

Economic Issues

Secondary Data

According to the 2000 Census, the median Weld household income was \$42,321 and the median family income was \$49,569. Male full-time year-round and female full-time year-around median incomes were \$35,037 and \$25,757, respectively.

As shown in Table 4, 1999 Weld per capita income, median household income and median family income was lower than the Colorado and Larimer County incomes, but Weld had a higher median household and family income compared to national income levels.⁸

Table 4. National, State and County Income in 1999

Personal and Household Income¹	National	Colorado	Weld County	Larimer County
Per-Capita Income	\$25,288	\$24,049	\$18,957	\$23,689
Median household Income	\$38,005	\$47,203	\$42,321	\$48,655
Median Family Income	\$44,568	\$55,883	\$49,569	\$58,866

¹ A *family* consists of two or more people, one of whom is the householder, related by birth, marriage, or adoption and residing in the same housing unit. A *household* consists of all people who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together.

Table 5 presents occupational and wage data for Weld County in 2003. Occupations with the highest number of employees and its corresponding median annual wage in 2003 were office and administrative support (12,280; \$27,780), production (7,620; \$26,780), sales and related occupations (6,590; \$28,250), transportation and materials (6,520; \$26,220), construction and extraction (5,570; \$35,510), and food preparation and serving (5,390; \$17,220).⁹ The net job growth during 1990-1995 was 11,193 and for the period between 1995 – 2000 the net job growth was 6,906.¹⁰

As shown in Figure 13, Weld is among the counties in state with the highest unemployment rate, as it ranks 13th out of 64 counties in Colorado.¹¹ The Weld unemployment rate has fluctuated over the last 10 years (see Figures 14-16).¹² The unemployment rate has ranged from a low of 3.4% in 2000 to a high of 6.7% in 2003. As of November 2004, the unemployment rate was 5.9%.

Figure 13. Unemployment Rates by County, Not Seasonally Adjusted, November 2004

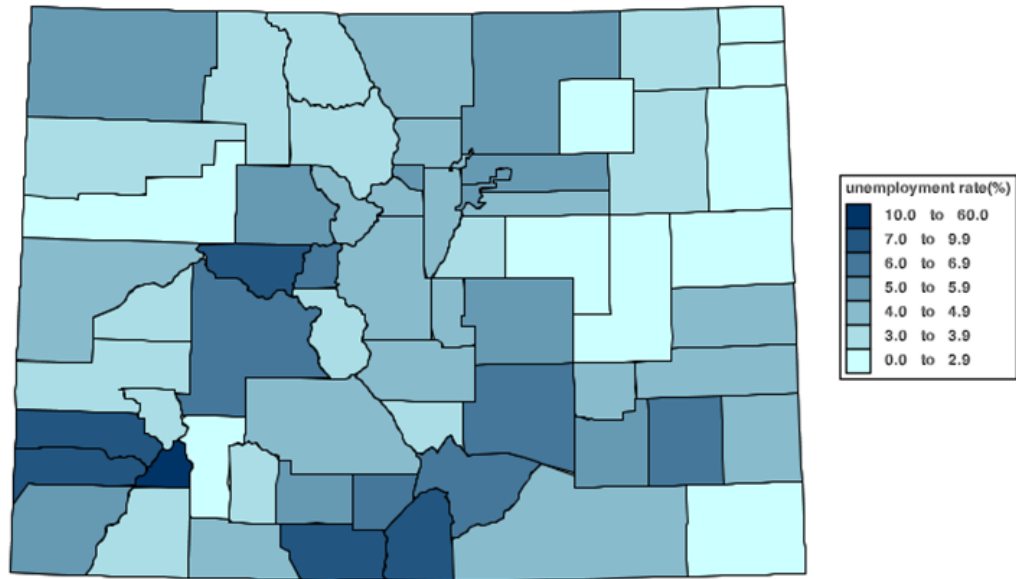


Table 5. Metropolitan Area Occupational Employment and Wage Estimates for Greeley, CO PMSA, November 2003¹³

