



Economic Overview



Northern Colorado

Data Analysis By



Demographic Profile.....	3
Employment Trends	5
Unemployment Rate	5
Wage Trends.....	6
Cost of Living Index.....	7
Industry Snapshot.....	8
Occupation Snapshot	10
Industry Clusters.....	12
Education Levels.....	13
Gross Domestic Product.....	14
Northern Colorado Regional Map	15
Region Definition.....	16
FAQ.....	17

Demographic Profile

The population in the Northern Colorado was 665,912 per American Community Survey data for 2016-2020.

The region has a civilian labor force of 359,566 with a participation rate of 67.7%. Of individuals 25 to 64 in the Northern Colorado, 38.8% have a bachelor's degree or higher which compares with 34.3% in the nation.

The median household income in the Northern Colorado is \$75,487 and the median house value is \$360,873.

Summary¹

	Percent			Value		
	Northern Colorado	Colorado	USA	Northern Colorado	Colorado	USA
Demographics						
Population (ACS)	—	—	—	665,912	5,684,926	326,569,308
Male	50.1%	50.3%	49.2%	333,828	2,862,153	160,818,530
Female	49.9%	49.7%	50.8%	332,084	2,822,773	165,750,778
Median Age ²	—	—	—	35.4	36.9	38.2
Under 18 Years	22.6%	22.1%	22.4%	150,650	1,259,031	73,296,738
18 to 24 Years	11.9%	9.2%	9.3%	78,984	525,141	30,435,736
25 to 34 Years	15.0%	15.7%	13.9%	99,785	892,273	45,485,165
35 to 44 Years	13.1%	13.8%	12.7%	87,047	783,025	41,346,677
45 to 54 Years	11.5%	12.5%	12.7%	76,688	709,982	41,540,736
55 to 64 Years	12.0%	12.4%	12.9%	79,600	707,137	42,101,439
65 to 74 Years	8.7%	8.8%	9.4%	58,022	500,968	30,547,950
75 Years and Over	5.3%	5.4%	6.7%	35,136	307,369	21,814,867
Race: White	88.3%	81.5%	70.4%	587,988	4,634,305	229,960,813
Race: Black or African American	1.1%	4.1%	12.6%	7,369	235,692	41,227,384
Race: American Indian and Alaska Native	0.6%	0.9%	0.8%	4,312	53,671	2,688,614
Race: Asian	1.9%	3.2%	5.6%	12,841	181,733	18,421,637
Race: Native Hawaiian and Other Pacific Islander	0.1%	0.2%	0.2%	664	8,883	611,404
Race: Some Other Race	2.7%	4.1%	5.1%	18,199	233,413	16,783,914
Race: Two or More Races	5.2%	5.9%	5.2%	34,539	337,229	16,875,542
Hispanic or Latino (of any race)	20.2%	21.7%	18.2%	134,467	1,231,126	59,361,020
Population Growth						
Population (Pop Estimates) ⁴	—	—	—	694,411	5,807,719	329,484,123
Population Annual Average Growth ⁴	2.3%	1.4%	0.6%	13,973	76,018	2,015,698
People per Square Mile	—	—	—	103.5	55.6	92.9
Economic						
Labor Force Participation Rate and Size (civilian population 16 years and over)	67.7%	68.0%	63.2%	359,566	3,079,769	164,759,496
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54)	85.1%	84.6%	82.4%	223,914	1,999,652	105,137,520
Armed Forces Labor Force	0.1%	0.8%	0.4%	477	35,985	1,143,342
Veterans, Age 18-64	4.5%	5.9%	4.5%	18,789	210,452	8,920,267
Veterans Labor Force Participation Rate and Size, Age 18-64	79.1%	79.1%	76.8%	14,863	166,500	6,853,673
Median Household Income ²	—	—	—	\$75,487	\$75,231	\$64,994
Per Capita Income	—	—	—	\$35,422	\$39,545	\$35,384
Mean Commute Time (minutes)	—	—	—	25.6	25.8	26.9
Commute via Public Transportation	1.0%	2.8%	4.6%	3,243	82,173	7,044,886
Educational Attainment, Age 25-64						
No High School Diploma	7.9%	7.8%	10.5%	26,955	242,197	17,929,220
High School Graduate	22.1%	20.6%	25.4%	75,907	636,016	43,289,555
Some College, No Degree	21.3%	20.4%	20.5%	73,185	630,866	34,959,338
Associate's Degree	9.9%	8.9%	9.3%	33,950	275,322	15,776,790

