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New Data Shows Income Lagging in Colorado Prior to Recession ***1 in 6 Coloradans Remain Uninsured***

Colorado's median income lagged in 2008, even prior to the full onset of the recession, according to new data released today by the Census Bureau. The 2008 median income in Colorado was \$56,993, down just slightly from \$57,333 in 2007. Health insurance data also released today showed that 1 in 6 Coloradans—or about 17 percent—do not have health insurance, with higher rates seen in certain areas such as Denver and Adams County. While Colorado's median income has fared better than some states, the fact that income was declining slightly even before the full force of the recession hit is troubling.

“The new income numbers show that low- and middle-income earners are getting hit and hit hard from this recession,” said **Kathy White, Colorado Fiscal Policy Institute Program Director**. “It also underscores the need for a balanced approach to our perpetual fiscal crisis, meaning we can't cut our way back to prosperity, nor can Colorado families and businesses afford continued cuts to state services.”

“The health insurance data is another reminder of the urgent need to pass health reform,” said **Adela Flores-Brennan, Health Policy Analyst at the Colorado Center on Law and Policy**. “As families are struggling to make ends meet and dealing with skyrocketing health care costs, we can expect continued growth in the number of uninsured, which will only worsen an already bad situation, and create a vicious circle for consumers and families. That's why we need strong health insurance reform now.”

Economic experts noted that today's Census Bureau data only accounts for 2008. However, given the severity of job losses in Colorado since 2008, the trends shown in this data are almost certainly worse today than they were nine months ago. **For example, the average unemployment rate for Colorado in 2008 was 4.8 percent, while today the latest unemployment figures put that rate at 7.3 percent.** Some 94,000 people have lost their job in Colorado since the start of the recession, and a large majority of those people also lost their health insurance.

“This new data does not account for the full force of job losses and the recession that deepened into 2009,” said **Kathy White, Program Director at the Colorado Fiscal Policy Institute**. “So we know that things are likely worse today than even these grim numbers show.”

White added, “Whether it is schools, roads, health care, or higher education, Colorado families and businesses rely on public services every day. If we continue to simply erode those services with cuts after cuts, we do so at the risk of our state's fiscal future and the economic security of Colorado families.”

Income

Colorado's 2008 median income did not decline significantly from the prior year, but it did drop from \$57,333 in 2007 to \$56,993 in 2008. The state's median income remains relatively high compared to other states as the 14th highest in 2008 (12th highest in 2007). The median income for the U.S. fell from \$52,690 in 2007 to \$52,029 in 2008.

The state income data shows huge disparities among different levels of income earners. The median income for the highest five percent of earners is \$334,628, which is over 24 times higher than earners in the lowest quintile. The median income by quintile is as follows:

- Lowest Quintile \$13,496
- Second Quintile \$34,986
- Third Quintile \$57,258
- Fourth Quintile \$87,643
- Highest Quintile \$188,927

A county breakdown of income data also shows large disparities between urban, suburban, and more rural areas.

Median Household Income (2008 dollars)

Region	Median Household Income
Colorado	\$56,993
Adams County	\$56,529
Arapahoe County	\$58,334
Boulder County	\$66,463
Denver County	\$45,831
Douglas County	\$98,871
El Paso County	\$59,216
Jefferson County	\$66,344
Larimer County	\$56,331
Mesa County	\$55,738
Pueblo County	\$42,628
Weld County	\$56,065

The Census data showed significant disparities in median income by race. In 2008, Asian-American household median income was \$60,948. White household median income was \$59,822. Hispanic household median income was \$37,683, and African-American household median income was \$35,834.

In terms of per capita income, the disparities by race remain with white per capita income at \$30,471, Asian-American at \$29,873, African-American at \$20,752, and Hispanic at \$15,315.

The gender income ratio remained near an all-time high in 2008, with women earning 76.2 percent of what men do. Median salary for men was \$49,188 and \$37,448 for women.

Only 1.8 percent of Coloradans received cash public assistance income in 2008, with no significant change from 2007. This is well below the national rate of 2.3 percent.

Health Insurance

The new data released today shows that Colorado’s uninsured rate of 17 percent is higher than the national rate of 14 percent. Likewise, Colorado’s rate of uninsured kids (14 percent) and adults between 18-64 years old (21 percent) also remain higher than the national rates. Denver and Adams County both have rates over 20 percent, and Aurora had the highest rate of uninsured in the state, followed by Denver, Greeley, Longmont, Lakewood, and Pueblo—all of which are higher than the state’s rate. Highlands Ranch has the lowest rate of uninsured at 5.4 percent.

Denver County has the highest rate of uninsured kids at 24 percent, meaning roughly 1 in 4 children in Denver do not have health insurance.

Greeley has the highest rate of uninsured people between the ages of 18-64 at 27 percent, followed by Pueblo at 26 percent, and both Grand Junction and Longmont at 25 percent. Among counties, Adams had the highest rate of uninsured adults between the ages of 18-64 at 26 percent, followed by Denver County at 25 percent, and Mesa and Pueblo Counties at 24 percent.

