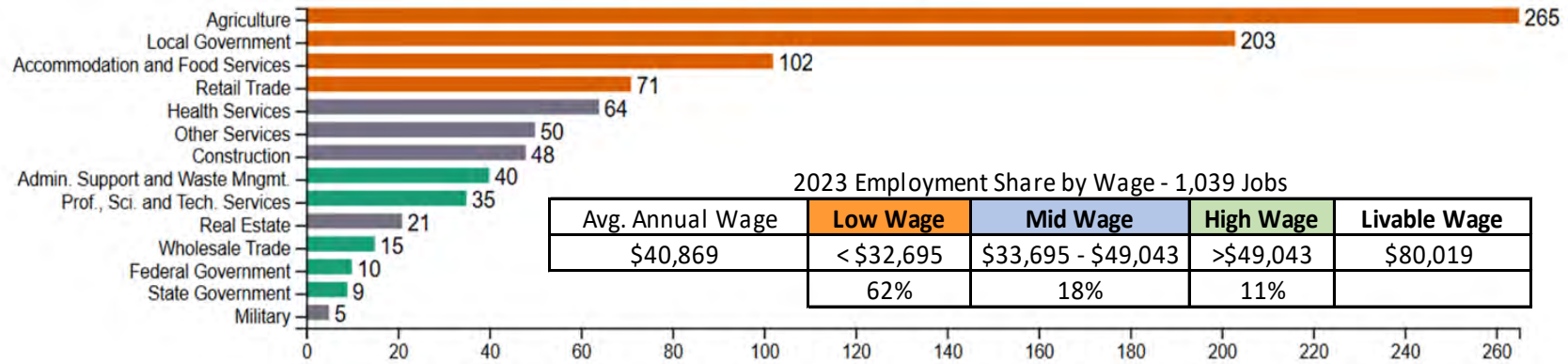
Jobs in the mining and utilities sectors provide an adequate income in each county where they exist. Professional and management services also provide sufficient wages in most areas. The most numerous jobs in Region 9 are local government (13%), health services (11%), and retail trade (11%). These occupations do not provide sufficient wages to support a family of four.