Summary¹

	Percent			Value		
	Northern Colorado	Colorado	USA	Northern Colorado	Colorado	USA
Bachelor's Degree	24.8%	27.3%	21.6%	85,090	845,590	36,888,244
Postgraduate Degree	14.0%	15.0%	12.7%	48,033	462,426	21,630,870
Housing						
Total Housing Units	—	—	—	250,627	2,361,372	138,432,751
Median House Value (of owner-occupied units) ²	—	—	—	\$360,873	\$369,900	\$229,800
Homeowner Vacancy	0.7%	1.0%	1.4%	1,116	13,905	1,129,755
Rental Vacancy	3.7%	4.9%	5.8%	2,802	37,263	2,704,553
Renter-Occupied Housing Units (% of Occupied Units)	30.1%	33.8%	35.6%	71,223	722,078	43,552,843
Occupied Housing Units with No Vehicle Available (% of Occupied Units)	3.7%	5.0%	8.5%	8,726	106,078	10,344,521
Social						
Poverty Level (of all people)	10.7%	9.8%	12.8%	69,446	544,232	40,910,326
Households Receiving Food Stamps/SNAP	6.6%	7.2%	11.4%	15,604	154,593	13,892,407
Enrolled in Grade 12 (% of total population)	1.2%	1.3%	1.3%	8,027	72,507	4,358,865
Disconnected Youth ³	1.6%	2.4%	2.5%	621	7,074	433,164
Children in Single Parent Families (% of all children)	24.8%	27.6%	34.0%	35,740	333,383	23,628,508
Uninsured	7.4%	7.8%	8.7%	48,579	436,261	28,058,903
With a Disability, Age 18-64	8.5%	8.8%	10.3%	35,697	310,847	20,231,217
With a Disability, Age 18-64, Labor Force Participation Rate and Size	51.8%	51.0%	43.2%	18,489	158,573	8,740,236
Foreign Born	7.2%	9.5%	13.5%	48,057	539,514	44,125,628
Speak English Less Than Very Well (population 5 yrs and over)	4.7%	5.6%	8.2%	29,140	298,075	25,312,024

Source: [JobsEQ®](#)

1. American Community Survey 2016-2020, unless noted otherwise

2. Median values for certain aggregate regions (such as MSAs) may be estimated as the weighted averages of the median values from the composing counties.

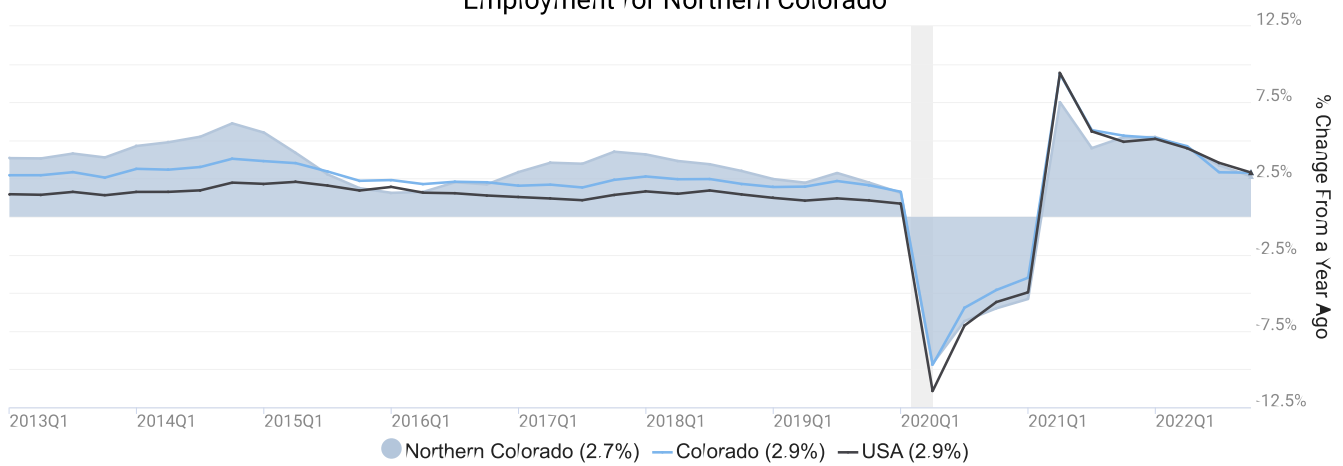
3. Disconnected Youth are 16-19 year olds who are (1) not in school, (2) not high school graduates, and (3) either unemployed or not in the labor force.

4. Census Population Estimate for 2020, annual average growth rate since 2010.

Employment Trends

As of 2022Q4, total employment for the Northern Colorado was 309,278 (based on a four-quarter moving average). Over the year ending 2022Q4, employment increased 2.7% in the region.

