



Economic Overview

Northern Colorado



Data Provided by



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Demographic Profile

The population in the Northern Colorado was 690,829 per American Community Survey data for 2018-2022.

The region has a civilian labor force of 378,536 with a participation rate of 68.3%. Of individuals 25 to 64 in the Northern Colorado, 42.1% have a bachelor's degree or higher which compares with 35.8% in the nation.

The median household income in the Northern Colorado is \$88,066 and the median house value is \$452,168.

Summary1

Demographics	Percent			Value		
	Northern Colorado	Colorado	USA	Northern Colorado	Colorado	USA
Demographics						
Population (ACS)	—	—	—	690,829	5,770,790	331,097,593
Male	50.5%	50.7%	49.6%	348,837	2,927,588	164,200,298
Female	49.5%	49.3%	50.4%	341,992	2,843,202	166,897,295
Median Age2	—	—	—	35.7	37.3	38.5
Under 18 Years	22.1%	21.5%	22.1%	152,777	1,241,310	73,213,705
18 to 24 Years	12.1%	9.5%	9.4%	83,354	546,720	31,282,896
25 to 34 Years	14.9%	15.6%	13.7%	102,596	897,631	45,388,153
35 to 44 Years	13.5%	14.2%	12.9%	93,360	819,807	42,810,359
45 to 54 Years	11.4%	12.3%	12.4%	78,743	708,248	41,087,357
55 to 64 Years	11.5%	12.2%	12.9%	79,679	701,721	42,577,475
65 to 74 Years	9.1%	9.2%	9.7%	62,664	531,638	32,260,679
75 Years and Over	5.5%	5.6%	6.8%	37,656	323,715	22,476,969
Race: White	83.2%	76.1%	65.9%	574,542	4,393,409	218,123,424
Race: Black or African American	1.2%	4.0%	12.5%	8,128	233,712	41,288,572
Race: American Indian and Alaska Native	0.7%	1.0%	0.8%	4,905	57,022	2,786,431
Race: Asian	1.9%	3.2%	5.8%	13,362	185,431	19,112,979
Race: Native Hawaiian and Other Pacific Islander	0.1%	0.1%	0.2%	741	8,094	624,863
Race: Some Other Race	4.1%	4.9%	6.0%	28,345	283,146	20,018,544
Race: Two or More Races	8.8%	10.6%	8.8%	60,806	609,976	29,142,780
Hispanic or Latino (of any race)	20.9%	22.1%	18.7%	144,501	1,273,762	61,755,866
Population Growth						
Population (Pop Estimates)4	2.2%	1.1%	0.6%	14,368	60,684	334,914,895
Population Annual Average Growth4	—	—	—	111.0	56.7	1,885,495
People per Square Mile4						94.8
Economic						
Labor Force Participation Rate and Size (civilian population 16 years and over)						
	68.3%	68.3%	63.3%	378,536	3,165,225	167,857,207
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54)	86.0%	85.5%	82.8%	235,696	2,053,081	106,380,520
Armed Forces Labor Force	4.5%	5.6%	4.3%	19,634	203,520	164,300
Veterans, Age 18-64	83.1%	80.7%	77.1%	16,323	164,300	1,236,378
Veterans Labor Force Participation Rate and Size, Age 18-64	—	—	—	\$88,066	\$87,598	8,636,019
Median Household Income2	—	—	—	\$43,223	\$47,346	6,656,238
Per Capita Income	—	—	—	25.7	25.6	\$75,149
Mean Commute Time (minutes)	0.7%	2.1%	3.8%	2,547	63,953	\$41,261
Commute via Public Transportation	7.6%	7.5%	10.1%	26,762	235,678	26.7
Educational Attainment, Age 25-64	19.7%	19.7%	25.1%	69,983	617,102	5,945,723
No High School Diploma	20.8%	19.5%	19.7%	73,851	608,370	
High School Graduate						17,373,867
Some College, No Degree						43,176,248
						33,916,989

