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COLORADO ENVIRONMENTAL SCAN

A PROJECT OF THE SEVEN COLORADO
REGIONAL LIBRARY SERVICE SYSTEMS

FUNDED THROUGH SYSTEM COOPERATIVE FUNDS

PREPARED BY
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COLORADO LIBRARY COMMUNITY ENVIRONMENTAL SCAN

I. INTRODUCTION

Enclosed in this document is general trend information discernable through publicly available documents regarding the State of Colorado. In gathering this information, only public documents were used. The information requested included, but was not limited to demographics, growth and economic development, labor market, and education.

Scope: This project focuses on state-wide analysis first, followed by analysis at the Regional Library Service System level.

Categories Addressed: The following categories were explored:

- Population Trends & Projections
- Education Indicators
- Job Growth & Wages
- Racial Trends
- Income Trends
- Housing Trends

Databases Searched: The obvious and first source searched was the United States Census Bureau data. However, these data were limited. For example, while information was found regarding educational attainment, estimates in the Current Population Survey did not provide data beyond the 1990 census on a local level, thus limiting their usefulness in determining regional trends.

In addition, state databases were searched such as the Colorado Department of Education, the Bureau of Labor Statistics, the Department of State Planning and Budgeting, the Department of Housing Affairs and the Department of Local Government Affairs. In some instances, these data could be discerned on a county by county basis which allowed development of region by region trending.

Data Limitations: The documents identified in these databases varied from historical data to projections ranging from five years in the past to fifteen years in the future.

In presenting the information, this document attempts to generalize only in the context of each category, not across categories to avoid any misinterpretation that may occur given those differences.

Further, information used from the United States Census Bureau is trended forward from the 1990 Census data. While the calculations may be very

accurate based on significant experience, there is always the possibility that it is inaccurate after 10 years.

II. COLORADO & THE LIBRARY REGIONS

II.A. Population Trends & Projections by age bracket in 5-year increments 1990-2010

Population projections can assist the user in anticipating demand on the services they provide. While projections are not always exact, the trending capabilities afforded by this process can assure preparation for future utilization.

StateWide Population Increases: One way to evaluate growth is to look at the absolute numbers. In general, the Demography Section of the Colorado Division of Local Government expects that, from 1990 to 2010, **Colorado will experience a population increase of approximately 55%**. All regions of the state will be afforded the benefits and trials that growth brings.

Attachment A represents the absolute growth in each of these regions. As evident from this graph, these rankings are not expected to change over the next 10 years. However, the rate of increase in each of these regions will vary significantly. **The rate of growth among the regions is ranked in the following manner:**

- Three Rivers – anticipated 84% growth
- Plains & Peaks – anticipated 64% growth
- Pathfinder and High Plains –anticipated 63% growth each
- Southwest – anticipated 58% growth
- Central – anticipated 48% growth
- Arkansas Valley – anticipated 36% growth

Attachment B represents the comparative percentage increases among these systems. **Only two systems, Central and Arkansas Valley, should expect to see growth that is slower than the state-wide growth.** All other regions should expect higher than average growth. However, in the case of Central, the sheer numbers it holds will mean that it will continue to serve the largest population base of all the Regional Library Service Systems, more than half of the state's population.

State-wide Population Distribution Changes: Another avenue to explore is the proportional changes throughout the state. There will be **little change in the distribution of the population** throughout the state. The increases will continue to be distributed roughly in the same manner over that 20-year period.

Table 1. Pop. Distribution in 1990

Region	Total Population	% of State Population
Central	1,865,013	56.5
Plains & Peaks	432,081	13.1
High Plains	386,391	11.7
Arkansas Valley	240,551	7.3
Pathfinder	155,873	4.7
Three Rivers	125,010	3.8
Southwest	98,946	3.0

Table 2. Pop. Distribution in 2010

Region	Total Population	% of State Population
Central	2,755,210	54.4
Plains & Peaks	709,383	14.0
High Plains	629,978	12.5
Arkansas Valley	325,942	6.4
Pathfinder	254,300	5.0
Three Rivers	229,769	4.5
Southwest	156,310	3.1

Source: Colorado Department of Local Affairs, County and State Population Projections found at <http://www.dlg.oem2.state.co.us/demog/project.htm>

According to these projections, slight increases in population distribution will occur in the Plains & Peaks, High Plains, Pathfinder, Three Rivers and Southwest regions while minimal declines will be observed in the Central and Arkansas Valley regions.

State-Wide by Age Bracket: In order to simplify the age categories, this document chose a series of age categories related to life experiences. (See Attachment C) The **categories used** are:

- **Ages 0-4** (Child)
- **Ages 5-18** (School age)
- **Ages 19-34** (Young Adult)
- **Ages 35-49** (Mature Adult)
- **Ages 50-73** (Young Old)
- **Ages 74+** (Old)

Fastest growth is expected in the 50-73 age category state-wide (127%) with the 74+ and 5-18 categories bringing in a distant second and third with 64% and 50% respectively. The slowest growing category is 19-34 at 31%.

This growth pattern will result in the 50-73 age category surpassing every other category in size. In 1990, it was the fourth largest category. It is projected to be more than a million strong by 2010, growing from 17% to almost 25% of the population. Another category that will shift its position is the 35-49 age group which will shift from the second largest category at 23% to the third (21%) due to its slower growth activity.

The second largest category, while experiencing the slowest overall growth, will continue to be the 19-34 age category with a total of 1,114,127. Despite its slow growth, it will still be the second largest category at 24% since, by sheer size, the slower growth will not affect its relative standing.