Low Wage < 80% of AAW
Mid Wage > 80% and < 120% of AAW
High Wage > 120% of AAW

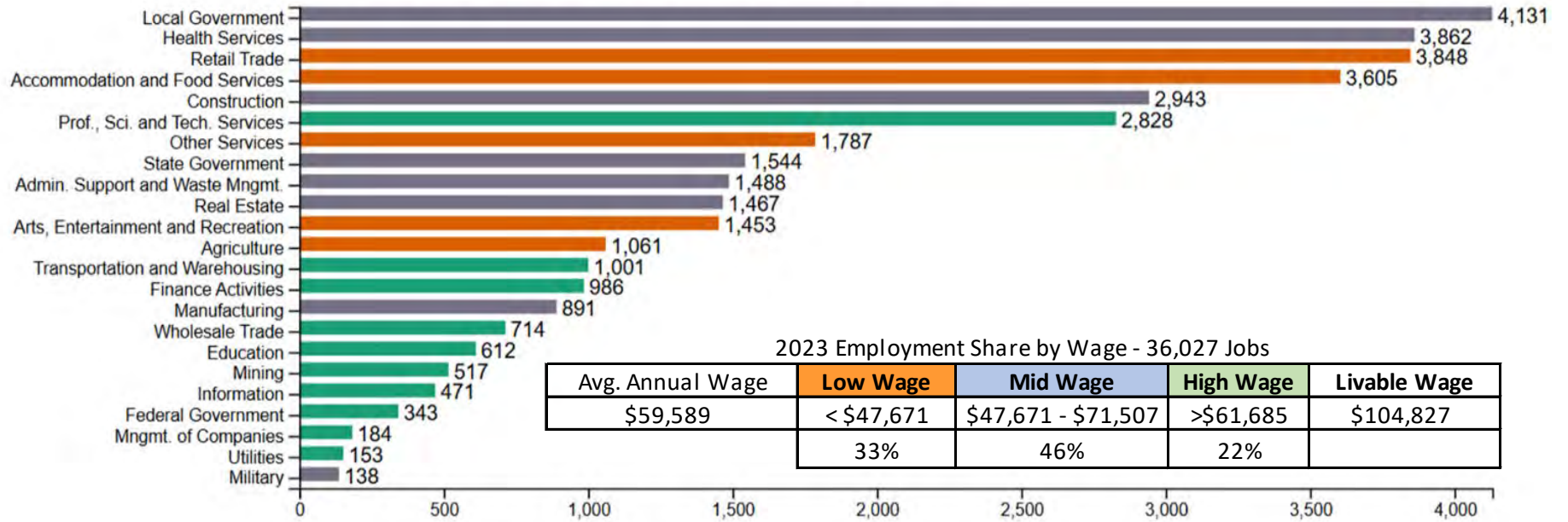
Jobs by Sector: Archuleta County, 2023



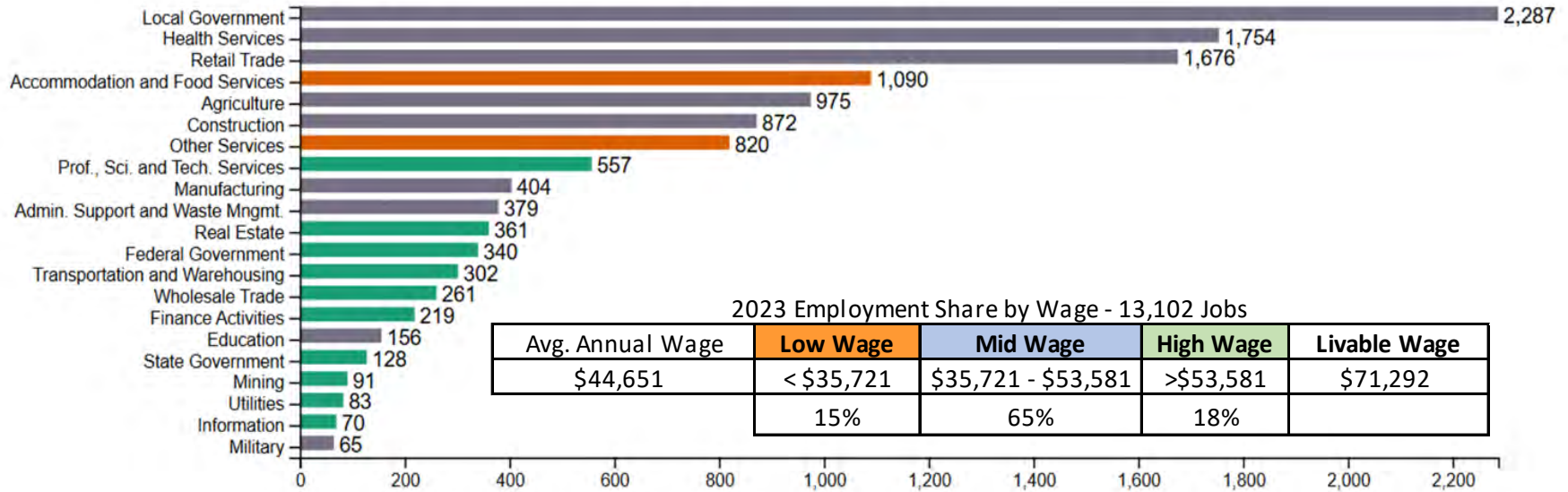
Jobs by Sector: Dolores County, 2023



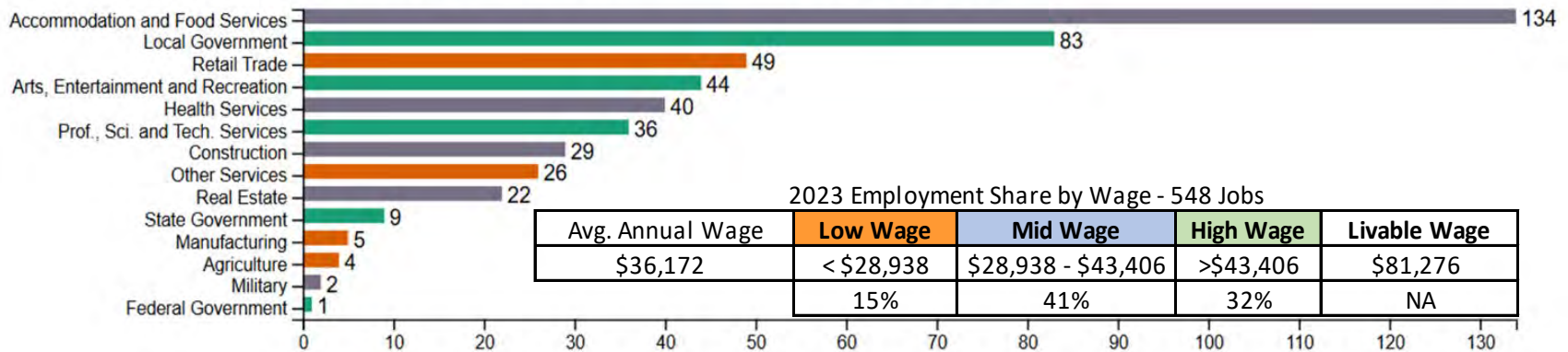
Jobs by Sector: La Plata County, 2023



Jobs by Sector: Montezuma County, 2023



Jobs by Sector: San Juan County, 2023



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.