Occupation Title	Employment	Median Hourly	Mean Hourly	Mean Annual
All Occupations	70,440	\$13.22	\$16.30	\$33,900
Management Occupations	3,230	\$32.55	\$36.68	\$76,300
Business and Financial Operations Occupations	2,190	\$23.58	\$25.58	\$53,210
Computer and Mathematical Science Occupations	950	\$26.12	\$26.87	\$55,900
Architecture and Engineering Occupations	1,110	\$27.81	\$32.41	\$67,410
Life, Physical, and Social Science Occupations	420	\$20.97	\$22.51	\$46,810
Community and Social Services Occupations	850	\$15.64	\$16.67	\$34,680
Legal Occupations	220	\$20.96	\$28.44	\$59,150
Education, Training, and Library Occupations	4,790	\$18.31	\$19.77	\$41,120
Arts, Design, Entertainment, Sports, and Media Occupations	570	\$12.00	\$13.77	\$28,640
Healthcare Practitioner and Technical Occupations	2,570	\$23.48	\$28.27	\$58,810
Healthcare Support Occupations	1,670	\$11.76	\$12.97	\$26,970
Protective Service Occupations	1,180	\$15.96	\$16.60	\$34,530
Food Preparation and Serving Related Occupations	5,390	\$7.65	\$8.28	\$17,220
Building and Grounds Cleaning and Maintenance Occupations	1,870	\$9.16	\$9.92	\$20,640
Personal Care and Service Occupations	1,430	\$9.17	\$10.47	\$21,780
Sales and Related Occupations	6,590	\$10.29	\$13.58	\$28,250
Office and Administrative Support Occupations	12,280	\$12.29	\$13.36	\$27,780
Farming, Fishing, and Forestry Occupations	480	\$8.99	\$11.03	\$22,950
Construction and Extraction Occupations	5,570	\$15.42	\$17.07	\$35,510
Installation, Maintenance, and Repair Occupations	2,940	\$17.15	\$17.82	\$37,060
Production Occupations	7,620	\$11.63	\$12.87	\$26,780
Transportation and Material Moving Occupations	6,520	\$11.91	\$12.61	\$26,220

Figure 14. Number of Weld County Residents Employed from 1994 - 2004¹



Figure 15. Number of Weld County Residents Unemployed from 1994 - 2004



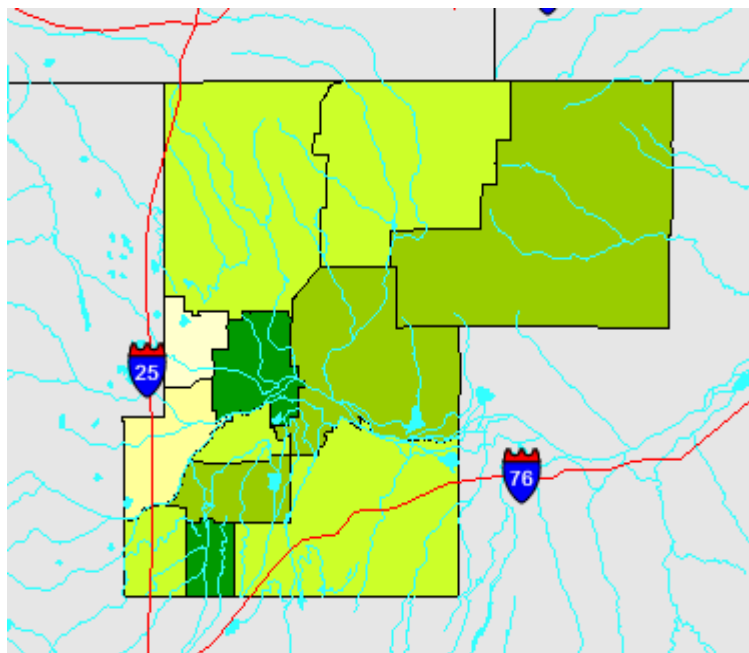
Figure 16. Unemployment Rate in Weld County from 1994 - 2004



¹ *Employed Persons* are persons 16 years and over in the civilian noninstitutional population who, (a) did any work at all (at least 1 hour) as paid employees, and (b) all those who were not working but who had jobs or businesses from which they were temporarily absent; *Unemployed persons* are persons 16 years and over who had no employment and were available for work; *Unemployment rate* represents the number unemployed as a percent of the labor force.

Unemployment rates are highest in Greeley and surrounding areas as well as in the Fort Lupton area (see Figure 17).¹⁴

Figure 17. Percent of Civilian Labor Force that is Unemployed by Geographical Location



Data Classes

Percent	
1.6 - 1.6	
3.3 - 3.3	
3.7 - 4.2	
5.1 - 5.4	
6.6 - 6.7	

In addition to wage and income data, other county economic indicators include poverty levels, food stamp use and food insecurity, and government assistance programs. With regard to poverty, approximately 8% of Weld families, 12.5% of individuals, 8.5% of individuals aged 65 and over, and 14.6% of children 18 and under live below the

poverty level. The number of applications for the Low Energy Assistance Program in Weld County in 2004-2005 totaled 3,082.¹⁵ In addition, the number of individuals in Weld County who receive Supplemental Security Income in 2003 was 2,402, up from 2,272 in 2000.¹⁶

The number of food stamp participants increased from 5,207 in 2000 to 6,561 in 2002.¹⁷ Locally, the Weld Food Bank distributed 4.78 million pounds of food in 2003, including 13,848 boxes of food, 57,250 packages to children, mothers and elderly adults, 2,917 mini food boxes to elderly or disabled adults, and approximately 3,232 meals served by Kid's Café.¹⁸ The latest survey (2001) of Food Bank clients indicated that 52.1% reported having to choose between paying for food and paying for utilities, 39.4% had to choose between paying for food and paying for medical care, and 38.7% between paying for food and rent or mortgage.¹⁹

Community Economic Issues - Survey Results

Respondents were asked to indicate whether unemployment or underemployment, poverty and lack of jobs were *not an issue, a minor issue, a moderate issue or a major issue* in their community. The extent to which economic issues are of concern to key informants and household respondents appear in Table 6 and Figure 18.