Despite its rapid growth, the 74+ age group will remain the smallest category at 5%. Ages 0-4 will rank second to the last with 7% of the population, a slight decrease from the 8% ranking it had in 1990. (See Attachments D&E respectively)

II.B. Educational Trends

II.B.i. Educational Attainment

As often reported by the Library Research Service's Colorado Literacy Research Initiative, Educational Attainment has become a reliable predictor for literacy, wealth, Internet access and other important social indicators. Those with higher educational attainment can be reasonably expected to read more proficiently,

earn more and have better access to computers both at home and in their children's schools.

State-wide 1998: Although county-by-county estimates are not available to discern educational attainment at any time after the census, some state-wide information is available through the annually updated Census Bureau report Educational Attainment in the U.S., most recently presented for 1998 at www.census.gov/prod/3/98pubs/p.20-513u.pdf. This data shows us that even in relation to the 1990 county-by-county census data, Colorado continues to improve its educational attainment standings.

According to these estimates, in 1998, the United States educational attainment rankings were 82.8% of the 25 and older population with at least a high school diploma and 24.4% with at least a bachelor's degree. **Colorado maintained its position of being significantly above the U.S. average**, attaining 89.6% of the 25 and older population with at least a high school diploma and 34% with at least a bachelor's degree.

State-wide & Regional 1990: In 1990, according to the Census Bureau, Colorado 80% of the 25 and older population attained at least a high school diploma and 23.2% at least a bachelor's degree. Among the Regional Library Service Systems, interesting comparisons are noted. (See Attachment F)

First, **Pathfinder, Plains & Peaks and Central Regional Library Service Systems exceed the state-wide attainment of high school diplomas** with 84.5%, 86% and 89% respectively. All other systems were below the state attainment level with **Arkansas Valley as the lowest** with 73.2%.

Second, there are some cases where the **trends in each category diverge**. For example, Three Rivers Regional Library Service System does not reach the state-wide attainment level for high school diplomas (76.7%), but exceeds it for bachelor degrees (37.4%). Plains & Peaks Regional Library Service System experiences the reverse trend of better than average high school attainment (86%), but lower than average bachelor degree attainment (21.5%).

II.B.ii. Schooling Location

Another useful distinction for libraries is where children are schooled. In addition to the traditional public school sector, Colorado experiences a thriving non-public school arena, as well as a growing number of home schoolers. While some aspects of this affect school-based librarians, other aspects may indicate growing needs beyond the traditional school doors.

According to data published by the Colorado Department of Education at www.cde.state.co.us/cdemgmt/ prepared by the Research and Evaluation Unit, overall student population continues to grow in all schooling sectors. (Attachment

G) As found with the general population statistics, the **Central Regional Library Service System accounts for the majority of the students statewide.** This region is followed by Plains & Peaks and High Plains, respectively. (See Attachment H) Statewide and by region, the breakdown between Public Schoolers, Non-Public Schoolers and Home Schoolers is not significantly different. In general, **public schoolers make up the strong majority of all students schooled.** At the state level in 1999, the breakdown is as follows:

- Public Schoolers – 92%
- Non-Public Schoolers – 7%
- Home Schoolers – 1%

While some regions fluctuate slightly higher or lower in each category, the overwhelming trend is toward a similar breakdown on a regional level.

However, the growth among these categories varies significantly in every region. (See Attachment I) The **most rapidly growing sector overall is the Home Schoolers** which had an increase of 27% state-wide from 1995 to 1999. The Southwest Regional Library Service System led the growth in Home Schoolers with a 54% increase. It should be noted that this system had the lowest numbers of Home Schoolers, so that the percentage increase would logically be great. The total number went from 289 students to 445. The largest number of Home Schoolers could be found in the Central Regional Library Service System with 3635 students in 1999.

Pathfinder Regional Library Service System experienced the sharpest overall decline of any category with an 18% decline in Non-Public Schoolers. Non-Public Schoolers, in general, was the category most likely to decline with four of the seven systems experiencing losses (Pathfinder, Southwest, Arkansas Valley and High Plains.) Contrary to the general trend, Three Rivers Library Service System showed higher growth of Non-Public Schoolers than any other category.

The only decline in Public Schoolers occurred in the Southwest Regional Library Service System which experienced a 1.7% decline. In all other cases, Public School growth occurred at rates less than 10%.

II.C Job Growth & Wages

II.C.i. Employment Changes State-wide

The Colorado Department of Labor and Employment has published an Occupational Employment Outlook 1996-2006 (found at <http://lmi.clde.state.co.us/oeo/oeo.htm>) The following table was compiled in that report to illustrate expected changes in occupational categories.

In the statistical compilation, librarians are considered in the Paraprofessional, Professional and Technical category. Computer specialties are also found in this category. Library Assistants and Bookmobile drivers are part of the Clerical and Administrative Support category.

Table 3: Employment Change and Percent Growth 1996-2006

Occupation	Employment Change	Annual Ave. % Growth
Managerial & Administrative	71,426	4.1
Professional, Paraprofessional & Technical	170,824	4.0
Sales	85,931	3.2
Clerical & Admin. Support	84,878	2.4
Services	118,375	3.3
Ag./Forestry/Fishing	9,223	4.3
Blue Collar	118,455	2.6
Total	659,112	3.2

In its report, the Colorado Department of Labor and Employment predicted the following:

- Over **sixty percent of the jobs created through growth will fall into three** of the major occupational categories: professional, paraprofessional, and technical; services; and blue collar.
- The **professional, paraprofessional, and technical category**, the category containing librarians, will comprise the **largest employment increase**.