Employment for Northern Colorado

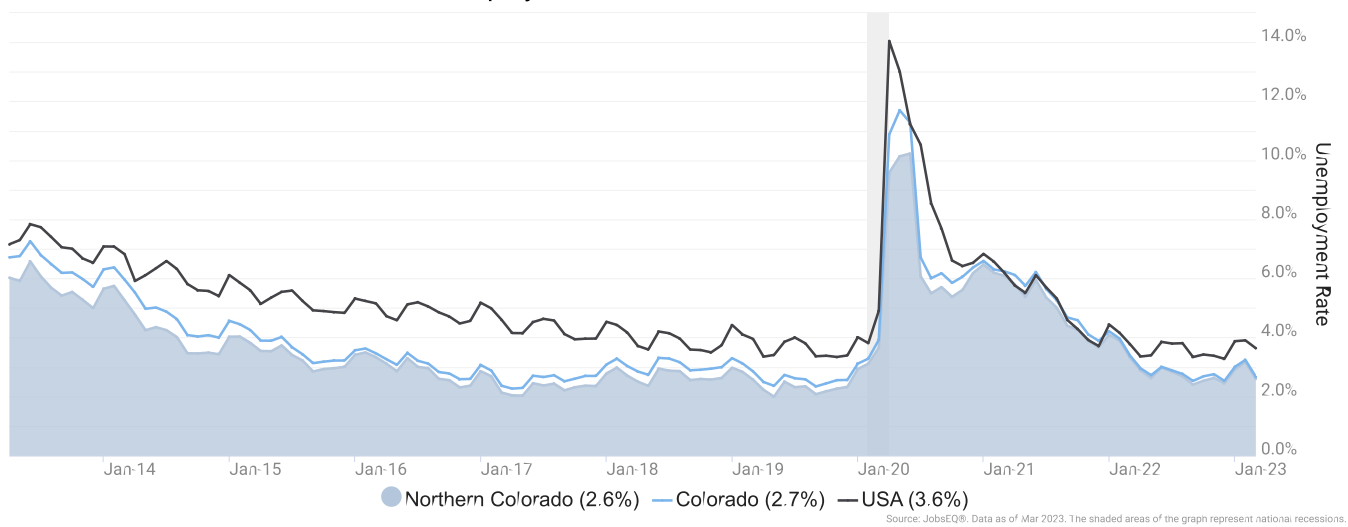


Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q3 with preliminary estimates updated to 2022Q4.

Unemployment Rate

The unemployment rate for the Northern Colorado was 2.6% as of March 2023. The regional unemployment rate was lower than the national rate of 3.6%. One year earlier, in March 2022, the unemployment rate in the Northern Colorado was 3.3%.

Unemployment Rate for Northern Colorado

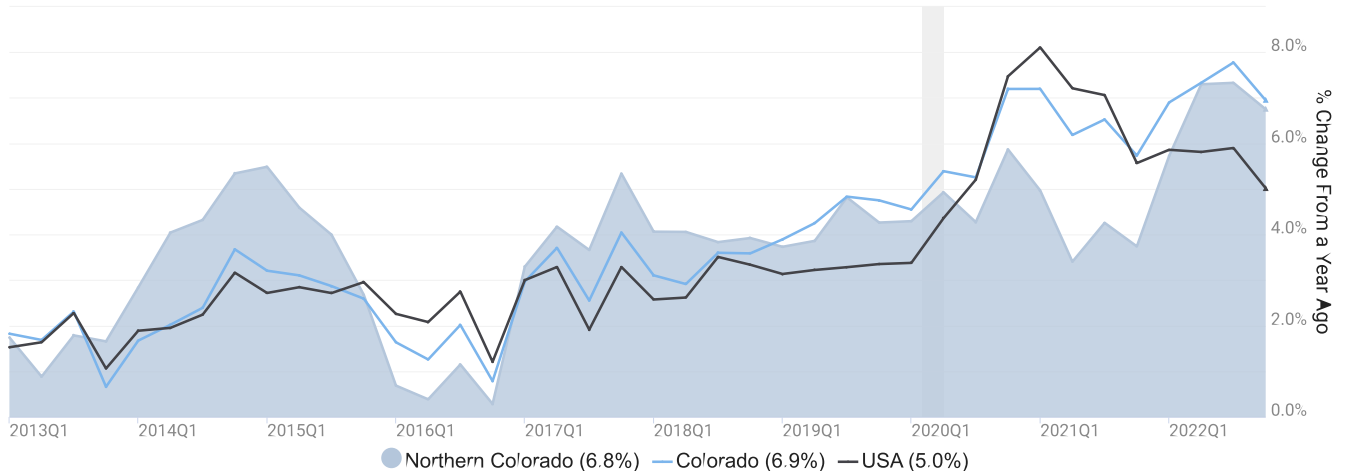


Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through March 2023.

Wage Trends

The average worker in the Northern Colorado earned annual wages of \$62,105 as of 2022Q4. Average annual wages per worker increased 6.8% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$68,838 in the nation as of 2022Q4.

Average Annual Wages for Northern Colorado



Source: JobsEQ®. Data as of 2022Q4. The shaded areas of the graph represent national recessions.

Annual average wages per worker data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q3 with preliminary estimates updated to 2022Q4.

Cost of Living Index

The Cost of Living Index estimates the relative price levels for consumer goods and services. When applied to wages and salaries, the result is a measure of relative purchasing power. The cost of living is 5.5% higher in Northern Colorado than the U.S. average.