	Uninsured				Private Insurance				Public Insurance			
	Uninsured Under 18	Percent	Uninsured 18-64	Percent	Private Insurance Under 18	Percent	Private Insurance 18-64	Percent	Public Insurance Under 18	Percent	Public Insurance 18-64	Percent
State	172,954	14%	653,329	21%	818,188	68%	2,336,448	74%	228,428	19%	233,272	7%
Adams County	19,718	16%	69,614	26%	75,392	61%	187,875	69%	29,222	24%	18,964	7%
Arapahoe County	19,797	14%	70,241	20%	99,504	71%	268,107	76%	22,382	16%	22,439	6%
Boulder County	6,088	10%	33,448	16%	48,786	79%	166,322	81%	7,355	12%	8,061	4%
Denver County	34,876	24%	96,490	25%	75,140	51%	260,460	68%	39,397	27%	34,404	9%
Douglas County	3,035	4%	16,374	9%	74,579	93%	163,804	90%	3,123	4%	4,594	3%
El Paso County	14,649	10%	71,381	20%	114,697	75%	267,383	74%	25,975	17%	32,555	9%
Jefferson County	13,841	12%	54,925	16%	94,097	79%	284,329	81%	12,578	11%	17,555	5%
Larimer County	4,184	7%	29,141	15%	47,213	75%	156,605	80%	11,912	19%	12,974	7%
Mesa County	5,480	17%	20,956	24%	20,833	63%	60,667	69%	7,453	23%	10,222	12%
Pueblo County	4,654	13%	22,519	24%	16,886	45%	56,236	60%	16,197	44%	17,614	19%
Weld County	10,761	16%	35,713	22%	44,458	65%	116,367	73%	14,193	21%	10,877	7%
Denver-Aurora, CO Metro Area	92,410	15%	320,983	20%	437,977	69%	1,221,472	76%	110,086	17%	102,534	6%
Fort Collins, CO Urbanized Area	2,581	5%	22,451	15%	34,497	73%	116,261	79%	10,568	22%	11,314	8%
Grand Junction, CO Urbanized Area	4,476	17%	16,899	25%	15,400	59%	45,040	67%	6,847	26%	7,548	11%
Greeley, CO Urbanized Area	5,310	20%	19,741	27%	14,117	53%	48,962	66%	7,507	28%	6,228	8%
Longmont, CO Urbanized Area	3,059	15%	13,966	25%	14,619	71%	39,213	71%	3,006	15%	2,673	5%
Pueblo, CO Urbanized Area	3,525	11%	19,917	26%	12,895	42%	44,526	57%	14,692	48%	15,836	20%

Source: Colorado Fiscal Policy Institute analysis of Census Bureau American Community Survey data.

One of the more significant findings from today’s data is that the percent of uninsured children under 18 is less in all areas analyzed than the percent of uninsured adults 18-64. Because the percent of children insured through private insurance is less than adults and the percent of children insured through public insurance (Medicaid, CHP+) is higher compared to adults, it is possible to conclude that public programs are

performing as they should. However, it cannot be overlooked that more than 170,000 Colorado children remain uninsured.

The Census data released today show that the highest rates of the uninsured reside in Rep. DeGette, Salazar, and Perlmutter’s districts. The lowest uninsured rate by far is Congressman Mike Coffman’s district, which reflects the comparative wealth in the area.

	Uninsured by Congressional District						Median Income
	Total Under 18	Uninsured Under 18	Percent	Total 18-64	Uninsured 18-64	Percent	
Congressional District 1 Rep. Diana DeGette	163,906	38,774	24%	424,352	108,031	25%	\$45,535
Congressional District 2 Rep. Jared Polis	173,439	21,352	12%	489,140	90,199	18%	\$65,797
Congressional District 3 Rep. John Salazar	158,339	30,312	19%	437,843	117,498	27%	\$48,716
Congressional District 4 Rep. Betsy Markey	169,540	20,431	12%	459,876	91,826	20%	\$52,001
Congressional District 5 Rep. Doug Lamborn	169,833	19,249	11%	413,410	84,183	20%	\$56,528
Congressional District 6 Rep. Mike Coffman	209,583	12,992	6%	511,151	58,264	11%	\$83,892
Congressional District 7 Rep. Ed Perlmutter	159,296	29,844	19%	418,391	103,328	25%	\$50,637

Source: Colorado Fiscal Policy Institute analysis of Census Bureau American Community Survey data.

Census Bureau Survey

Income and Insurance data in this release comes from the American Community Survey (ACS). ACS data provides information at the national level and state level, as well as by city, county, and congressional district for areas with a population of more than 65,000 people. More information can be found at www.census.gov.

Poverty data from the ACS is expected to be released later this month.