- The category with the **greatest opportunity for new openings is the professional, paraprofessional, and technical** category. Computer, health, and education are broad categories where a number of the jobs that are either expected to generate a large number of positions and/or are expected to grow at a much faster rate than average can be found. These include: systems analysts, computer engineers, database administrators, computer programmers, registered nurses, physical therapists, emergency medical technicians, teacher aides, and teachers from the preschool level through secondary school.
- The **clerical category**, the category containing library assistants and bookmobile drivers, contains several jobs that will be **adversely affected** by technological change and changing work practices. Examples of these include computer operators; peripheral EDP equipment operators; proofreaders and copy markers; and typists and word processors.
- The **clerical category** also has many occupations that are expected to add a significant number of **new jobs**. Persons seeking work as clerical supervisors, receptionists and information clerks, general office clerks, and teacher aides and education assistants should find a strong job market for their talents.
- There will be many opportunities for job seekers wishing to move up into executive, administrative, and managerial positions.
- The occupation expected to create the greatest number of new positions is **retail salesperson**. This occupation has ranked as the premier job generator for several years at both the state and the national level.
- In the **services category** new openings include nursing aides and orderlies, correction officers, waiters and waitresses, janitors and cleaners, and child care workers. Personal and home care aides is expected to grow on an average annual basis of 10 percent. A few occupations within this category are projected to experience jobs losses. These include barbers, and butchers and meatcutters.
- The "**blue collar**" category contains the largest number of occupations that are expected to decrease due to reduction in mining demand, technology-driven obsolescence, and changing skill requirements. For example, many of the traditional prepress printing jobs are being made obsolete by computer technology. Thus, compositors and typesetters will find less demand for their skills, while electronic pagination workers will enjoy increasing job opportunities.
- **Blue Collar jobs that are expected to grow** include: truck drivers, automotive mechanics, data processing equipment repairers, and electronics repair-commercial and industrial.
- Several other **sales occupations** will also generate **large numbers of new positions**. Marketing and sales supervisors; cashiers; telemarketers; and securities and financial sales are all found either on the list of the fifty jobs that are predicted to create the largest number of new jobs or the list of the fifty fastest growing occupations.

- The last major occupational category is **agriculture, forestry, and fishing**. Gardeners and grounds keepers, and lawn maintenance workers are two of the categories expected to grow by a significant amount.

II.C.ii. Wages 1997

The Colorado Department of Labor and Employment compiles statistics regarding average hourly wages for most occupations throughout the state that are grouped by the categories listed in the section above. The most recent information available on-line or in print is the 1997-1998 Occupational Wages document located at <http://lmi.dcle.state.co.us/wages/>. This document provides statewide average hourly wages for these occupations as well as regions of the state. Unfortunately, these data cross the Regional Library Service Systems. For example, Three Rivers Regional Library Service System is divided among three different categories. In most cases, the data is by metropolitan statistical area (MSA). Outside of the MSAs, however, there are four groupings of counties.

In the State-wide section of the report, the three categories of interest are Managerial & Administrative Occupations, Professional, Paraprofessional & Technical Occupations, and Clerical & Administrative Support Occupations for reasons cited in the previous section. As the Department has cautioned, managerial positions tend to fluctuate with the demand of the industry, not as a category. Therefore, the trends within this category should not be applicable across the category.

Managerial & Administrative Occupational average hourly wages range from \$35.32 for Mining, Quarrying & Oil & Gas Well Drilling Managers to \$10.92 for lawn service managers. The state average for the category is \$24.05 average hourly wage.

Professional, Paraprofessional & Technical Operations is the occupational category where "Librarian" resides. Statewide librarians are paid \$20.00 hourly, slightly higher than the \$18.90 average. The average hourly wages for this category range from \$46.45 for physicians and surgeons to \$7.82 for teachers' aides.

This category also contains the computer specialist categories including systems analysts, database administrators, computer support specialists, computer programmers, computer programmer aids, numerical tool & process control programmers, computer scientists and operations and systems researchers & analysts. Of these categories, computer programmer aides earned the least at a state-wide average of \$12.74 an hour while systems analysts earned the most at \$25.84. The average for these particular categories was \$20.69 an hour. This is approximately the same amount librarians are paid, and higher than the professional, paraprofessional & technical operations category as a whole.

Finally, library assistant/bookmobile driver is a stated occupation in the Clerical & Administrative Support category. Library assistants/book mobile drivers made an average of \$8.81 an hour in 1997. This is significantly lower than the \$11.12 for the category average. The average hourly wages for this category ranged from \$16.36 for postal carriers to a low of \$7.28 for statement clerks.

II.D. Racial Trends

Racial trends, particularly where language barriers may play a role, can be useful in planning future activities and purchases. In Colorado, much of the growth by race has **maintained relative position**. In 1990, White, Non-Hispanics comprised 81% of the state population. By 1998 it is estimated that White Non-Hispanics continue to dominate the state at a slightly lower proportion of 79%. All of the decline is attributed to a two percent increase in the White Hispanic population state-wide. (See Attachments J & K respectively)

Attachment L provides a comparison of the regional library service systems and their respective race distributions. The data is compiled from the "Population Estimates for Counties by Race and Hispanic Origin", July 1, 1990 through July 1, 1998 found at www.census.gov.80/population/estimates/county/.

Both the **Three Rivers and the Pathfinder** Regional Library Service Systems show the **least diverse** populations with almost 90% of their populations being White Non-Hispanic. A White Hispanic population of 8 and 9 percent respectively provide the next largest group. These percentages represent a 1% shift in both systems from White Non-Hispanic to Hispanic from 1990 to 1998.

Two systems, **Arkansas Valley and Southwest**, have a **larger than average Hispanic populations** represented at 31 and 25 percent respectively. In the case of Arkansas Valley, this is a significant increase from 1990 where 28% of the population was comprised of White Hispanics. **The American Indian population is also the strongest in the Southwest Regional Library Service System**, although there has been a decline of 1% to a total of 4% for this population.