Cost of Living Information			
	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
Northern Colorado	\$62,105	105.5	\$58,861
Colorado	\$72,865	106.7	\$68,266
USA	\$68,838	100.0	\$68,838

Source: [JobsEQ®](#)

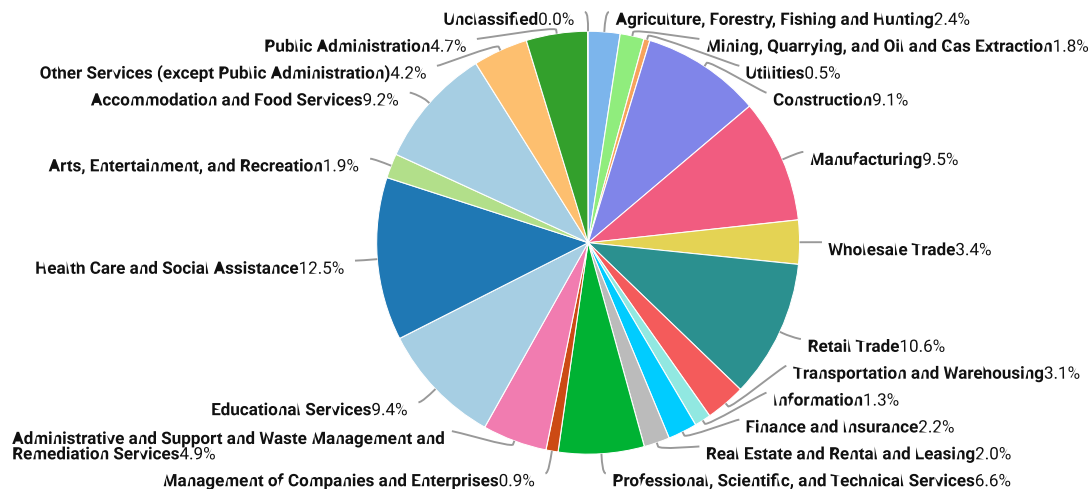
Data as of 2022Q4

Cost of Living per [COLI](#), data as of 2022Q4, imputed by Chmura where necessary.

Industry Snapshot

The largest sector in the Northern Colorado is Health Care and Social Assistance, employing 38,531 workers. The next-largest sectors in the region are Retail Trade (32,689 workers) and Manufacturing (29,256). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. The sectors with the largest LQs in the region are Mining, Quarrying, and Oil and Gas Extraction (LQ = 5.23), Agriculture, Forestry, Fishing and Hunting (1.85), and Construction (1.53).

Total Workers for Northern Colorado by Industry



Source: JobsEQ®, Data as of 2022Q4

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q3 with preliminary estimates updated to 2022Q4.

Sectors in the Northern Colorado with the highest average wages per worker are Management of Companies and Enterprises (\$151,202), Mining, Quarrying, and Oil and Gas Extraction (\$122,911), and Utilities (\$109,290). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Health Care and Social Assistance (+4,479 jobs), Professional, Scientific, and Technical Services (+3,942), and Construction (+2,755).

Over the next 1 year, employment in the Northern Colorado is projected to expand by 5,532 jobs. The fastest growing sector in the region is expected to be Mining, Quarrying, and Oil and Gas Extraction with a +3.3% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (+830 jobs), Accommodation and Food Services (+719), and Educational Services (+504).

Northern Colorado, 2022Q4¹

NAICS	Industry	Current			5-Year History		1-Year Forecast				
		Empl	Avg Ann Wages	LQ	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
62	Health Care and Social Assistance	38,531	\$60,070	0.87	4,479	2.5%	4,824	1,839	2,154	830	2.2%
44	Retail Trade	32,689	\$39,400	1.05	1,696	1.1%	5,004	2,001	2,641	361	1.1%
31	Manufacturing	29,256	\$83,604	1.17	1,430	1.0%	3,580	1,185	2,015	380	1.3%
61	Educational Services	29,037	\$50,767	1.18	2,100	1.5%	3,384	1,368	1,512	504	1.7%
72	Accommodation and Food Services	28,511	\$25,570	1.08	1,357	1.0%	5,738	2,271	2,748	719	2.5%
23	Construction	28,165	\$65,849	1.53	2,755	2.1%	3,233	995	1,776	462	1.6%
54	Professional, Scientific, and Technical Services	20,291	\$100,339	0.89	3,942	4.4%	2,260	677	1,160	424	2.1%
56	Administrative and Support and Waste Management and Remediation Services	15,278	\$50,396	0.76	-581	-0.7%	2,113	756	1,106	252	1.6%
92	Public Administration	14,552	\$70,690	1.03	1,198	1.7%	1,650	601	854	196	1.3%
81	Other Services (except Public Administration)	12,938	\$39,344	0.98	1,144	1.9%	1,842	662	912	268	2.1%
42	Wholesale Trade	10,368	\$95,688	0.89	1,331	2.8%	1,314	428	730	156	1.5%
48	Transportation and Warehousing	9,436	\$59,929	0.61	1,192	2.7%	1,302	462	676	164	1.7%
11	Agriculture, Forestry, Fishing and Hunting	7,531	\$61,255	1.85	108	0.3%	1,076	424	540	112	1.5%
52	Finance and Insurance	6,934	\$92,134	0.56	-140	-0.4%	766	248	407	110	1.6%
53	Real Estate and Rental and Leasing	6,069	\$65,540	1.11	463	1.6%	712	283	349	79	1.3%
71	Arts, Entertainment, and Recreation	5,827	\$28,724	0.97	444	1.6%	1,019	366	506	146	2.5%
21	Mining, Quarrying, and Oil and Gas Extraction	5,661	\$122,911	5.23	-1,935	-5.7%	785	195	402	188	3.3%
51	Information	3,874	\$67,612	0.61	-387	-1.9%	467	136	246	86	2.2%
55	Management of Companies and Enterprises	2,856	\$151,202	0.60	397	3.0%	320	101	171	49	1.7%
22	Utilities	1,415	\$109,290	0.91	209	3.2%	152	50	87	15	1.0%
99	Unclassified	58	\$84,987	0.09	52	58.3%	8	3	4	1	1.8%
Total - All Industries		309,278	\$62,105	1.00	21,252	1.4%	41,424	15,003	20,889	5,532	1.8%

Source: [JobsEQ®](#)

Data as of 2022Q4

Note: Figures may not sum due to rounding.