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 connections 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. A mileage allowance is also added 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 workforce 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 are coalitions 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.

Monthly expenses vary proportionately by county. Generally, housing and childcare costs are the largest part of a families’ expenses. The Childcare and Child Tax Credits are federal programs.⁹

2024 Family of Four - % of Monthly Costs

	Archuleta	Dolores		La Plata			Montezuma			San Juan
	All	Dove Creek	Rico	Bayfield	Durango	Ignacio	Cortez	Dolores	Mancos	All
Housing	30%	16%	16%	21%	24%	21%	20%	19%	25%	19%
Childcare	16%	21%	21%	21%	19%	21%	24%	25%	23%	20%
Utilities	3%	0%	0%	0%	3%	0%	4%	3%	4%	0%
Food	12%	15%	15%	14%	13%	14%	13%	13%	12%	15%
Transportation	8%	14%	15%	10%	9%	10%	9%	9%	8%	13%
Health Care	12%	13%	13%	11%	10%	11%	11%	11%	10%	11%
Miscellaneous	9%	10%	10%	9%	9%	9%	9%	9%	9%	9%
Taxes	17%	17%	17%	19%	18%	19%	16%	16%	15%	18%
Childcare Tax Credit (-)	-1%	-1%	-1%	-1%	-1%	-1%	-2%	-2%	-1%	-1%
Child Tax Credit (-)	-4%	-5%	-5%	-4%	-4%	-4%	-5%	-5%	-5%	-4%

Monthly Costs	\$ 8,827	\$ 6,668	\$ 6,681	\$ 8,138	\$ 8,761	\$ 8,138	\$ 6,662	\$ 6,597	\$ 7,187	\$ 7,997
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The notes below pertain to each of the tables on the following pages:

- ¹ Monthly costs for each county are estimated by the Center for Women’s Welfare University of Washington School of Social Work (UW).
- ² Source: Compilation of online listings, newspapers and property managers. Rental costs reflect listings within city limits of each municipality, and in rural areas of each county. Some areas do not have an adequate number of listings , so FMR reported by HUD was used in this report.
- ³ Source: Childcare centers in each jurisdiction, not all centers reported so costs from UW were used. 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. Programs for school-aged children in early learning centers are not readily available due to capacity issues.
- ⁴ Source: Low-Income Energy Affordability Data Tool Map Export (<https://lead.openei.org/>).
- ⁵ 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.
- ⁶ Source: The emergency savings amount is calculated by UW to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family’s basic living expenses over the job loss period. The savings calculation does not include the higher costs of living presented here.

⁹ Federal Child Care Tax Credit Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <https://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed September 26, 2023). Federal Child Tax Credit: Internal Revenue Service, “Publication 972. Child Tax Credit,” <https://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed January 11, 2021).

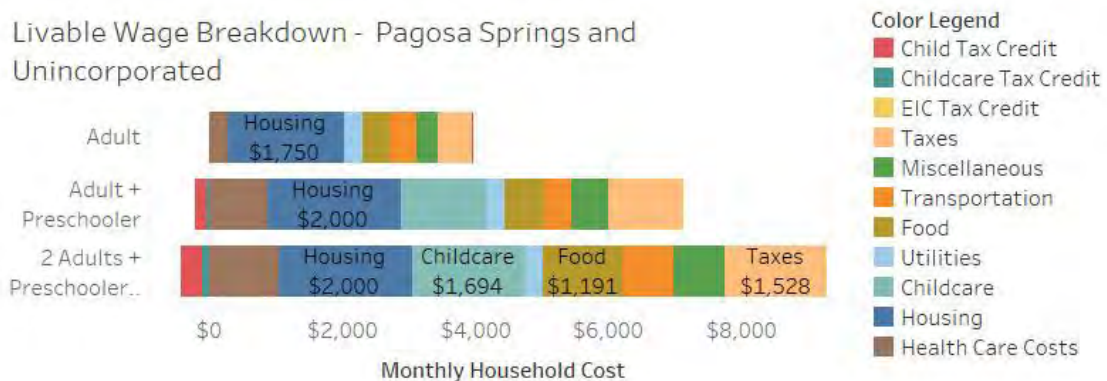
Archuleta County

We found that in this region Archuleta County is the most expensive county for a family to live. This is driven primarily by housing costs. Many (14%) of the service jobs in Archuleta County support tourism in accommodations (lodging) and food services with an average annual wage of \$29,856. Across all industries the average annual wage is \$45,507. This is only 43% of the estimated livable wage (\$105,919) for a family of four (two working adults, a preschooler and one school age child).