Summary1

	Percent			Value		
	Northern Colorado	Colorado	USA	Northern Colorado	Colorado	USA
Associate's Degree Bachelor's Degree Postgraduate Degree Housing	9.8%	8.6%	9.2%	34,760	270,412	15,886,884
Total Housing Units Median House Value (of owner-occupied units) ^{2,5} Homeowner Vacancy Rental Vacancy Renter-Occupied	27.0%	28.7%	22.4%	95,791	897,551	38,451,123
Housing Units (% of Occupied Units) Occupied Housing Units with No Vehicle Available (% of Occupied Units)	—	—	—	279,376	2,500,095	140,943,613
Social	—	—	—	\$452,168	\$465,900	\$281,900
Poverty Level (of all people)	0.6%	0.8%	1.1%	1,089	12,484	931,393
Households Receiving Food Stamps/SNAP	3.8%	5.1%	5.5%	3,246	42,035	2,623,236
Enrolled in Grade 12 (% of total population)	30.8%	33.8%	35.2%	81,496	770,497	44,238,593
Disconnected Youth ³	3.7%	5.0%	8.3%	9,677	113,738	10,474,870
Children in Single Parent Families (% of all children)						
Uninsured	10.6%	9.6%	12.5%	71,489	540,105	40,521,584
With a Disability, Age 18-64	6.7%	7.6%	11.5%	17,740	173,191	14,486,880
With a Disability, Age 18-64, Labor Force Participation Rate and Size	1.2%	1.3%	1.4%	8,317	75,417	4,476,703
Foreign Born	1.9%	2.4%	2.5%	799	7,246	430,795
Speak English Less Than Very Well (population 5 yrs and over)	24.7%	28.0%	34.0%	36,315	333,496	23,568,955
	7.1%	7.8%	8.7%	48,987	443,740	28,315,092
	8.7%	9.1%	10.5%	37,697	327,119	20,879,820
	56.9%	54.4%	45.5%	21,434	177,934	9,492,098
	7.3%	9.5%	13.7%	50,566	547,602	45,281,071
	4.6%	5.5%	8.2%	30,209	297,289	25,704,846

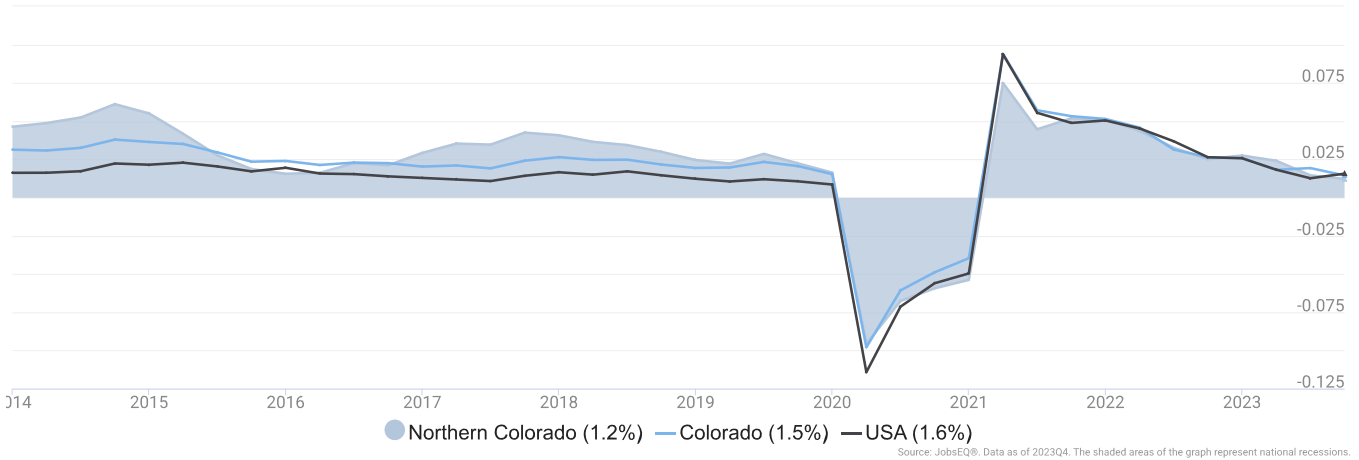
Source: [JobsEQ®](#)

1. American Community Survey 2018-2022, 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 2023, annual average growth rate since 2013. Post-2019 data for Connecticut counties are imputed by Chmura.
5. The Census's method for calculating median house values changed with the 2022 data set, so pre-2022 values are not directly comparable with later data.

Employment Trends

As of 2023Q4, total employment for the Northern Colorado was 315,256 (based on a four-quarter moving average). Over the year ending 2023Q4, employment increased 1.2% in the region.