1. All data based upon a four-quarter moving average

Exits and transfers are approximate estimates based upon occupation separation rates.

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2022Q3 with preliminary estimates updated to 2022Q4. Forecast employment growth uses national projections adapted for regional growth patterns.

Occupation Snapshot

The largest major occupation group in the Northern Colorado is Office and Administrative Support Occupations, employing 32,869 workers. The next-largest occupation groups in the region are Sales and Related Occupations (31,316 workers) and Food Preparation and Serving Related Occupations (26,906). High location quotients (LQs) indicate occupation groups in which a region has high concentrations of employment compared to the national average. The major groups with the largest LQs in the region are Farming, Fishing, and Forestry Occupations (LQ = 1.85), Construction and Extraction Occupations (1.57), and Life, Physical, and Social Science Occupations (1.37).

Occupation groups in the Northern Colorado with the highest average wages per worker are Management Occupations (\$130,500), Legal Occupations (\$112,200), and Computer and Mathematical Occupations (\$104,300). The unemployment rate in the region varied among the major groups from 1.2% among Legal Occupations to 6.1% among Farming, Fishing, and Forestry Occupations.

Over the next 1 year, the fastest growing occupation group in the Northern Colorado is expected to be Healthcare Support Occupations with a +2.7% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Food Preparation and Serving Related Occupations (+649 jobs) and Transportation and Material Moving Occupations (+435). Over the same period, the highest separation demand (occupation demand due to retirements and workers moving from one occupation to another) is expected in Food Preparation and Serving Related Occupations (5,472 jobs) and Sales and Related Occupations (4,373).

Northern Colorado, 2022Q4¹

SOC	Occupation	Current						5-Year History		1-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
43-0000	Office and Administrative Support	32,869	\$47,300	0.86	1,169	3.0%	1,026	-591	-0.4%	4,382	1,852	2,261	269	0.8%
41-0000	Sales and Related	31,316	\$54,200	1.08	1,358	3.8%	1,567	865	0.6%	4,758	1,896	2,477	385	1.2%
35-0000	Food Preparation and Serving Related	26,906	\$37,200	1.10	1,680	5.3%	1,324	1,187	0.9%	6,121	2,515	2,957	649	2.4%
53-0000	Transportation and Material Moving	22,449	\$46,200	0.83	1,243	4.6%	1,327	2,180	2.1%	3,712	1,259	2,018	435	1.9%
47-0000	Construction and Extraction	21,900	\$56,000	1.57	1,037	4.3%	586	-297	-0.3%	2,741	795	1,526	420	1.9%
13-0000	Business and Financial Operations	20,155	\$83,200	1.01	464	2.1%	703	4,406	5.1%	2,296	645	1,272	379	1.9%
25-0000	Educational Instruction and Library	18,674	\$64,500	1.13	468	2.3%	1,156	1,336	1.5%	2,176	926	893	357	1.9%
11-0000	Management	18,165	\$130,500	0.86	286	1.5%	1,386	2,187	2.6%	2,020	638	1,028	354	1.9%
51-0000	Production	17,519	\$48,600	1.00	728	3.7%	437	-87	-0.1%	2,338	806	1,331	201	1.1%
29-0000	Healthcare Practitioners and Technical	16,156	\$98,200	0.91	255	1.4%	2,514	2,352	3.2%	1,323	513	487	323	2.0%
49-0000	Installation, Maintenance, and Repair	12,861	\$58,500	1.08	293	1.9%	893	1,010	1.6%	1,554	497	828	229	1.8%
37-0000	Building and Grounds Cleaning and Maintenance	10,320	\$41,400	1.01	574	4.8%	462	509	1.0%	1,646	654	812	180	1.7%
31-0000	Healthcare Support	10,204	\$39,500	0.75	379	3.1%	1,112	601	1.2%	1,857	695	888	274	2.7%
15-0000	Computer and Mathematical	10,108	\$104,300	0.95	214	1.8%	676	2,767	6.6%	993	235	526	232	2.3%
39-0000	Personal Care and Service	7,627	\$40,200	1.01	331	3.6%	359	862	2.4%	1,634	586	850	199	2.6%
17-0000	Architecture and Engineering	6,462	\$100,400	1.28	125	1.7%	290	50	0.2%	601	185	309	107	1.7%
33-0000	Protective Service	5,778	\$64,600	0.88	216	3.2%	234	508	1.9%	853	352	406	95	1.6%
21-0000	Community and Social Service	5,609	\$57,900	1.03	112	1.8%	552	745	2.9%	718	241	346	130	2.3%