Pagosa Springs and Unincorporated	(1bdr)	(2bdr)	(2bdr)
2024 ARCHULETA COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age*
Housing (2)	\$ 1,750	\$ 2,000	\$ 2,000
Childcare (3)	\$ -	\$ 1,280	\$ 1,694
Utilities (4)	\$ 270	\$ 270	\$ 270
Food	\$ 409	\$ 603	\$ 1,191
Transportation	\$ 396	\$ 406	\$ 779
Health Care Costs	\$ 281	\$ 883	\$ 1,041
Miscellaneous	\$ 318	\$ 547	\$ 757
Taxes	\$ 517	\$ 1,108	\$ 1,528
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (167)	\$ (333)
SELF SUFFICIENCY WAGE			
Hourly Wage for each working adult (5)	\$ 22.39	\$ 39.09	\$ 25.08
# of jobs at minimum wage (\$14.42)	1.55	2.71	1.74
Monthly Costs	\$ 3,941	\$ 6,879	\$ 8,827
Annual	\$47,296	\$ 82,552	\$ 105,919
Emergency Savings (6)	\$ 70	\$ 183	\$ 108

* school-age childcare costs estimated by UW

Livable Wage Breakdown - Pagosa Springs and Unincorporated



Dolores County

Across all employment industries in Dolores County the average annual wage is \$40,869. This is only 51% of the estimated livable wage (\$80,019) for a family of four in Dove Creek (two working adults, a preschooler and one school age child), and 51% of the estimated livable wage in Rico (\$80,169). Fair Market Rents proposed by HUD are used to estimate housing costs in Dove Creek.

Dove Creek	(1bdr)	(2bdr)	(2bdr)
2024 DOLORES COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age
Housing (2)	\$ 817	\$ 1,074	\$ 1,074
*Childcare (3)	\$ -	\$ 917	\$ 1,390
Utilities (4)			
Food	\$ 344	\$ 506	\$ 1,001
Transportation	\$ 396	\$ 406	\$ 779
Travel Expense 4 trips x 75 miles x .625	\$ 188	\$ 188	\$ 188
Health Care	\$ 239	\$ 705	\$ 864
Miscellaneous	\$ 283	\$ 464	\$ 658
Taxes	\$ 390	\$ 777	\$ 1,148
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (167)	\$ (333)
SELF SUFFICIENCY WAGE			
Hourly Wage for each working adult (5)	\$ 15.09	\$ 27.39	\$ 18.94
# of jobs at minimum wage (\$14.42)	1.05	1.90	1.31
Monthly Costs	\$ 2,656	\$ 4,821	\$ 6,668
Annual	\$31,870	\$ 57,850	\$ 80,019
Emergency Savings	\$ 62	\$ 134	\$ 97

* childcare costs estimated by UW

Livable Wage Breakdown - Dove Creek



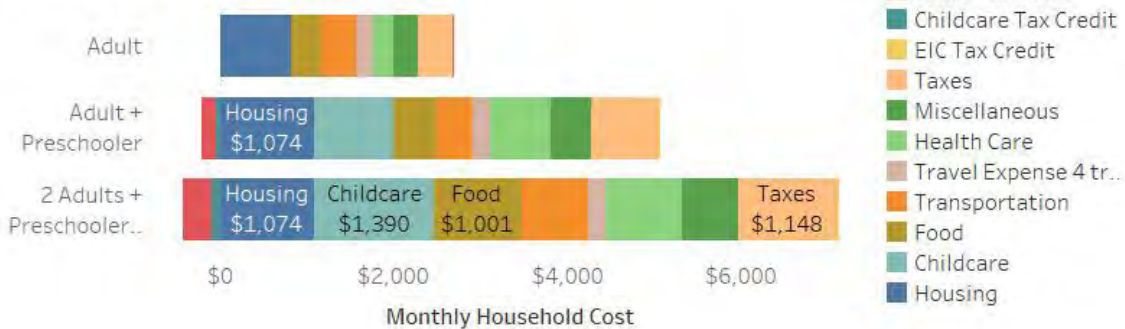
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Our method for calculating costs does not consider that many residents in Rico commute daily to Telluride (San Miguel County) for work, a distance of 56 miles round trip. San Miguel County is one of the most expensive areas of the state in which to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