In the High Plains Regional Library Service System, a slight decline in the White Non-Hispanic population resulted in a small increase in both the Hispanic and Black populations. This brought High Plains up to the state average for the Hispanic population.

The **Central and Plains and Peaks** Regional Library Service Systems **provide more diversity of racial groups** than the other regions. In both cases, the Hispanic populations are slightly below the state average and showed little growth from 1990 to 1998. There was also little distributional growth in the Black and Asian-American populations which represented approximately 6% and 3% of the systems' population.

These distributions may change over time since the percentage increase in the Hispanic population category exceeds the percentage change of the White Non-Hispanic category in every single service system. The state-wide changes are increases of 33% and 17% respectively. (See Attachment M) In addition, although the absolute numbers are small, the **percentage increase of Asian-Pacific Islanders is tremendous** with the state-wide percentage increase of over 50%.

II.E. Income Trends

One measure of the success of Coloradans is personal income. This section identifies the trends found in the median income growth and the per capita income trends. No income projections were found that were comparable across counties throughout the state.

II.E.i. Median Income 1989 vs. 1993

According to Census Bureau Data, Coloradans did very well over this five year period. Attachment N shows the percentage increase in median income state-wide and by Regional Library Service System. **The state average was a 17.8% increase in median income to \$30,900.** No region did worse than a 10% increase. **Pathfinder had the weakest** increase at 10.9% while **High Plains showed the strongest** increase at 25.8%.

The Central Region had the highest median income in 1993 at \$41,767. Arkansas Valley Region had the lowest median income in 1993 at \$23,702

II.E.ii Per Capita Income 1990-1997

Table 4 represents the change in per capita income in current dollars for Colorado and its library regions from 1990 to 1997.

Table 4: Per Capita Income in 1990 and in 1997

Region	1990 (\$)	1997 (\$)	% Change
Colorado	19,290	27,015	40.1
Three Rivers	14,823	26,629	40.9
Pathfinder	15,588	20,671	32.6
Southwest	13,749	17,583	27.9

Arkansas Valley	15,479	18,863	21.9
Plains & Peaks	16,913	21,343	26.2
High Plains	18,357	22,894	24.7
Central	20,479	29,335	43.2

Source: Colorado Department of Local Affairs at <http://www.dlg.oem2.state.co.us/demog/>

Beginning in 1990, Colorado's **per capita income increased by 40.1% overall** beginning at \$19,290 in 1990 and growing to \$27,015 by 1997. According to the Colorado Department of Labor and Employment, Labor Market Information, Colorado Labor & Industry Focus, 1998, this constitutes the ninth highest per capita personal income of all state. Three Rivers most closely tracked the state's income pattern with a 40.9% increase.

The **fastest growth occurred in the Central Regional Library Service System** with a 43.2% increase in per capita income. This further exacerbated the Central region's income disparity in relation to all other regions beginning at \$20,479 and growing to \$29,335 per capita.

The **slowest growth occurred in the Arkansas Valley Regional Library Service System** at 21.9%. While still robust, this slow increase dropped Arkansas Valley's position to the second poorest region per capita from the third poorest. The Southwest Regional Library Service System is the poorest in both years.

Rapid growth in the Three Rivers Regional Library Service System, second only to the Central Region, brought it from the second poorest region to the second richest region over this seven year period by paralleling the state-wide growth rate.

II.F. Housing Trends

This section was excerpted from the Affordable Housing Needs Impact Report compiled by the Colorado Department of Local Affairs, Division of Housing, November 1, 1999 as found at http://www.state.co.us/gov_dir/loc_affairs_dir/lesgrep.htm. Highlights have been added.

*While Colorado's growth may ease a bit in the next few years, there will be little relief in the housing market. The demand for housing in Colorado is still strong. **Years of high demand and high population growth have kept, and will keep,***

builders busy into the future. U.S. Housing Markets ranks the top 50 "hot" real estate markets in the nation. Colorado still has five areas - Greeley, Fort Collins/Loveland, Grand Junction, Boulder/Longmont and Denver - in the top 25. Colorado Springs is ranked 42nd. The same report shows that Denver had the 6th highest increase in median sales prices for homes for the second quarter of 1999. (U.S. Housing Markets. Second Quarter 1999)

Many housing markets still show a need for rental units ...The statewide vacancy rate dropped just slightly to 5.2 percent in February 1999 from 5.1 percent in February 1998.(Colorado Division of Housing Multi-Family Housing Vacancy and Rental Survey, September 1998 and February 1999. Denver Metro Apartment and Vacancy Survey, Second and Fourth Quarters 1998) A 5 percent vacancy rate is considered to be an equilibrium rate. This rate indicates that ...the demand for new rental units in some of the smaller areas of the state may be slowing somewhat. Areas like Eagle County, however, still have vacancy rates close to zero percent.

Rents in Colorado have increased at an estimated annual rate of 8.5 percent since 1990 and are still increasing. The average statewide rent increased by four percent in the six month period between September 1998 and February 1999.(10) The average price of a home in Colorado continues to rise. The median price of a home in Colorado took a 7.4 percent leap last year to an estimated \$148,950.(11) Data collected for the Division of Housing report, "What is Affordable Housing in Your Area?" shows that in most of the markets that provided data on median sales prices, these prices are higher than what a household earning 80 percent of (AMI) can afford. This is true in a growing number of rural Colorado communities, as well as on the Front Range.

