COLORADO

Outcome
Rank **7**

OUTCOME MEASURES

The *Scorecard* ranks states on 52 outcome measures from best to worst: #1 is the most desirable, #51 is the least desirable. The Outcome Rank is calculated by averaging the rank all of the state's measures and demonstrates how outcomes for all residents compare to residents of other states and DC. The Outcome Rank accounts for 60% of a state's Scorecard Rank.

Financial Assets & Income

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Liquid Asset Poverty Rate	28.5%	40.0%	3
Asset Poverty Rate	22.8%	25.3%	5
Net Worth	$179,338 1	$79,826	—
Households with Zero Net Worth	13.9% 1	16.5%	—
Saved for Emergencies	68.4%	57.8%	6
Income Poverty Rate	10.2%	13.0%	8
Income Inequality	4.3x as high for top 20%	4.9x as high for top 20%	10
Income Volatility	17.8%	20.1%	10
Unbanked Households	4.2%	6.5%	17
Underbanked Households	17.3%	18.7%	18
Households with Savings Accounts	80.2%	71.4%	9
Consumers with Prime Credit	59.7%	51.9%	12
Access to Revolving Credit	79.4%	73.1%	6
Borrowers Over 75% Credit Card Limit	22.3%	25.4%	15
Severely Delinquent Borrowers	11.3%	14.8%	16
Consumers with Collections	15.1%	21.2%	9
Bankruptcy Rate	2.0	2.3	25
Fell Behind on Bills	10.5%	13.2%	6

Businesses & Jobs

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Microenterprise Ownership Rate	20.6%	18.2%	5
Business Ownership by Gender	1.2x as high for men	1.3x as high for men	14
Business Value by Gender	2.5x as high for men	3x as high for men	12
Unemployment Rate	3.3%	4.0%	13
Underemployment Rate	6.3%	7.8%	11
Low-Wage Jobs	17.6%	22.5%	12
Average Annual Pay	$55,256	$55,390	14
Employers Offering Health Insurance	43.8%	46.9%	36

Homeownership & Housing

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Homeownership Rate	65.2%	63.9%	34
Affordability of Homes (value/income)	4.8x higher than median income	3.6x higher than median income	47
Housing Cost Burden - Renters	51.9%	49.5%	46
Housing Cost Burden - Homeowners	27.2%	27.5%	33
Delinquent Mortgage Loans	0.40%	1.30%	1
Foreclosure Rate	0.28%	1.05%	1
High-Cost Mortgage Loans	7.8%	7.6%	39

Health Care

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Uninsured Rate	8.6%	10.2%	23
Uninsured Low-Income Children	6.3%	6.9%	29
Employer-Provided Insurance Coverage	59.5%	59.1%	27
Employee Share of Premium	27.2%	27.9%	23
Forgoing Doctor Visit Due to Cost	12.9%	13.5%	29
Poor or Fair Health Status	14.5%	18.4%	7

Education

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Early Childhood Education Enrollment	49.5%	48.0%	16
Math Proficiency - 8th Grade	38.3%	34.3%	14
Reading Proficiency - 8th Grade	40.5%	36.1%	8
Four-Year College Degree	41.2%	32.0%	3
High School Graduation Rate	78.9%	84.1%	45
Disconnected Youth	8.8%	11.6%	8
Borrowers with Student Loan Debt	23.4%	21.9%	34
Median Student Loan Debt	$18,977	$18,366	35
Severely Delinquent Student Loan Debt	13.8%	15.2%	23

For a complete description of *Scorecard* measures and sources, including how the ranks were assigned, go to **https://scorecard.prosperitynow.org**.

— Indicates that no data is available, or data is suppressed due to a margin of error that is greater than 50% of the estimate.