Rico	(1bdr)	(2bdr)	(2bdr)
2024 DOLORES COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age
Housing (2)	\$ 817	\$ 1,074	\$ 1,074
*Childcare (3)	\$ -	\$ 917	\$ 1,390
Utilities (4)			
Food	\$ 344	\$ 506	\$ 1,001
Transportation	\$ 396	\$ 406	\$ 779
Travel Expense 4 trips x 80 miles x .625	\$ 200	\$ 200	\$ 200
Health Care	\$ 239	\$ 705	\$ 864
Miscellaneous	\$ 283	\$ 464	\$ 658
Taxes	\$ 390	\$ 777	\$ 1,148
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (167)	\$ (333)
SELF SUFFICIENCY WAGE			
Hourly Wage for each working adult (5)	\$ 15.16	\$ 27.46	\$ 18.98
# of jobs at minimum wage (\$14.42)	1.05	1.90	1.32
Monthly Costs	\$ 2,668	\$ 4,834	\$ 6,681
Annual	\$32,020	\$ 58,003	\$ 80,169
Emergency Savings (6)	\$ 62	\$ 134	\$ 97

* childcare costs estimated by UW

Livable Wage Breakdown - Rico

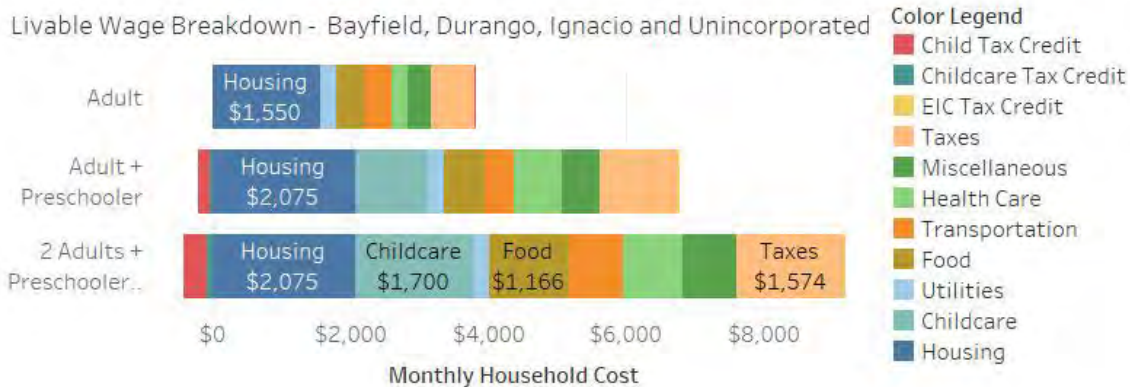


La Plata County

Wages and employment in the county are highly dependent on service sector jobs (44% of employment). Many of the jobs in La Plata County are in accommodation and food services (10%), with an average annual wage of \$28,782. Across all industries the average annual wage is \$59,589. This is only 57% of the estimated livable wage (\$104,827) for two working adults with two children renting a two - bedroom unit.

Bayfield, Durango, Ignacio and Unincorporated	(1bdr)	(2bdr)	(2bdr)
2024 LA PLATA COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age*
Housing (2)	\$ 1,550	\$ 2,075	\$ 2,075
Childcare (3)	\$ -	\$ 1,048	\$ 1,700
Utilities (4)	\$ 239	\$ 239	\$ 239
Food	\$ 400	\$ 590	\$ 1,166
Transportation	\$ 396	\$ 406	\$ 779
Health Care	\$ 240	\$ 708	\$ 866
Miscellaneous	\$ 347	\$ 554	\$ 770
Taxes	\$ 622	\$ 1,133	\$ 1,574
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (167)	\$ (333)
SELF SUFFICIENCY WAGE			
Hourly Wage for each working adult (5)	\$ 21.55	\$ 37.14	\$ 24.82
# of jobs at minimum wage (\$14.42)	1.49	2.58	1.72
Monthly Costs	\$ 3,793	\$ 6,537	\$ 8,736
Annual	\$ 45,521	\$ 78,442	\$ 104,827
Emergency Savings (6)	\$ 77	\$ 191	\$ 109