While the number of building permits issued statewide is also expected to slow during the next two years, the number of permits issued will still be as high as in 1997, when 42,500 permits were issued and the number of permits was higher than any other year in the previous decade.(Focus Colorado: Economic & Revenue Forecast, 1999-2004, Colorado Legislative Council, June 1999)

Colorado's strong economy has **pushed housing prices up higher than the increases in wages** in many areas of the state. A recent analysis by HUD shows that while average wages in the front range of Colorado grew by 47 percent from 1989 to 1999, the average rent for an apartment unit grew 75 percent, and the average price of an existing single family home grew 79 percent.(Housing Trends and Indicators, Denver Metro Area. Rocky Mountain Office of HUD, January 1999)

Colorado businesses are having trouble attracting workers to lower wage jobs. Statewide, signs are posted at retail centers asking for new employees. As the average price for a rental unit in the state rises above \$667, lower paid employees must move on or take more than one job to pay the rent. A person

working retail in Colorado earning \$17,000 per year can only afford to pay \$425 per month for rent and utilities.

III. Summary and Conclusions

These data were compiled so that the library community could draw its own conclusions. However, there are a few obvious trends to consider.

Overall, Colorado is doing very well. Population trends are growing. Educational attainment is better than the national average. However, trends that will require some thoughtful responses are the potential increase in non-English-speaking components of the population, particularly the Hispanic and Asian-Pacific Islander components. In addition, library wages across similar occupational categories could indicate trouble in finding an adequate workforce down the road.

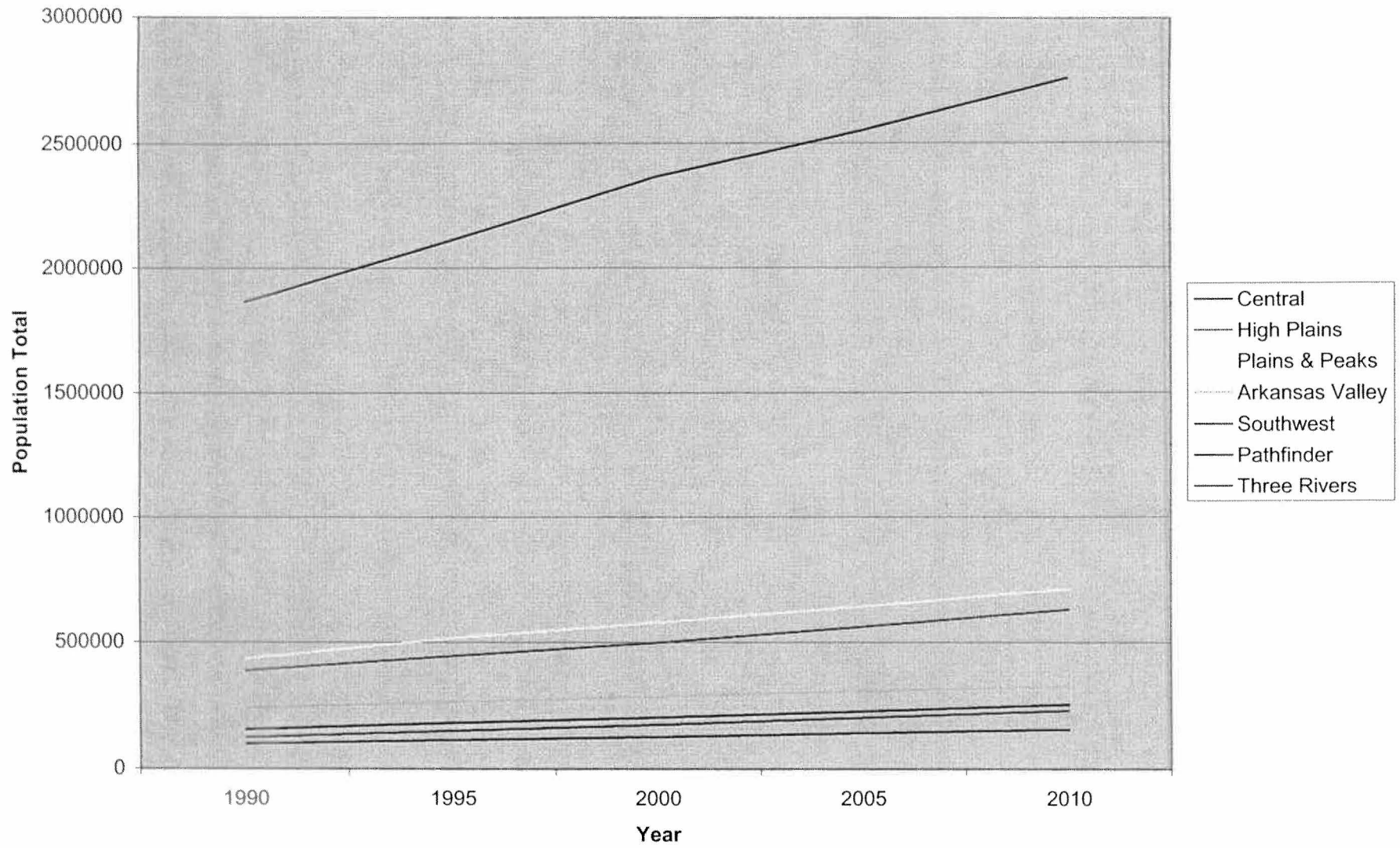
Projections of age categories raise the question of what librarians need to consider replenishing the library workforce. American Libraries has reported on industry trends citing the aging of librarians. If this is occurring in Colorado, what are the repercussions?

Another interesting statistic is increasing numbers of children that are home schooled. This could mean increasing demand on library services.