Northern Colorado, 2022Q4¹

SOC	Occupation	Current					5-Year History			1-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
27-0000	Arts, Design, Entertainment, Sports, and Media	5,176	\$61,600	0.95	220	3.7%	274	187	0.7%	692	238	344	110	2.1%
19-0000	Life, Physical, and Social Science	3,726	\$81,800	1.37	107	2.5%	324	326	1.9%	449	90	289	70	1.9%
45-0000	Farming, Fishing, and Forestry	3,647	\$38,300	1.85	215	6.1%	22	161	0.9%	667	199	414	54	1.5%
23-0000	Legal	1,653	\$112,200	0.63	24	1.2%	44	-10	-0.1%	151	55	62	34	2.1%
Total - All Occupations		309,278	\$62,900	1.00	11,497	3.2%	17,267	21,252	1.4%	43,719	15,871	22,323	5,525	1.8%

Source: [JobsEQ®](https://www.chmuraecon.com/jobseq)

Data as of 2022Q4 unless noted otherwise

Note: Figures may not sum due to rounding.

1. Data based on a four-quarter moving average unless noted otherwise.

2. Wage data represent the average for all Covered Employment

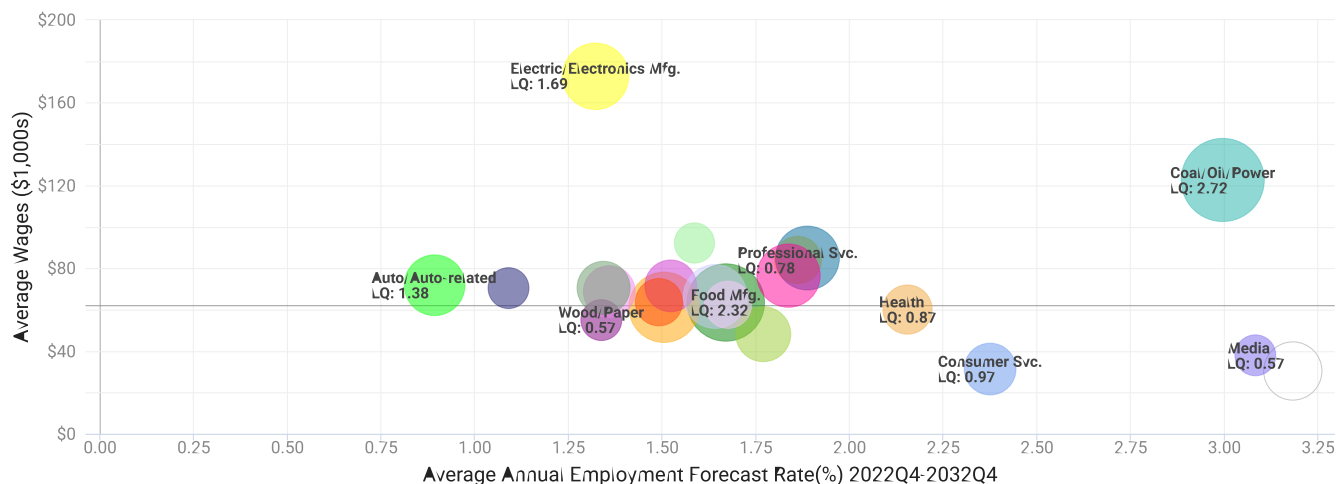
3. Data represent found online ads active within the last thirty days in the selected region. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list). Ad counts for ZCTA-based regions are estimates.

Occupation employment data are estimated via industry employment data and the estimated industry/occupation mix. Industry employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and currently updated through 2022Q3, imputed where necessary with preliminary estimates updated to 2022Q4. Wages by occupation are as of 2022 provided by the BLS and imputed where necessary. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Industry Clusters

A cluster is a geographic concentration of interrelated industries or occupations. The industry cluster in the Northern Colorado with the highest relative concentration is Coal/Oil/Power with a location quotient of 2.72. This cluster employs 6,627 workers in the region with an average wage of \$122,571. Employment in the Coal/Oil/Power cluster is projected to expand in the region about 3.0% per year over the next ten years.