Employment for Northern Colorado

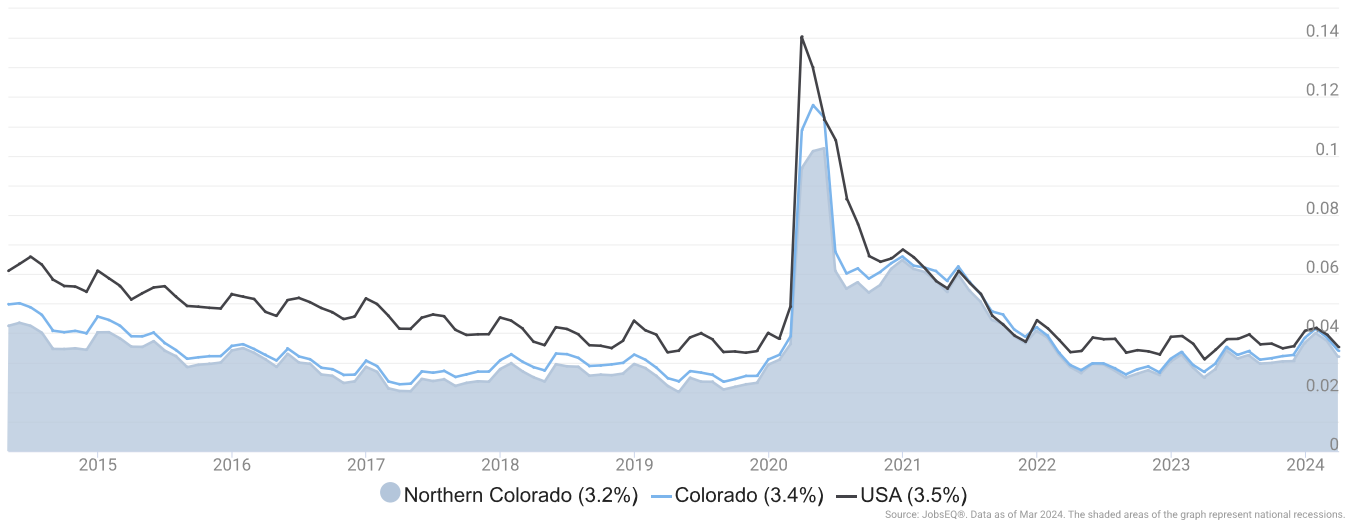


Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2023Q3 with preliminary estimates updated to 2023Q4.

Unemployment Rate

The unemployment rate for the Northern Colorado was 3.2% as of April 2024. The regional unemployment rate was lower than the national rate of 3.5%. One year earlier, in April 2023, the unemployment rate in the Northern Colorado was 2.5%.

Unemployment Rate for Northern Colorado

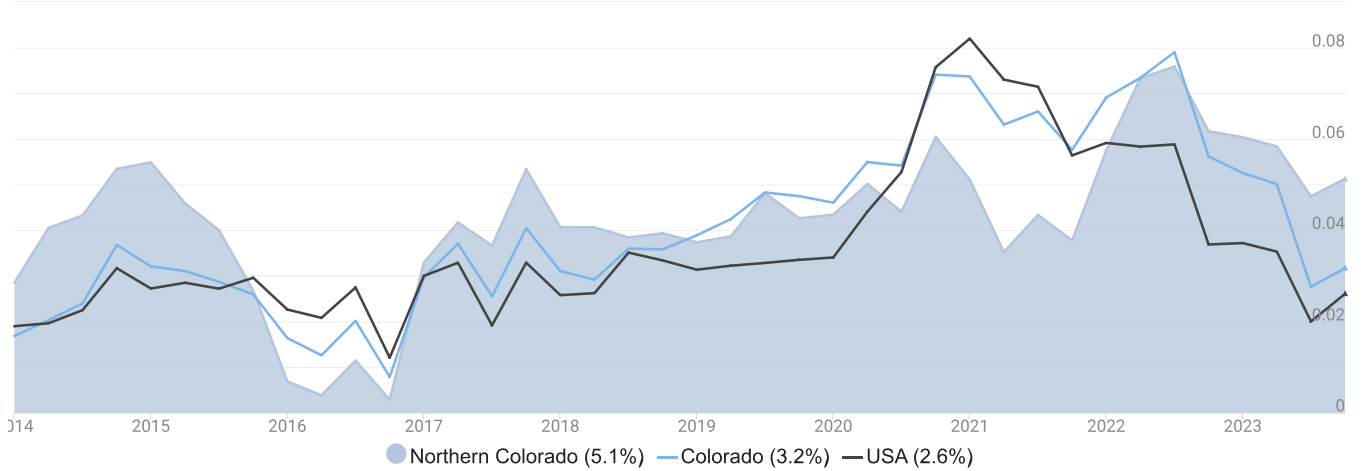


Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through April 2024.