Table 6. Percent of Key Informants and Household Respondents (HH) Indicating That Community Economic Concerns Are a Minor, Moderate, or Major Issue^a

Economic Issues	Minor Issue		Moderate Issue		Major Issue		Don't know	
	Key Informant %	HH %	Key Informant %	HH %	Key Informant %	HH %	Key Informant %	HH %
Unemployment or underemployment	22.6	19.7	33.9	22.1	40.3	22.2	1.6	12.4
Poverty	22.6	21.0	27.4	21.3	46.8	14.9	1.6	9.7
Lack of jobs	21.0	20.3	43.5	18.1	33.9	26.6	1.6	12.1

^a Throughout this report, the percent of respondents who reported concerns were "not an issue" were excluded from the charts and tables. The complete set of frequencies can be found in the Appendix.

Clearly key informants felt more strongly that unemployment or underemployment, poverty, and lack of jobs a more serious community issue than did the household respondents. Almost 75% of key informants thought these economic issues were either a major or moderate community concern compared to 35% to 44% of household respondents. However, 26.6% and 22.2% of household respondents reported that unemployment or underemployment and lack of jobs were major community issues.

Respondents commented about other economic issues in their community:

"Some residents lack skills to achieve financial success which promotes community success...areas of concern...HS graduation rates...immigrant populations."

“Promoting educational training to meet the skill needs of future workers”

“Cost of living is way too high for the wages the people get in Greeley.”

“Not much job opportunities for people over 50 to become employed.”

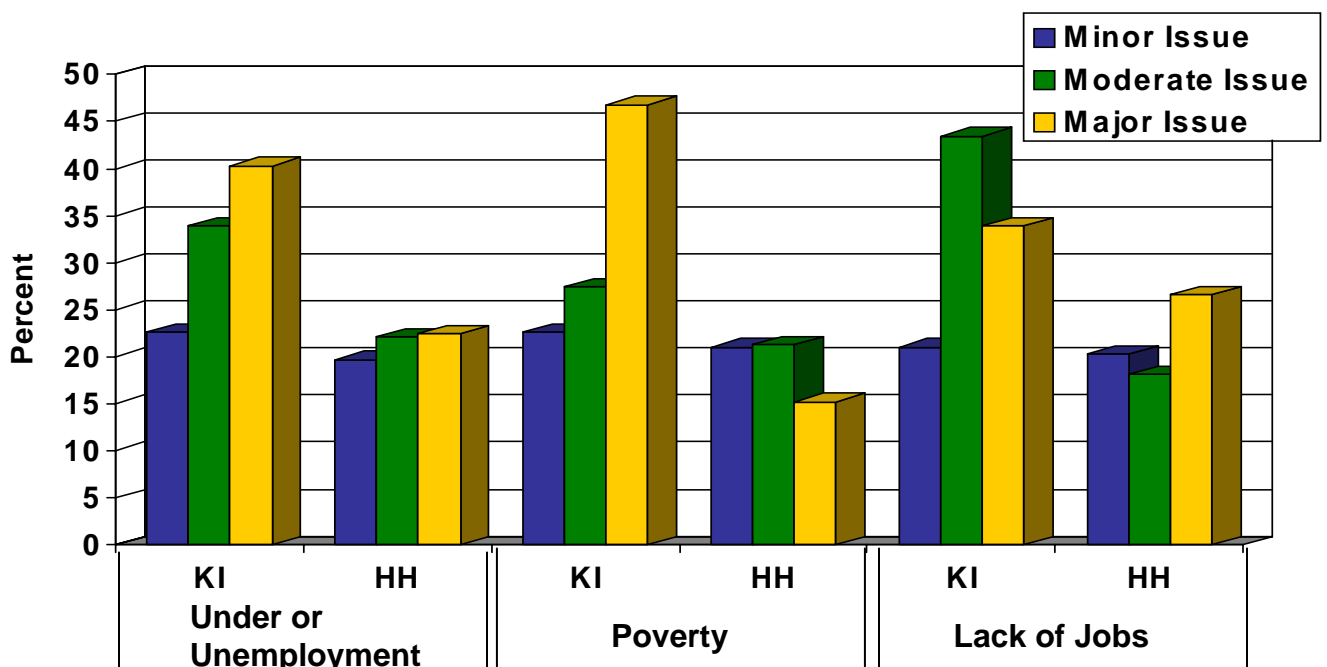
“Not in poverty, however, the jobs out there are not keeping up with inflation, so people are just getting by and are not able to save for retirement or education for their children.”