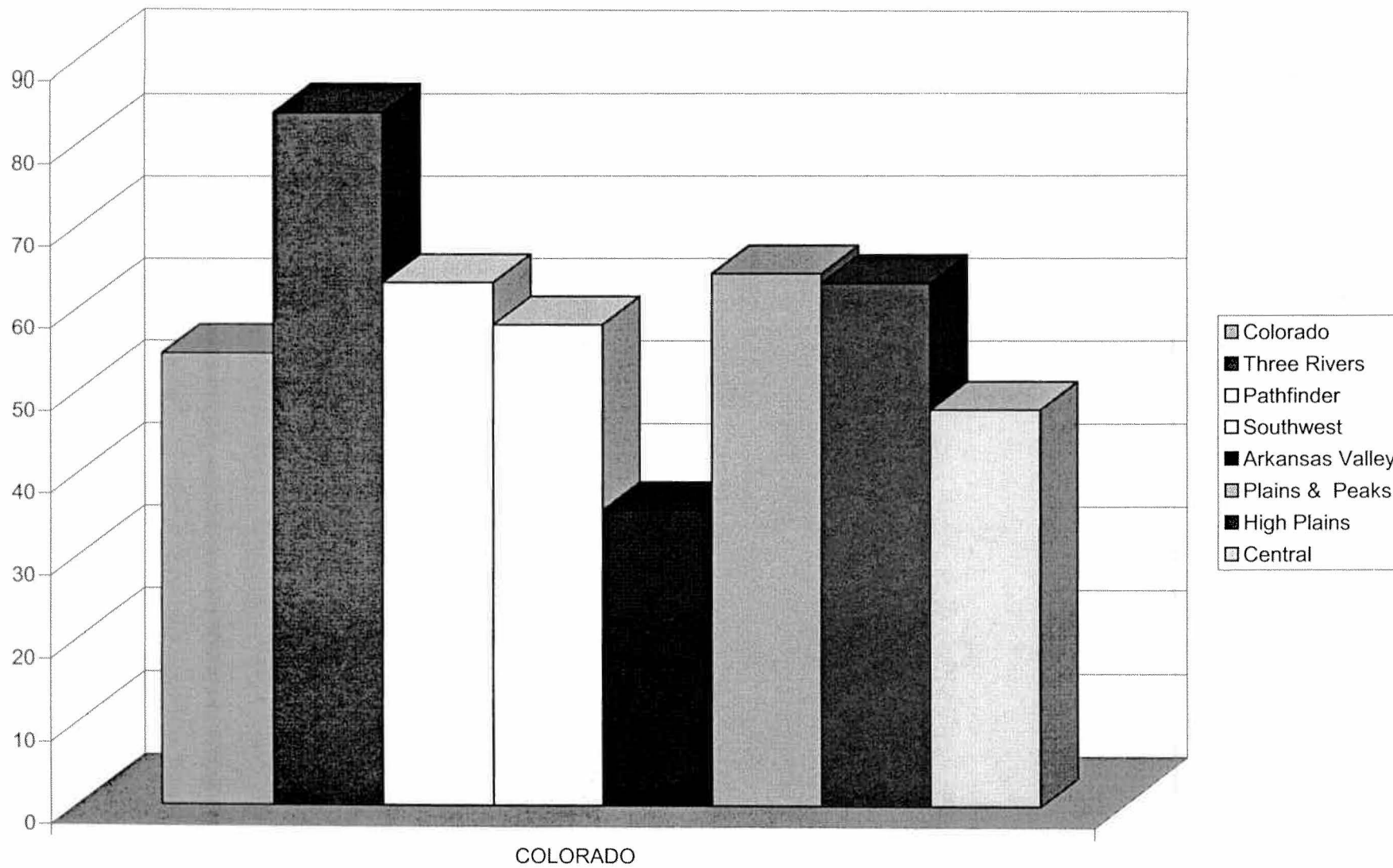
As the library community considers the trends identified here, it is probably useful to consider an update when the 2000 census data has been collected and evaluated by 2002 or 2003.