Industry Clusters for Northern Colorado as of 2022Q4



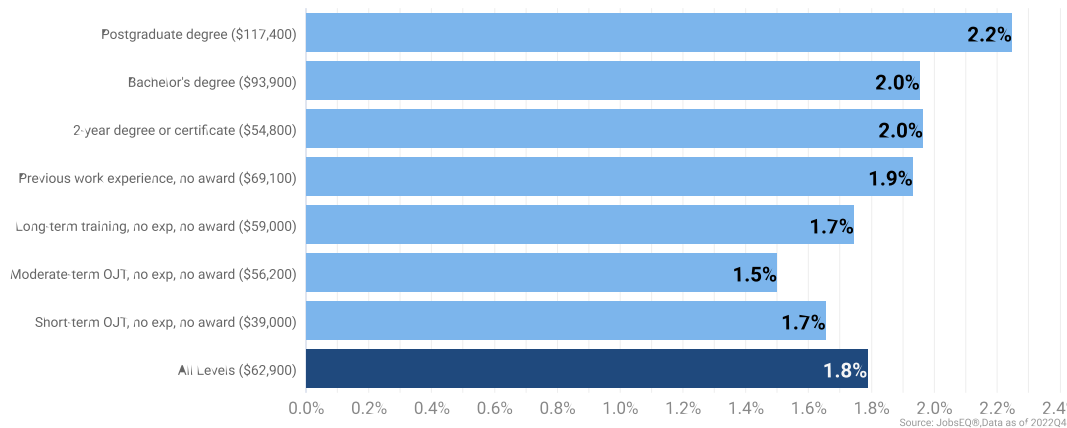
Source: JobsEQ®, Data as of 2022Q4

Location quotient and average wage data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics, imputed where necessary, and updated through 2022Q3 with preliminary estimates updated to 2022Q4. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Education Levels

Expected growth rates for occupations vary by the education and training required. While all employment in the Northern Colorado is projected to grow 1.8% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 2.2% per year, those requiring a bachelor's degree are forecast to grow 2.0% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 2.0% per year.

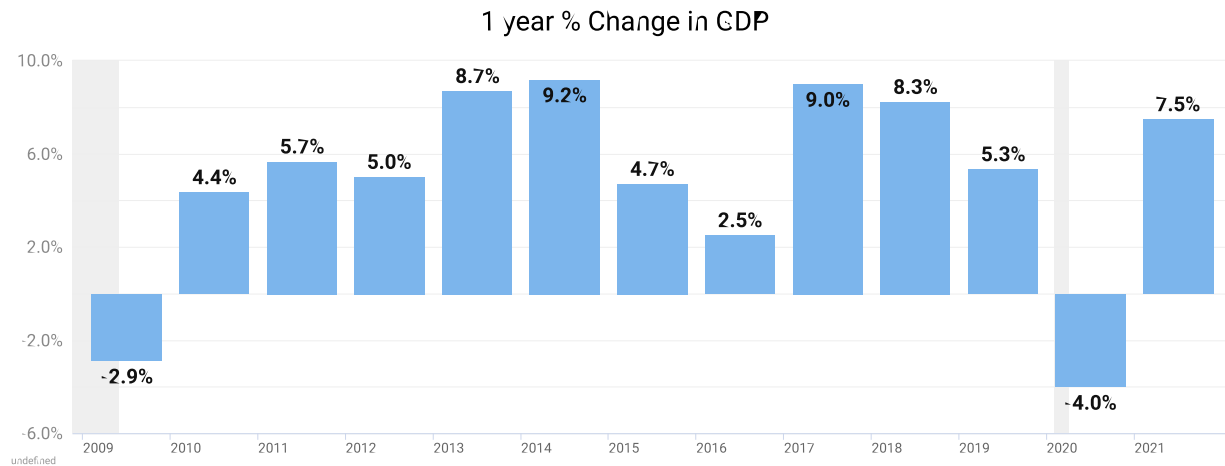
Annual Average Projected Job Growth by Training Required



Employment by occupation data are estimates as of 2022Q4. Education levels of occupations are based on BLS assignments. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