* school-age childcare costs estimated by UW



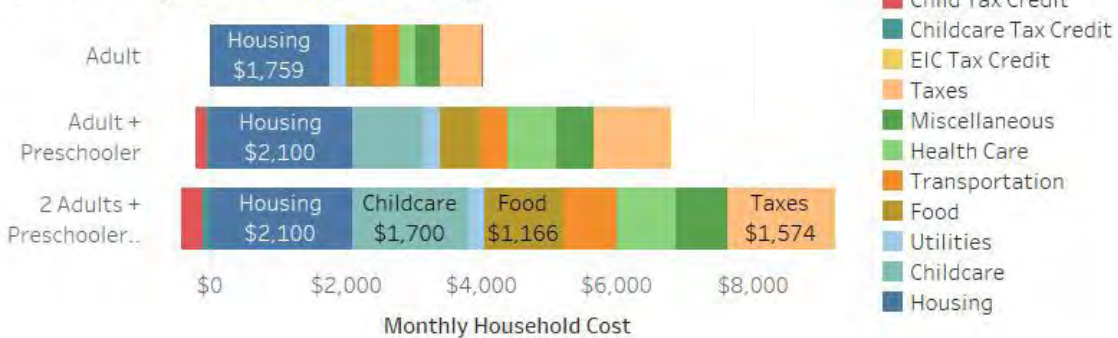
Livable Wages in SW Colorado – 2024 Update

We found that Durango is the second most expensive community in the region for a family of four (\$24.89 per hour for each working adult) due primarily to the high cost of housing.

Durango	(1bdr)	(2bdr)	(2bdr)
2024 LA PLATA COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age*
Housing (2)	\$ 1,759	\$ 2,100	\$ 2,100
Childcare (3)	\$ -	\$ 1,048	\$ 1,700
Utilities (4)	\$ 239	\$ 239	\$ 239
Food	\$ 400	\$ 590	\$ 1,166
Transportation	\$ 396	\$ 406	\$ 779
Health Care	\$ 240	\$ 708	\$ 866
Miscellaneous	\$ 347	\$ 554	\$ 770
Taxes	\$ 622	\$ 1,133	\$ 1,574
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (167)	\$ (333)
SELF SUFFICIENCY WAGE			
Hourly Wage for each working adult (5)	\$ 22.74	\$ 37.28	\$ 24.89
# of jobs at minimum wage (\$14.42)	1.58	2.59	1.73
Monthly Costs	\$ 4,002	\$ 6,562	\$ 8,761
Annual	\$48,029	\$ 78,742	\$ 105,127
Emergency Savings (6)	\$ 77	\$ 191	\$ 109

* school-age childcare costs estimated by UW

Livable Wage Breakdown - Durango



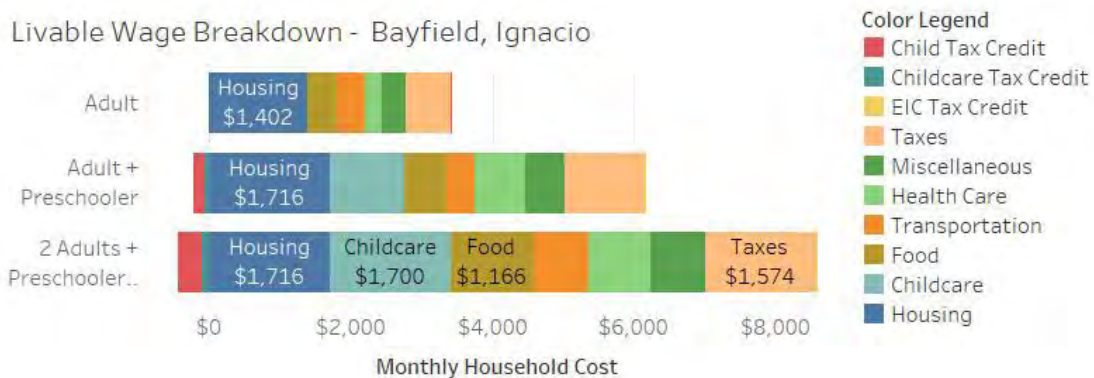
Livable Wages in SW Colorado – 2024 Update

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. Fair Market Rents proposed by HUD are used to estimate housing costs in these communities.

Bayfield, Ignacio	(1bdr)	(2bdr)	(2bdr)
2024 LA PLATA COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age*
Housing (2)	\$ 1,402	\$ 1,716	\$ 1,716
Childcare (3)	\$ -	\$ 1,048	\$ 1,700
Utilities (4)			
Food	\$ 400	\$ 590	\$ 1,166
Transportation	\$ 396	\$ 406	\$ 779
Health Care	\$ 240	\$ 708	\$ 866
Miscellaneous	\$ 347	\$ 554	\$ 770
Taxes	\$ 622	\$ 1,133	\$ 1,574
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (167)	\$ (333)
SELF SUFFICIENCY WAGE			
Hourly Wage for each working adult (5)	\$ 19.35	\$ 33.74	\$ 23.12
# of jobs at minimum wage (\$14.42)	1.34	2.34	1.60
Monthly Costs	\$ 3,406	\$ 5,939	\$ 8,138
Annual	\$40,877	\$ 71,266	\$ 97,651
Emergency Savings (6)	\$ 77	\$ 191	\$ 109