Wage Trends

The average worker in the Northern Colorado earned annual wages of \$65,090 as of 2023Q4. Average annual wages per worker increased 5.1% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$69,861 in the nation as of 2023Q4.

Average Annual Wages for Northern Colorado



Source: JobsEQ®. Data as of 2023Q4. 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 2023Q3 with preliminary estimates updated to 2023Q4.

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 6.5% 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	\$65,090	106.5	\$61,096
Colorado	\$74,422	108.2	\$68,806
USA	\$69,861	100.0	\$69,861

Source: [JobsEQ®](#)

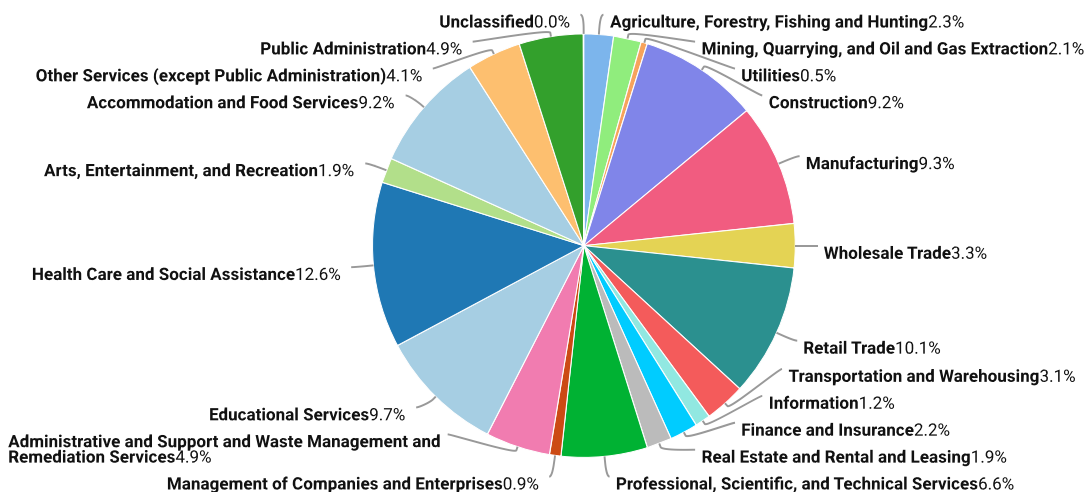
Data as of 2023Q4

Cost of Living per [COLI](#), data as of 2023Q4, imputed by Chmura where necessary.

Industry Snapshot

The largest sector in the Northern Colorado is Health Care and Social Assistance, employing 39,865 workers. The next-largest sectors in the region are Retail Trade (31,924 workers) and Educational Services (30,433). 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 = 5.79), Agriculture, Forestry, Fishing and Hunting (1.82), and Construction (1.53).

Total Workers for Northern Colorado by Industry



Source: JobsEQ® Data as of 2023Q4

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 2023Q3 with preliminary estimates updated to 2023Q4.

Sectors in the Northern Colorado with the highest average wages per worker are Mining, Quarrying, and Oil and Gas Extraction (\$144,109), Management of Companies and Enterprises (\$137,705), and Utilities (\$112,835). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Health Care and Social Assistance (+4,435 jobs), Professional, Scientific, and Technical Services (+4,207), and Educational Services (+2,420).

Over the next 1 year, employment in the Northern Colorado is projected to expand by 4,114 jobs. The fastest growing sector in the region is expected to be Management of Companies and Enterprises with a +2.1% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (+696 jobs), Construction (+376), and Professional, Scientific, and Technical Services (+365).