This report is on the Web at www.colosys.net/three/trendreport.htm

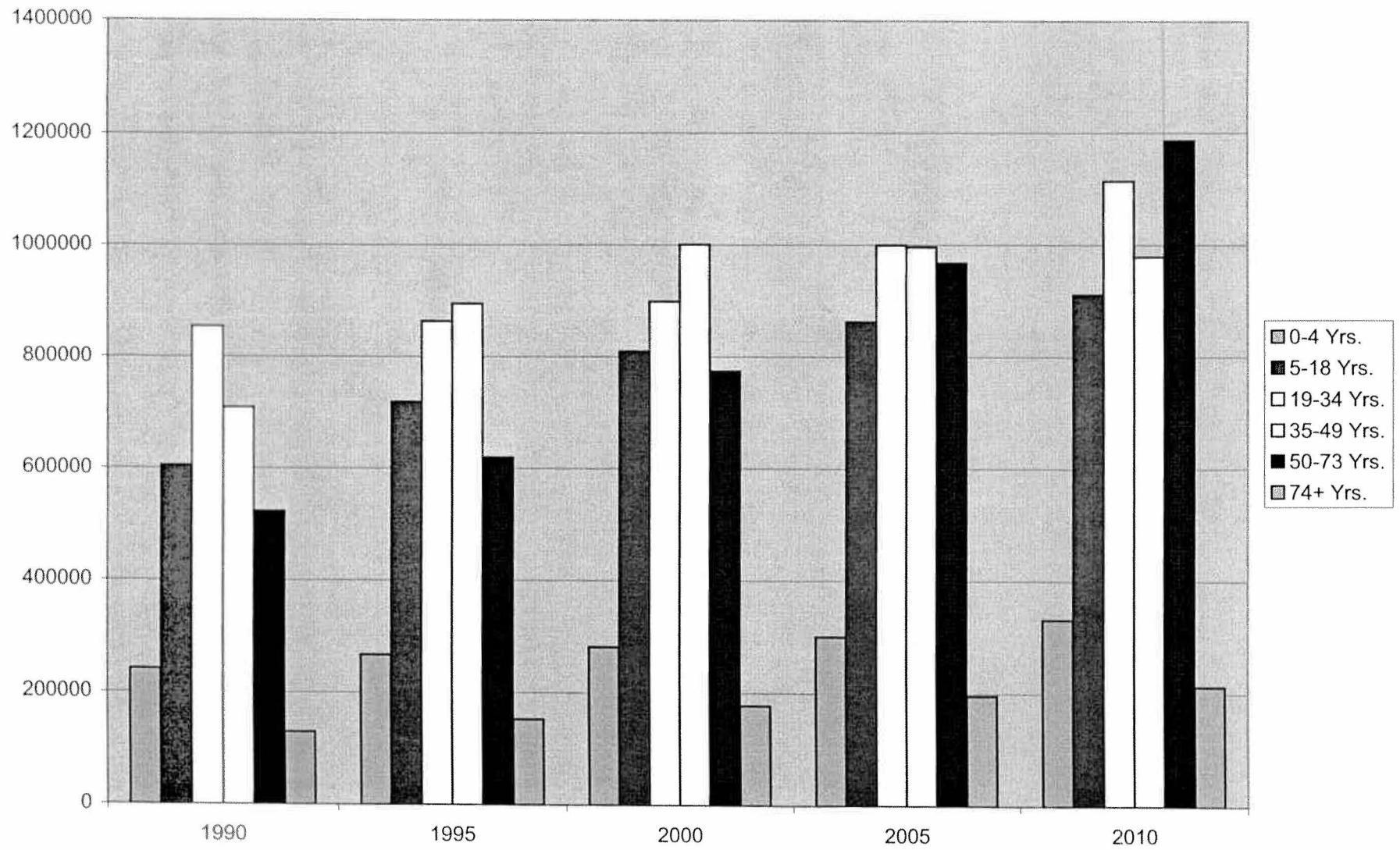
Attachment A: Population Projections



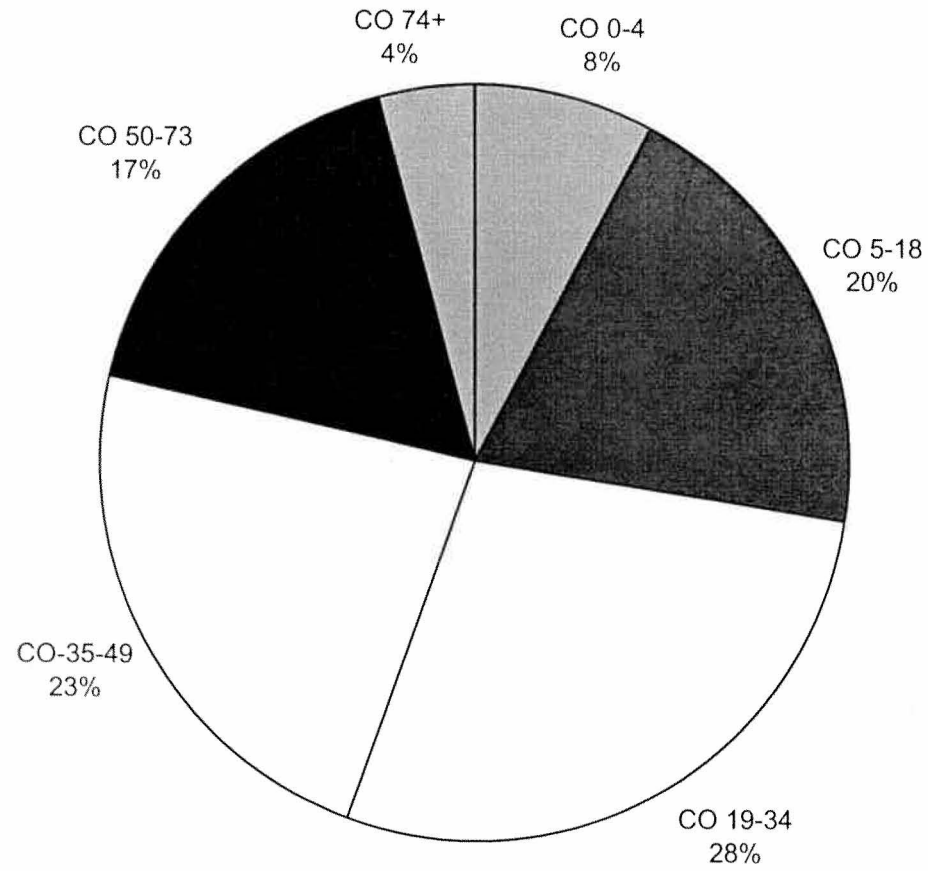
Attachment B: Population % Increase by RLSS