“I live in a rural community and there is no economic opportunity for young people.”

“Wages is low for this area. We need more companies in this area to grow and provide employment opportunities for people.”

“There are zero job opportunities in Briggsdale, unless you are in education or farming or ranching.”

Figure 18. Percent of Key Informants (KI) and Household (HH) Respondents Reporting Economic Concerns as a Minor, Moderate or Major Issue¹



¹ Throughout this report, the percent of respondents who reported concerns were “not an issue” were excluded from the charts and tables. The complete set of frequencies can be found in the Appendix.

Additional analyses were conducted to determine if perceptions of concern about economic issues varied by geographic location, income, neighborhood, or race. Only statistically significant differences ($p < .05$) are reported.

Greeley residents living east of 35th Avenue were more likely to report that poverty in their community was either a moderate or major issue compared to those Greeley residents living west of 35th Avenue.

Household Economic Issues - Survey Results

Respondents were asked to indicate if they or anyone in their household had inadequate wages, did not have enough money to buy household items (e.g., clothing, household goods), found it difficult to pay bills for basic needs (e.g., utilities, food), not being able to find work, and had inadequate transportation *were not an issue, a minor issue, a moderate issue or major issue*. Results are presented in Table 7 and Figure 19.

Table 7. Number and Percent of Respondents Reporting that Selected Economic Concerns were a Minor, Moderate or Major Issue

Economic Issues	Minor Issue		Moderate Issue		Major Issue	
	n	%	n	%	n	%
Inadequate wages	74	20.2	73	20.2	83	24.0
Not having enough money to buy household items (clothing, household goods, etc.)	82	22.4	61	16.9	56	16.7
Finding it difficult to pay bills for basic needs (utilities, food)	71	19.5	61	17.0	60	17.8
Not being able to find work	47	12.9	50	13.7	67	19.7
Inadequate household transportation	61	16.8	37	11.1	24	6.8

Inadequate wages was the economic issue of greatest concern listed by respondents. For 24% of the respondents, inadequate wages was a major issue. In addition, 44% of respondents indicated that inadequate wages, 34.8% difficulty to pay bills for basic needs, and 33.4% being able to find work were either a moderate or a major issue.

A prevalent theme of all focus group discussions was the lack of job opportunities. Participants described difficulty with finding a job. All the focus groups, rural and urban, expressed concern about the lack of employment opportunities.

“The biggest problem is that there aren’t jobs.” This is a very big problem.”

For those with jobs, they expressed concern with a trend in the work place to reduce the number of hours individual employees work. While this policy maintained the number of workers on the job, the reduction of hours worked reduced family incomes thus perpetuating other family issues.

“...the companies want you to do more work in fewer hours. You have to work four hours because there is no more work. We have to deal with this.”

Two key findings related to unemployment were 1) documentation, and 2) language.

“Unemployment is a problem. It affects Hispanics more than others. Many times people don’t have proper documents to get work and this is a problem.”

“There aren’t many jobs and if there are, they ask for English.”

“It’s difficult mainly because of social security. My husband has his social security number, he has his papers and nobody wants to give him a job. They aren’t just withholding a job. They’re withholding the opportunity to pay rent, pay bills, and to get a normal life like everyone else.”

The majority of the focus group participants have incomes below the federal poverty guidelines. Federal poverty guidelines, based on family size and income, are primarily used to ascertain program eligibility and do not correspond to an adequate standard of living for families. Focus group participants expressed a concern with poverty.

“Poverty is a problem. It is related to unemployment. If people don’t have jobs then they are poor. It is a cycle.”

“Poverty is a problem because it’s going to cause the people to need more programs and more programs.”

Food insecurity and hunger emerged as a significant issue. Maintaining food security among these families is difficult due to job uncertainty, price increases, reduction in purchasing power and other financial demands. All focus groups acknowledged many families in their community don’t have adequate food and families in Weld County experience hunger.

“There are people who don’t have enough food at the end of the month. If their paycheck is very small and they have a big family, then they cannot buy enough food. Also, you have to pay bills and there isn’t enough money for everything. There are services. I know at the church they give food to families with kids or the elderly, but there is no where for everyone else to go.”

“When you earn little money you have to buy things that cost less...”

“If you don’t have a job, you don’t have food.”

“A lot of refrigerators are bare.”