Northern Colorado, 2023Q41

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	39,865	\$61,511	0.86	4,435	2.4%	4,615	1,888	2,032	696	1.7%
44	Retail Trade	31,924	\$40,883	1.02	744	0.5%	4,632	1,951	2,444	236	0.7%
61	Educational Services	30,433	\$52,994	1.21	2,420	1.7%	3,178	1,411	1,463	305	1.0%
31	Manufacturing	29,441	\$85,481	1.16	615	0.4%	3,342	1,193	1,788	361	1.2%
72	Accommodation and Food Services	28,955	\$26,923	1.06	974	0.7%	5,468	2,313	2,820	334	1.2%
23	Construction	28,859	\$67,843	1.53	1,891	1.4%	2,881	1,016	1,488	376	1.3%
54	Professional, Scientific, and Technical Services	20,783	\$110,734	0.90	4,207	4.6%	2,068	690	1,013	365	1.8%
56	Administrative and Support and Waste Management and Remediation Services	15,512	\$50,927	0.79	-624	-0.8%	1,986	769	1,018	199	1.3%
92	Public Administration	15,457	\$73,413	1.06	1,882	2.6%	1,609	630	798	181	1.2%
81	Other Services (except Public Administration)	12,993	\$41,840	0.98	423	0.7%	1,671	651	839	181	1.4%
42	Wholesale Trade	10,553	\$103,937	0.89	1,259	2.6%	1,167	430	641	96	0.9%
48	Transportation and Warehousing	9,758	\$59,135	0.63	1,336	3.0%	1,239	468	605	167	1.7%
11	Agriculture, Forestry, Fishing and Hunting	7,124	\$63,828	1.82	-193	-0.5%	937	416	438	82	1.2%
52	Finance and Insurance	6,786	\$94,710	0.54	-105	-0.3%	669	240	331	98	1.4%
21	Mining, Quarrying, and Oil and Gas Extraction	6,664	\$144,109	5.79	-2,585	-6.3%	730	238	386	106	1.6%
71	Arts, Entertainment, and Recreation	6,031	\$29,303	0.96	475	1.7%	1,003	383	520	100	1.7%
53	Real Estate and Rental and Leasing	6,019	\$70,757	1.07	172	0.6%	665	279	304	82	1.4%
51	Management of Companies and Enterprises	3,731	\$72,787	0.60	-802	-3.8%	394	132	203	58	1.6%
55	Utilities	2,762	\$137,705	0.56	127	0.9%	296	97	141	58	2.1%
22	Unclassified	1,483	\$112,835	0.92	231	3.4%	145	53	77	15	1.0%
99	Total - All Industries	315,256	\$65,090	1.00	16,977	1.1%	38,656	15,233	19,308	4,114	1.3%

Source: [JobsEQ®](#)

Data as of 2023Q4

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 2023Q3 with preliminary estimates updated to 2023Q4. 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 33,089 workers. The next-largest occupation groups in the region are Sales and Related Occupations (30,211 workers) and Food Preparation and Serving Related Occupations (27,224). 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 = 1.79), Construction and Extraction Occupations (1.59), and Life, Physical, and Social Science Occupations (1.41).

Occupation groups in the Northern Colorado with the highest average wages per worker are Legal Occupations (\$141,300), Management Occupations (\$140,800), and Computer and Mathematical Occupations (\$109,900). The unemployment rate in the region varied among the major groups from 0.8% among Legal Occupations to 5.6% 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 +2.3% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Transportation and Material Moving Occupations (+365 jobs) and Construction and Extraction Occupations (+330). 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 (5,417 jobs) and Sales and Related Occupations (3,999).

Northern Colorado, 2023Q41

SOC	Occupation	Current					5-Year History			1-Year Forecast				
		Empl	Mean Ann Wages2	LQ	Unempl	Unempl Rate	Online Job Ads3	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
43-0000	Office and Administrative Support	33,089	\$49,800	0.87	1,048	2.6%	1,317	-190	-0.1%	3,939	1,801	2,008	130	0.4%
41-0000	Sales and Related	30,211	\$57,900	1.08	1,217	3.5%	2,247	538	0.4%	4,257	1,788	2,211	257	0.9%
35-0000	Food Preparation and Serving Related	27,224	\$39,200	1.07	1,578	4.9%	1,430	1,178	0.9%	5,747	2,450	2,967	326	1.2%
53-0000	Construction and Extraction	22,685	\$48,700	0.82	1,268	4.6%	1,176	2,145	2.0%	3,370	1,937	1,768	365	1.6%
39-0000	Management	21,059	\$140,800	0.89	326	1.4%	1,640	2,807	2.9%	2,041	730	996	315	1.5%
17-0000	Transportation and Material Moving	20,815	\$86,800	1.04	506	2.1%	916	3,088	3.3%	2,065	669	1,089	307	1.5%
11-0000	Business and Financial Operations	19,874	\$65,200	1.17	438	2.0%	1,039	1,665	1.8%	2,033	938	872	223	1.1%
13-0000	Educational Instruction and Library	17,357	\$51,100	0.99	657	3.4%	483	-195	-0.2%	2,134	798	1,168	169	1.0%
29-0000	Healthcare Practitioners and Technical	16,650	\$105,800	0.90	227	1.2%	2,327	2,173	2.8%	1,293	538	419	236	1.7%
49-0000	Maintenance, and Repair	12,951	\$62,400	0.75	359	2.0%	1,057	761	1.3%	1,379	520	666	192	1.5%
31-0000	Healthcare Support	10,635	\$42,200	0.75	359	2.7%	751	853	1.7%	1,809	711	858	240	2.3%
37-0000	Building and Grounds Cleaning and Maintenance	10,286	\$42,800	0.90	562	4.6%	513	410	0.8%	1,556	653	776	129	1.3%
15-0000	Computer and Mathematical	9,888	\$109,900	1.04	306	1.9%	587	1,793	4.1%	1,776	563	389	167	1.7%
19-0000	Personal Care and Service	6,398	\$103,200	1.26	132	1.7%	429	63	0.2%	3,248	181	249	92	1.4%