* school-age childcare costs estimated by UW

Livable Wage Breakdown - Bayfield, Ignacio

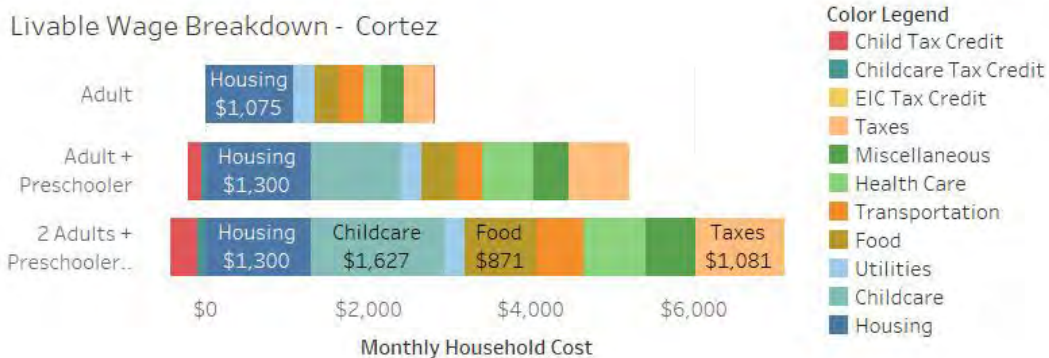


Montezuma County

Rental rates for housing in Montezuma County are among the lowest in the region, based on Fair Market Rent estimates. An estimated 13% of the jobs in Montezuma County support health services with an average annual wage of \$45,025. Across all industries the average annual wage is \$44,651. This is only 56% of the estimated livable wage (\$79,944) for a family of four (two working adults, a preschooler and one school-age child).

Cortez	(1bdr)	(2bdr)	(2bdr)
2024 MONTEZUMA COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age
Housing (2)	\$ 1,075	\$ 1,300	\$ 1,300
Childcare (3)	\$ -	\$ 1,084	\$ 1,627
Utilities (4)	\$ 263	\$ 263	\$ 263
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 for each working adult (5)	\$ 15.94	\$ 28.27	\$ 18.93
# of jobs at minimum wage (\$14.42)	1.11	1.96	1.31
Monthly Costs	\$ 2,805	\$ 4,976	\$ 6,662
Annual	\$33,660	\$ 59,710	\$ 79,944
Emergency Savings (6)	\$ 65	\$ 140	\$ 101

* childcare costs estimated by UW



Livable Wages in SW Colorado – 2024 Update

Fair Market Rents proposed by HUD are used to estimate housing costs in the Town of Dolores.

Dolores	(1bdr)	(2bdr)	(2bdr)
2024 MONTEZUMA COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age
Housing (2)	\$ 966	\$ 1,269	\$ 1,269
Childcare (3)	\$ -	\$ 1,084	\$ 1,627
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 for each working adult (5)	\$ 15.13	\$ 27.90	\$ 18.74
# of jobs at minimum wage (\$14.42)	1.05	1.93	1.30
Monthly Costs	\$ 2,662	\$ 4,911	\$ 6,597
Annual	\$31,944	\$ 58,930	\$ 79,164
Emergency Savings (6)	\$ 65	\$ 140	\$ 101

* childcare costs estimated by UW

Livable Wage Breakdown - Dolores



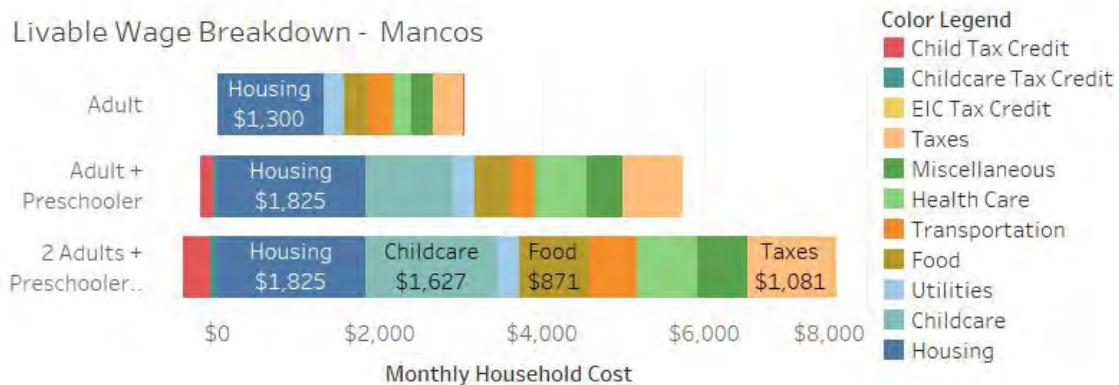
Livable Wages in SW Colorado – 2024 Update

Mancos has become a more attractive rental market in recent years, possibly due to high housing costs in the surrounding areas, i.e. Durango.