“There are people who don’t have enough food.”

A single mother of four children under the age of 6 stated:

“Food is very expensive...when I buy meat it costs \$13 a package...I could get a package of meat in Texas for \$6 a package. I have to buy food for my kids.

The cost of living here is very expensive. I sometimes run out of food at the end of the month. I have to live from month to month. I sometimes can get a job at \$7/hour but mostly \$5.15/hour. I have to pay \$600 in rent every month.”

Others noted:

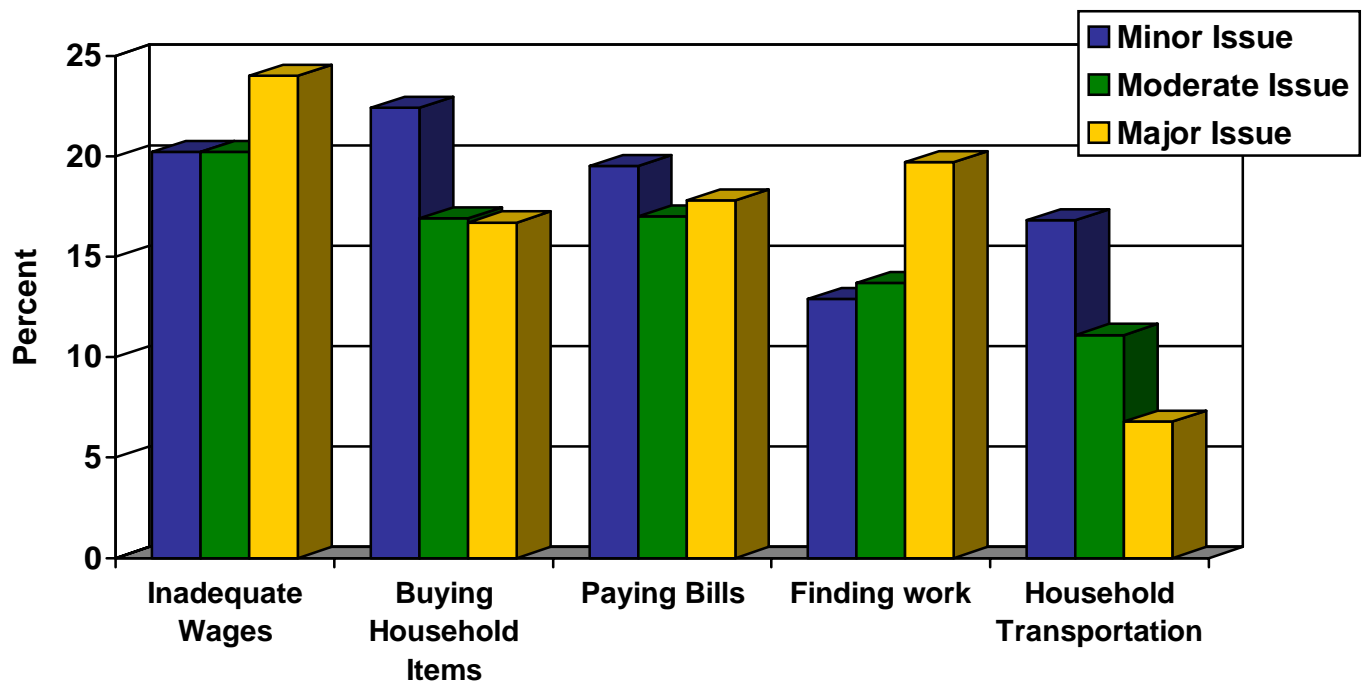
“...Sometimes I see food in a store and I think, “oh, how expensive”.

“You have to go to different stores to find the best price.”

“It is expensive because there are a lot of taxes.”

A father in a rural community related that even though there are services for food in the community, these food resources limit the number of times a month a family can get food. As a result of this policy, many families did not have enough food to feed all members of the family. Frequently, community food resources target the very young and old. He expressed concern that the adults in the family who needed to work were the last ones to eat.

Figure 19. Percent of Households Reporting Economic Concerns as a Minor, Moderate or Major Issue



Household Economic Issues by Subgroups

There were differences in economic issues by different subgroups of respondents. Within the Greeley area, those respondents living east of 35th Avenue were more likely than those living in west Greeley to report that inadequate wages were a major issue (40.9% vs. 14.0%), that they did not have enough money to buy households items (23.3% vs. 9.3%), and found it difficult to pay bills for basic needs (33.3% vs. 9.3%).

Further analyses also indicated that inadequate wages was a more severe problem for lower income compared to higher income individuals. Some 53.8% of individuals with less than a high school degree reported that inadequate wages was a major problem. Respondents with other educational levels also reported that inadequate wages were a moderate or major problem. Fifty-three percent of respondents with some college, 51% of respondents with an associates degree, and 48.4% of high school graduates reported that inadequate wages were a moderate or major problem. Approximately one-third of respondents with a bachelor's or graduate degree reported that inadequate wages were a moderate or major problem.