Northern Colorado, 2023Q41

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
21-0000 Community and Social Service	5,909	\$59,100	1.04	174	2.6%	696	725	2.7%	650	239	296	115	2.0%
27-0000 Arts, Design, Entertainment, Sports, and Media	5,446	\$69,900	0.94	196	3.1%	348	87	0.3%	637	245	319	73	1.3%
18-0000 Life, Physical, and Social Science	3,905	\$87,000	1.41	81	1.8%	404	240	1.3%	412	86	265	61	1.6%
18-0000 Farming, Fishing, and Forestry	3,320	\$41,500	1.79	183	5.6%	30	10	0.1%	542	196	310	37	1.1%
23-0000 Legal	1,569	\$141,300	0.61	16	0.8%	90	-75	-0.9%	121	48	49	24	1.5%
Total - All Occupations	315,256	\$67,100	1.00	11,051	3.0%	18,572	17,877	1.2%	40,065	15,805	20,165	4,095	1.3%

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

Data as of 2023Q4 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

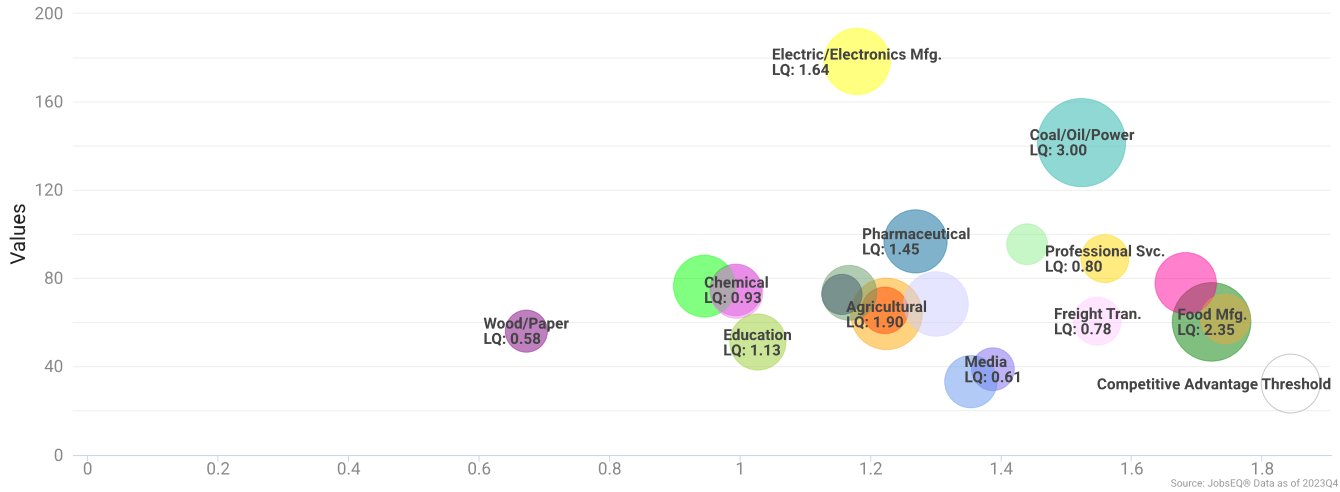
3. Data represent found online ads active within the last thirty days in the selected region. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list). Ad counts for ZCTA-based regions are estimates.