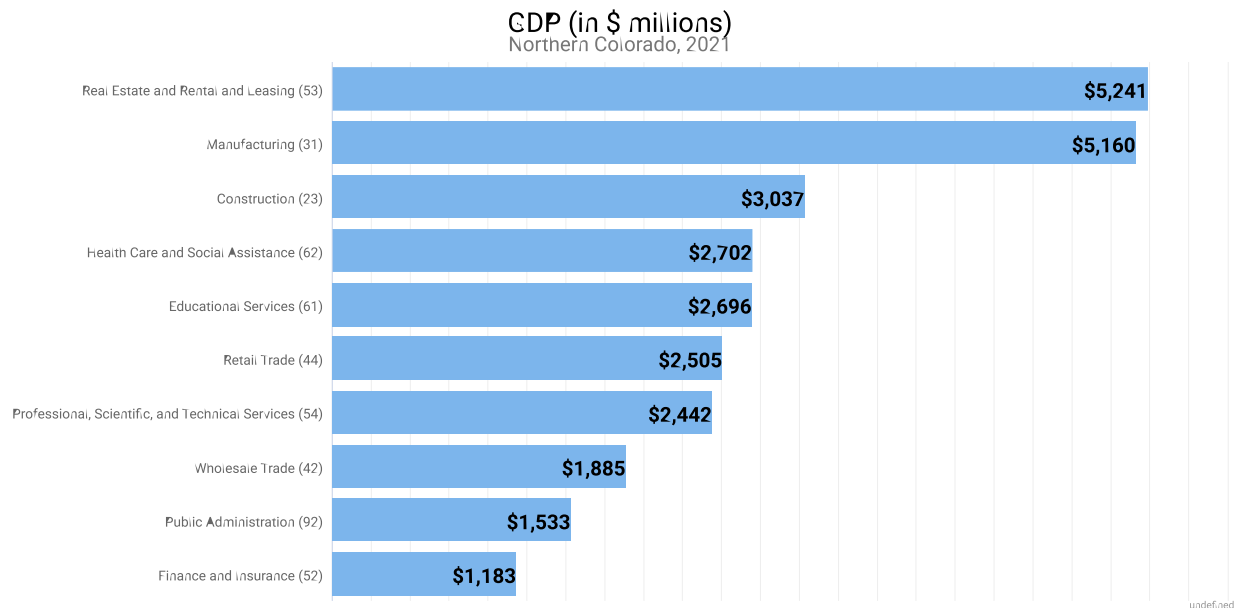
Gross Domestic Product

Gross Domestic Product (GDP) is the total value of goods and services produced by a region. In 2021, nominal GDP in the Northern Colorado expanded 7.5%. This follows a contraction of 4.0% in 2020. As of 2021, total GDP in the Northern Colorado was \$36,408,486,000.



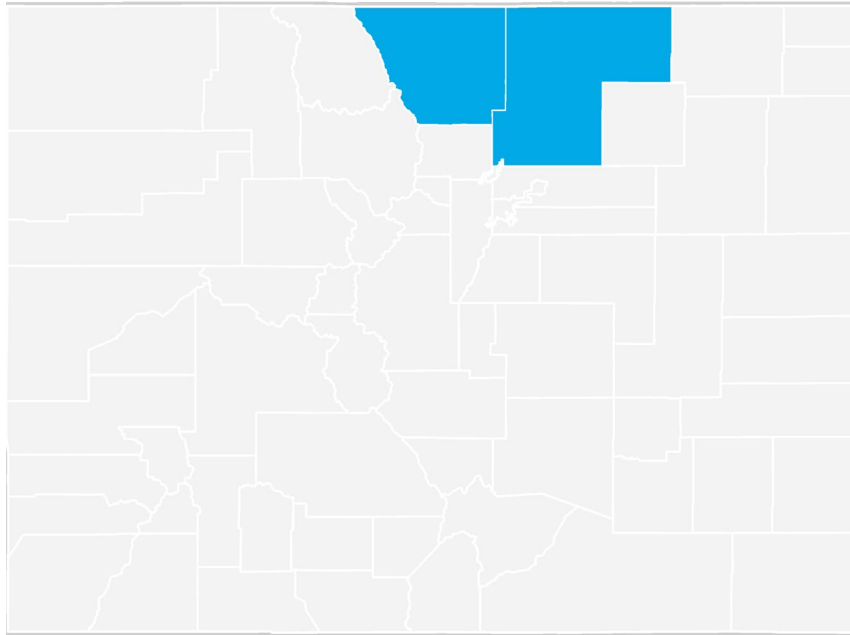
Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2021.

Of the sectors in the Northern Colorado, Real Estate and Rental and Leasing contributed the largest portion of GDP in 2021, \$5,241,133,000. The next-largest contributions came from Manufacturing (\$5,160,301,000); Construction (\$3,037,092,000); and Health Care and Social Assistance (\$2,702,245,000).



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2021.

Northern Colorado Regional Map



Region Definition

Northern Colorado is defined as the following counties:

Larimer County, Colorado

Weld County, Colorado

FAQ

What is a location quotient?

A location quotient (LQ) is a measurement of concentration in comparison to the nation. An LQ of 1.00 indicates a region has the same concentration of an industry (or occupation) as the nation. An LQ of 2.00 would mean the region has twice the expected employment compared to the nation and an LQ of 0.50 would mean the region has half the expected employment in comparison to the nation.

What is separation demand?

Separation demand is the number of jobs required due to separations—labor force exits (including retirements) and turnover resulting from workers moving from one occupation into another. Note that separation demand does not include all turnover—it does not include when workers stay in the same occupation but switch employers. The total projected demand for an occupation is the sum of the separation demand and the growth demand (which is the increase or decrease of jobs in an occupation expected due to expansion or contraction of the overall number of jobs in that occupation).

What is a cluster?

A cluster is a geographic concentration of interrelated industries or occupations. If a regional cluster has a location quotient of 1.25 or greater, the region is considered to possess a competitive advantage in that cluster.

What is the difference between industry wages and occupation wages?

Industry wages and occupation wages are estimated via separate data sets, often the time periods being reported do not align, and wages are defined slightly differently in the two systems (for example, certain bonuses are included in the industry wages but not the occupation wages). It is therefore common that estimates of the average industry wages and average occupation wages in a region do not match exactly.

What is NAICS?

The North American Industry Classification System (NAICS) is used to classify business establishments according to the type of economic activity. The NAICS Code comprises six levels, from the “all industry” level to the 6-digit level. The first two digits define the top level category, known as the “sector,” which is the level examined in this report.

What is SOC?

The Standard Occupational Classification system (SOC) is used to classify workers into occupational categories. All workers are classified into one of over 804 occupations according to their occupational definition. To facilitate classification, occupations are combined to form 22 major groups, 95 minor groups, and 452 occupation groups. Each occupation group includes detailed occupations requiring similar job duties, skills, education, or experience.

About This Report

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