Not having enough money to buy household items and paying bills for basic items, such as utilities and food, was significantly more of an issue for respondents with lower education levels (see Figures 20, 21, and 22.). More than 40% of respondents with an education level of some college or less reported that having enough money to buy household items or paying bills for basic items was a moderate or major problem compared to those with higher education levels. Those with less than a high school education had the most difficulty with over 65% reporting having moderate or major economic problems. Not being able to find work and inadequate household transportation was a moderate or major problem for 76% and 61.6%, respectively, for respondents with less than high school education.

Figure 20. Percent of Household Respondents Reporting Inadequate Wages as a Moderate or Major Issue by Education Level

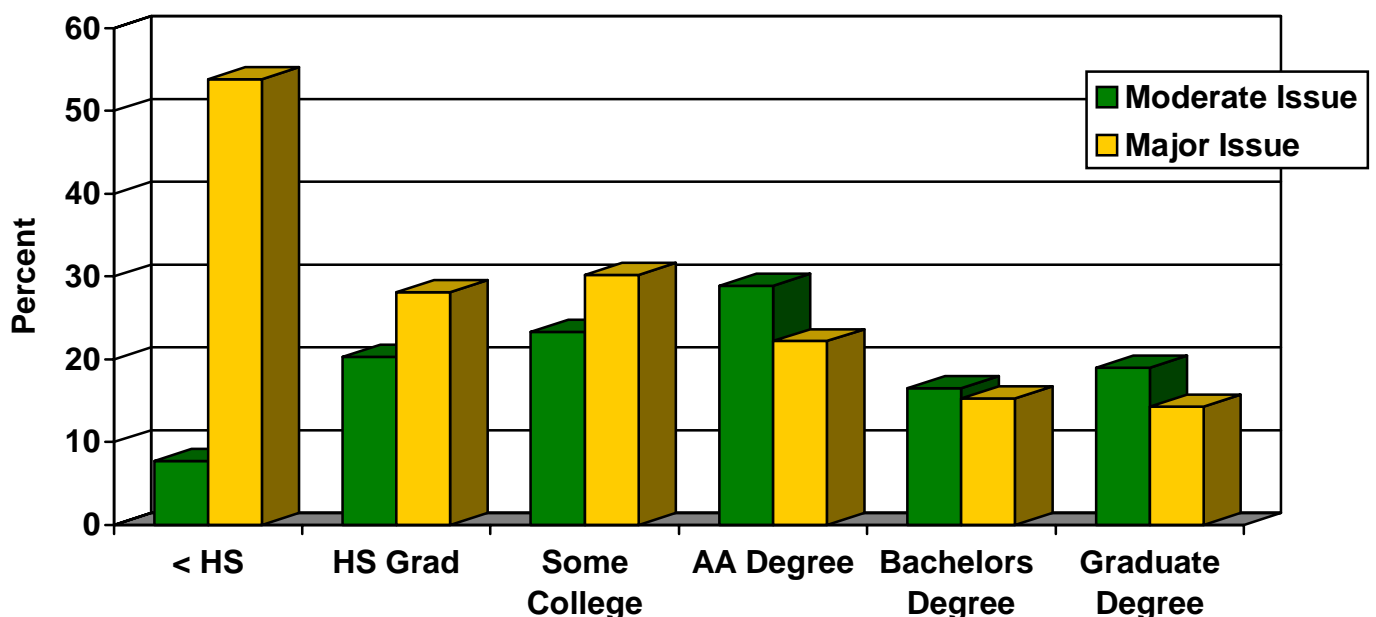


Figure 21. Percent of Household Respondents Reporting Difficulty Paying for Basic Needs as a Moderate or Major Issue by Education Level