Mancos	(1bdr)	(2bdr)	(2bdr)
2024 MONTEZUMA COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age
Housing (2)	\$ 1,300	\$ 1,825	\$ 1,825
Childcare (3)	\$ -	\$ 1,084	\$ 1,627
Utilities (4)	\$ 263	\$ 263	\$ 263
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 for each working adult (5)	\$ 17.22	\$ 31.25	\$ 20.42
# of jobs at minimum wage (\$14.42)	1.19	2.17	1.42
Monthly Costs	\$ 3,030	\$ 5,501	\$ 7,187
Annual	\$ 36,360	\$ 66,010	\$ 86,244
Emergency Savings (6)	\$ 65	\$ 140	\$ 101

* childcare costs estimated by UW

Livable Wage Breakdown - Mancos



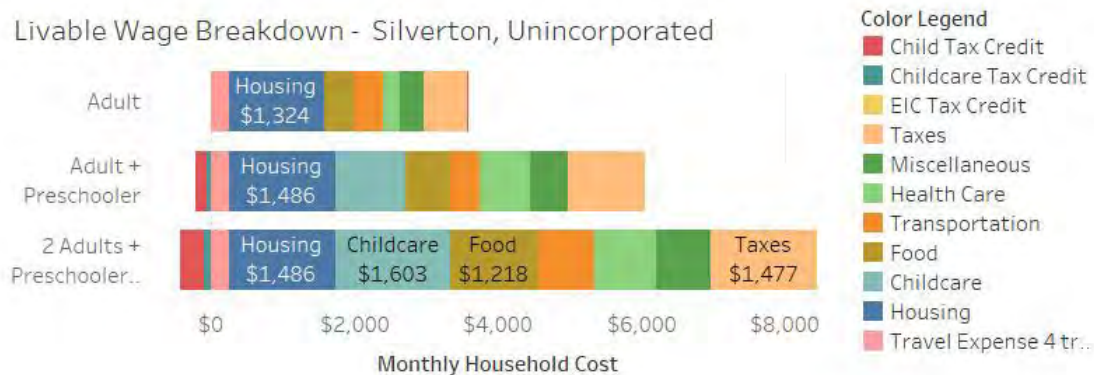
San Juan County

Fair Market Rents proposed by HUD are used to estimate housing costs in San Juan County. Many (24%) of the jobs in San Juan County/Silverton are in accommodation and food services, with an average annual wage of \$29,979. Across all industries the average annual wage is \$36,172. This is only 38% of the estimated livable wage (\$95,965) for a family of four.

Silverton, Unincorporated	(1bdr)	(2bdr)	(2bdr)
2024 SAN JUAN COUNTY MONTHLY COSTS (1)	Adult	Adult + Preschooler	2 Adults + Preschooler + School-age*
Housing (2)	\$ 1,324	\$ 1,486	\$ 1,486
Childcare (3)	\$ -	\$ 975	\$ 1,603
Utilities (4)			
Food	\$ 418	\$ 616	\$ 1,218
Transportation	\$ 401	\$ 411	\$ 790
Travel Expense 4 trips x 100 miles x .625	\$ 250	\$ 250	\$ 250
Health Care	\$ 239	\$ 705	\$ 864
Miscellaneous	\$ 342	\$ 531	\$ 743
Taxes	\$ 602	\$ 1,051	\$ 1,477
Earned Income Tax Credit (-)	\$ -	\$ -	\$ -
Childcare Tax Credit (-)	\$ -	\$ (50)	\$ (100)
Child Tax Credit (-)	\$ -	\$ (167)	\$ (333)
SELF SUFFICIENCY WAGE			
Hourly Wage for each working adult (5)	\$ 20.31	\$ 33.01	\$ 22.72
# of jobs at minimum wage (\$14.42)	1.41	2.29	1.58
Monthly Costs	\$ 3,575	\$ 5,810	\$ 7,997
Annual	\$42,902	\$ 69,721	\$ 95,965
Emergency Savings	\$ 75	\$ 165	\$ 106

* school-age childcare costs estimated by UW

Livable Wage Breakdown - Silverton, Unincorporated



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 Town of Dolores 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 childcare initiatives are being discussed in all counties in the region.

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.

- Reduce costs of housing and childcare.
- 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 <https://www.region9edd.org/>.