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 2023Q3, imputed where necessary with preliminary estimates updated to 2023Q4. Wages by occupation are as of 2023 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 3.00. This cluster employs 7,696 workers in the region with an average wage of \$141,488. Employment in the Coal/Oil/Power cluster is projected to expand in the region about 1.5% per year over the next ten years.

Industry Clusters for Northern Colorado as of 2023Q4

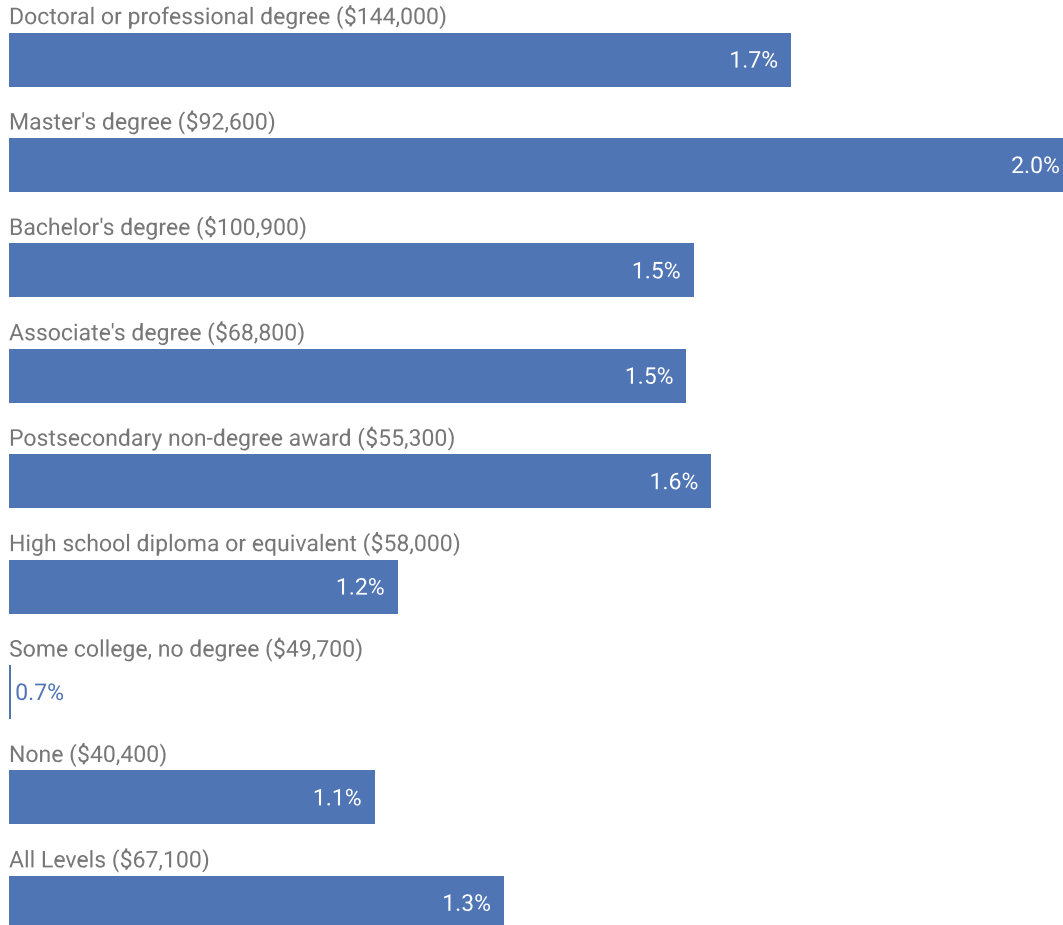


Location quotient and average wage data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics, imputed where necessary, and updated through 2023Q3 with preliminary estimates updated to 2023Q4. Forecast employment growth uses national projections from 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 1.3% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 1.7% per year, those requiring a bachelor's degree are forecast to grow 1.5% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 1.5% per year.