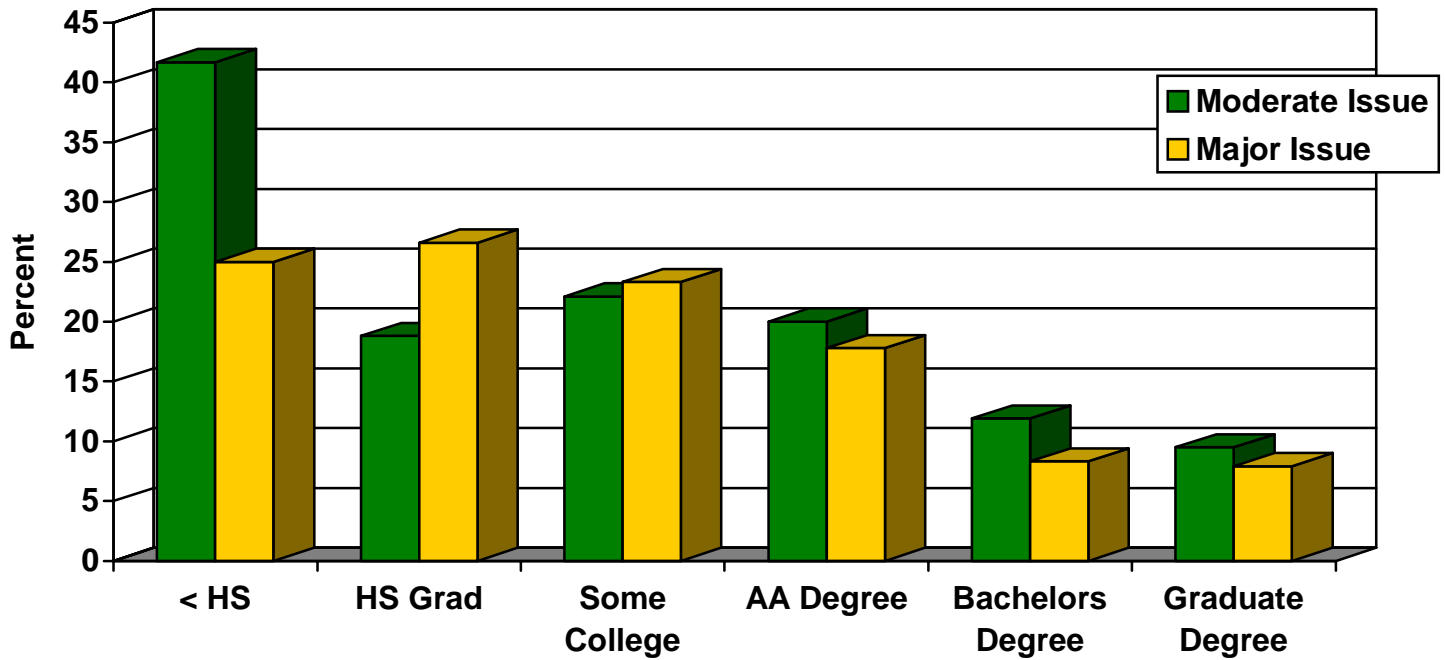
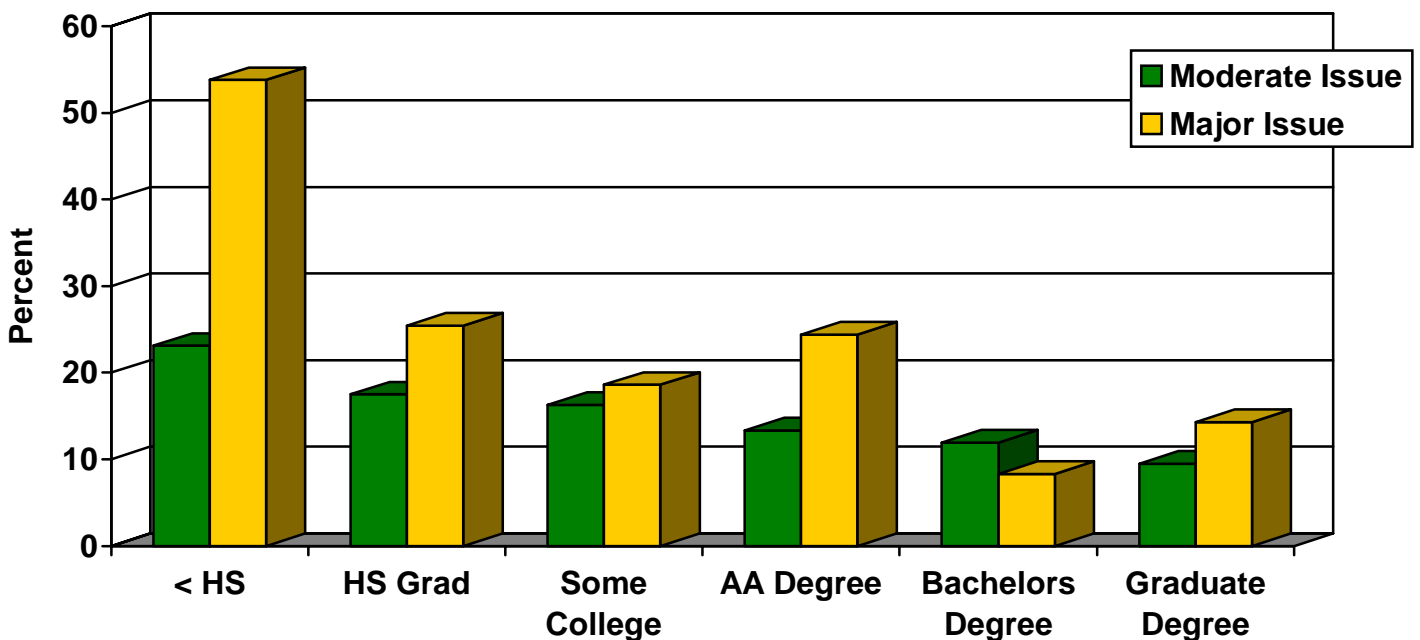


