

# Appendix

## INCOME

- **Total Personal Income:** Private earnings, income from government and government enterprises, dividends, interest, rent, and transfer payments; plus adjustments for residence, minus personal contributions for social insurance.

### LABOR SOURCE INCOME

- **Wage and Salary:** Monetary remuneration of employees, including employee contributions to certain deferred compensation programs, such as 401 K plans.
- **Other Labor Income:** Payments by employers to privately administered benefit plans for their employees, the fees paid to corporate directors, and miscellaneous fees. Payments to private benefit plans account for more

than 98 percent of other labor income.

- **Proprietors' Income:** Income from sole proprietorships, partnerships and tax-exempt cooperatives. A sole proprietorship is an unincorporated business owned by a person. A partnership is an unincorporated business association of two or more partners. A tax-exempt cooperative is a nonprofit business organization that is collectively owned by its members.

### NON-LABOR SOURCE INCOME

- **Transfer Payments:** Payments to persons for which they do not render current services. As a component of personal income, they are payments by government and business to individuals and nonprofit institutions.
- **Retirement & Disability Insurance Benefit Payments:** Old-age, survivors and disability insurance pay-

ments made by Social Security, Railroad Retirement, military, federal, state and local government, and non-governmental programs.

- **Medical Payments:** Medicare, public assistance medical care and CHAMPUS payments.
- **Income Maintenance:** Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), Food Stamps, and Other- Income Maintenance Payments, such as emergency assistance, foster care payments and energy assistance payments.
- **Unemployment Insurance Benefit Payments:** Unemployment compensation for state and federal civilian employees, railroad workers, and veterans.
- **Veterans Benefits:** Primarily compensation to veterans for their disabili-

ties and payments to their survivors.

- **Federal Education and Training Assistance:** Job Corps payments, interest payments on Guaranteed Student Loans, federal fellowship payments, and student assistance for higher education.
- **Other Government Payments:** Compensation for survivors of public safety officers killed on duty and compensation for victims of crime.
- **Payments to Non-Profit Institutions:** Payments for development and research contracts. For example, this category includes payments for foster-home care supervised by private agencies.
- **Business Payments to Individuals:** Personal-injury liability payments, cash prizes, and pension benefits financed by the Pension Benefit Guaranty Corporation.

## INDUSTRY GROUPINGS

- **Transformative** – This grouping includes any industry that transforms one product or material into another, e.g. trees into lumber, lumber into houses, coal into fuel, seeds into crops, etc.
- **Distributive** – This grouping includes those industries that move people and things around, for example moving electricity from the power plant to your house, visitors from the airport to hotels, or food from the processor to the warehouse and eventually to the store.
- **Retail** – This industry group is involved in the final sale of tangible goods to end users. These goods are finished products that have been pro-

duced and distributed, and are now ready for purchase by consumers or businesses.

- **Services** – This broad industry group has been separated into additional sub-groupings to allow a more detailed review of these varied industries.
- **Consumer Services** – This grouping includes industries in amusement, recreation, hotel and lodging, repairs, and household and personal services. In this grouping, “price” in the marketplace often plays an important factor in a consumer’s decision to select one purveyor of a service over another. Because of this price sensitivity, these industries try to keep costs as low as

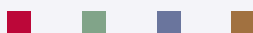
possible. Therefore businesses in this grouping typically have lower paying jobs.

- **Professional Services** – This industry group provides finance, insurance, legal, real estate and business services. This group deals with intangibles, or ideas and concepts, where the ‘product’ is typically intellectual. The intellectual skill associated with businesses in this group of industries results in some of the higher paying jobs in the economy.
- **Social Services** – This sector includes health, social and educational services, with characteristics of both the consumer and professional segments described above. Limited revenue

sources for industries in this segment, especially social services and education, result in lower paying jobs. However, some parts of the health industry depend heavily on intellectual power resulting in higher pay more akin to the professional services segment.

- **Government** – Government behaves differently than all other segments, as government services are operated on a “break even” basis. The services that government provides expand or contract in proportion to the availability of revenue sources (taxes and fees). Government jobs typically pay lower than similar jobs in the private for-profit sector.

# Community Indicators Project



## Data Sources

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Routt County  
Moffat County  
City of Steamboat Springs  
Community Information Center  
Steamboat Springs Economic Development Council  
Yampa Valley Recycles

National Civic League  
Sustainable Measures  
The Nature Conservancy  
Sonoran Institute  
Community Initiatives  
United Way of America

State of Colorado  
Department of Local Affairs, State of Colorado  
Colorado Dept. of Public Health & Environment /COHID  
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Colorado Fiscal Policy Institute  
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Colorado Office of Archaeology and Historic Preservation  
Colorado Ski Country  
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Bureau of Labor Statistics  
National Agricultural Statistics Section  
Environmental Protection Agency  
Division of Wildlife  
National Education Assn.  
Center for Disease Control  
Healthy People 2010  
US Dept of Health / Human Services  
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US Fish and Wildlife Service  
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American Medical Association  
American Association of Retired Persons

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Healthy Mountain Communities / Colorado Index  
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Citizens 4 Lakewood