Annual Average Projected Job Growth by Education Levels

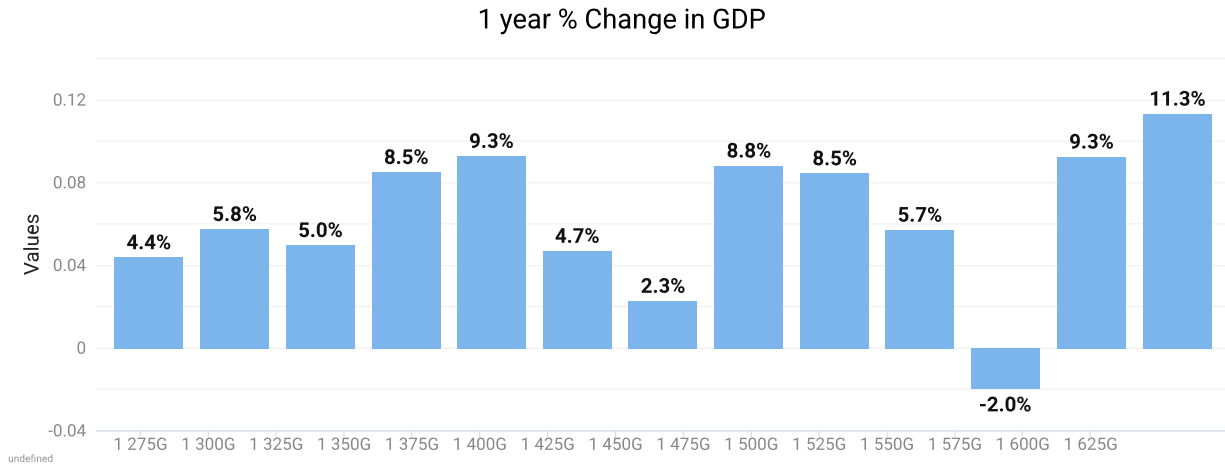


Source: JobsEQ®
Data as of 2023Q4

Employment by occupation data are estimates as of 2023Q4. 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 2022, nominal GDP in the Northern Colorado expanded 11.3%. This follows growth of 9.3% in 2021. As of 2022, total GDP in the Northern Colorado was \$42,005,254,000.



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2022.

Of the sectors in the Northern Colorado, Manufacturing contributed the largest portion of GDP in 2022, \$5,779,419,000. The next-largest contributions came from Real Estate and Rental and Leasing (\$5,240,182,000); Health Care and Social Assistance (\$3,462,825,000); and Construction (\$3,212,656,000).

GDP (in \$ millions)

Manufacturing (31)



Real Estate and Rental and Leasing (53)



Health Care and Social Assistance (62)



Construction (23)



Professional, Scientific, and Technical Services (54)



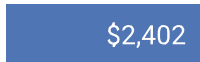
Retail Trade (44)



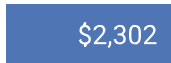
Mining, Quarrying, and Oil and Gas Extraction (21)



Educational Services (61)



Wholesale Trade (42)

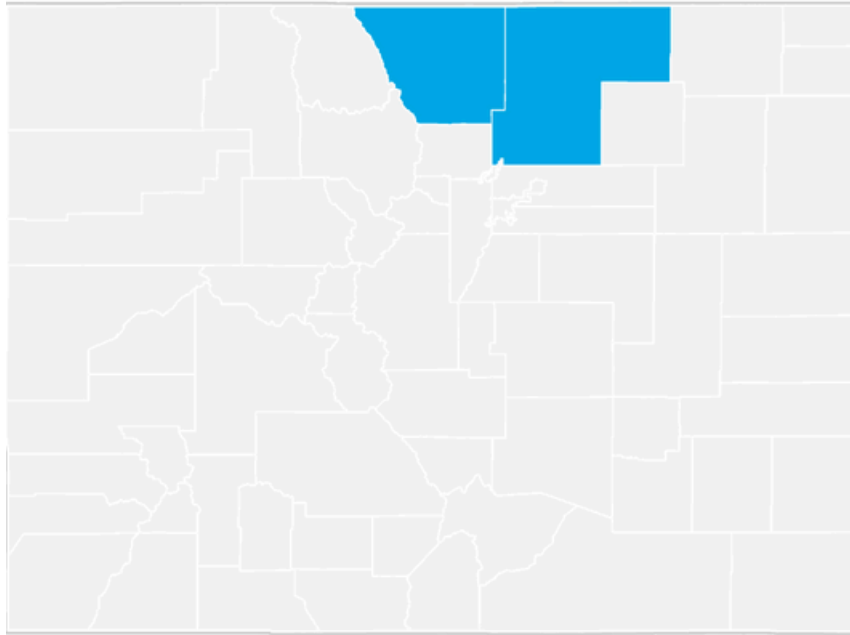


Public Administration (92)



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2022.

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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