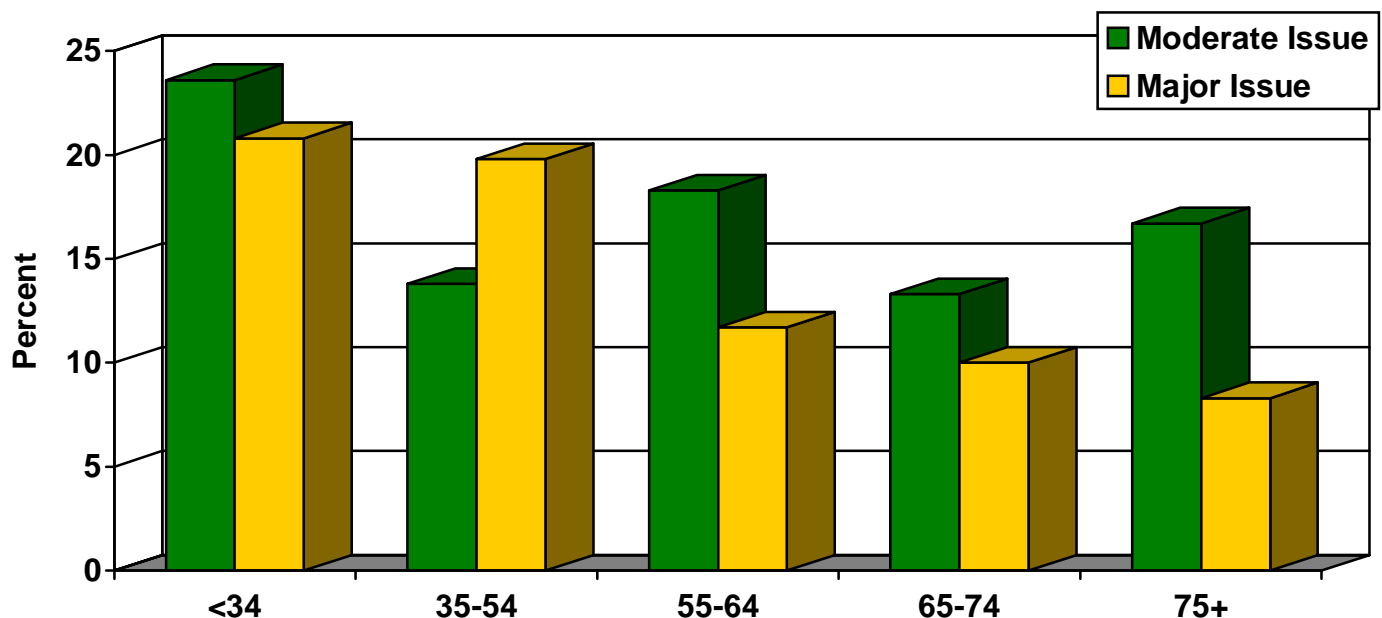
Figure 22. Percent of Household Respondents Reporting Not Being Able to Find Work as a Moderate or Major Issue by Education Level



Non-whites¹ were two times more likely than whites to report that the following were major issues for themselves or someone in their household - inadequate wages (38.3% vs. 18.5%), not having enough money to buy household items (51.9% vs. 26.7%), finding it difficult to pay bills for basic needs (53.8% vs. 28.2%), not being able to find work (35.8% vs. 13.0%), and inadequate transportation (17.3% vs. 3.3%).

There were also differences in household economic issues by age (see Figure 23). The youngest age groups, those less than 35 years of age were more likely than their older aged counterparts to report that inadequate wages, not having enough money to buy household items, and finding it difficult to pay bills were moderate or major problems. Those reporting that inadequate wages were either a moderate or major issue were those aged 35-54 (45.8%), aged 55-64 (37.7%) and those aged 75+ (33.3%). Not having enough money to buy household items was a moderate or major problem for approximately one-third of all age groups with the exception of those aged 55-64 (20%).

Figure 23. Percent of Household Respondents Reporting Difficulty Paying for Basic Needs as a Moderate or Major Issue by Age Group



¹ Throughout this report non-whites were respondents who indicated they were either American Indian, Asian or Pacific Islander, or Hispanic and were grouped together for additional analyses (n=88).