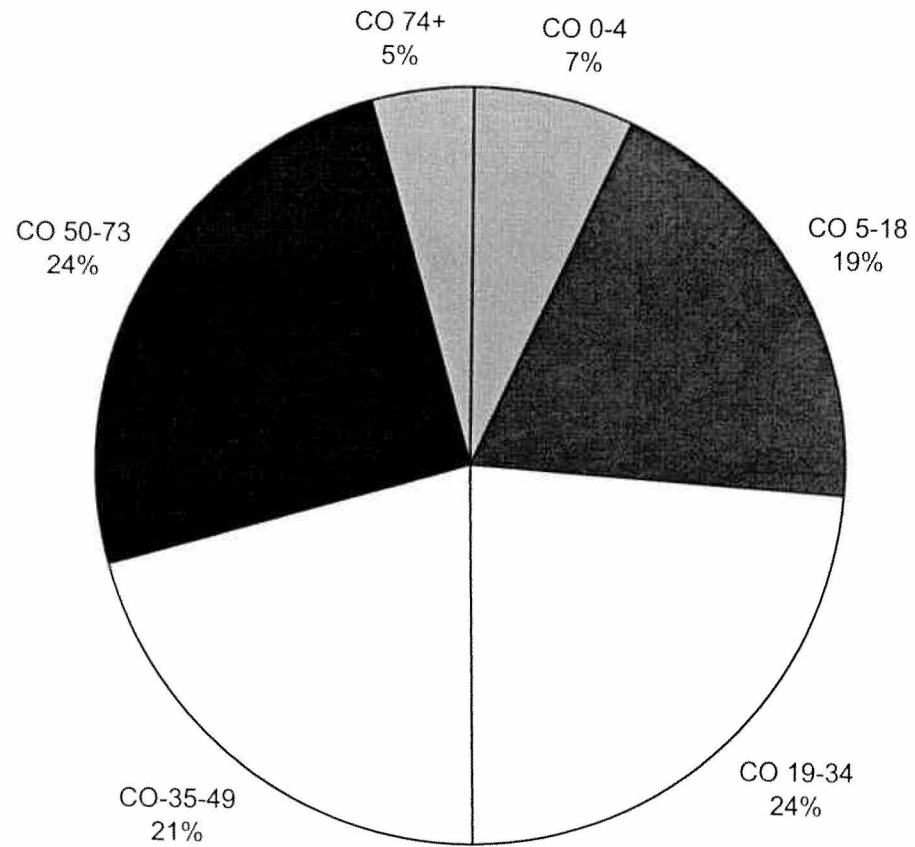
Attachment C: Colorado Population Projection by Age Group



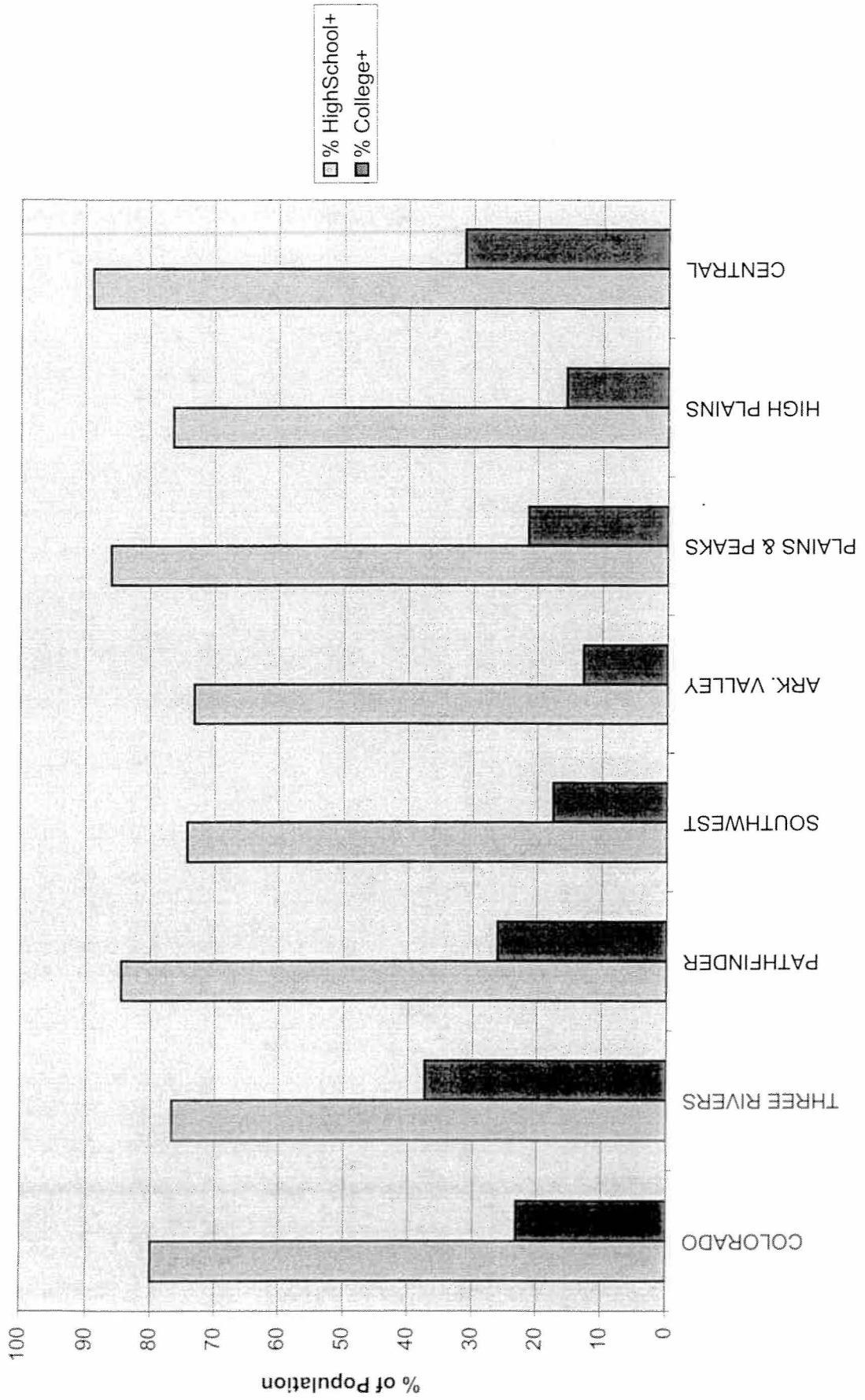
Attachment D: 1990 Colorado Age Distribution



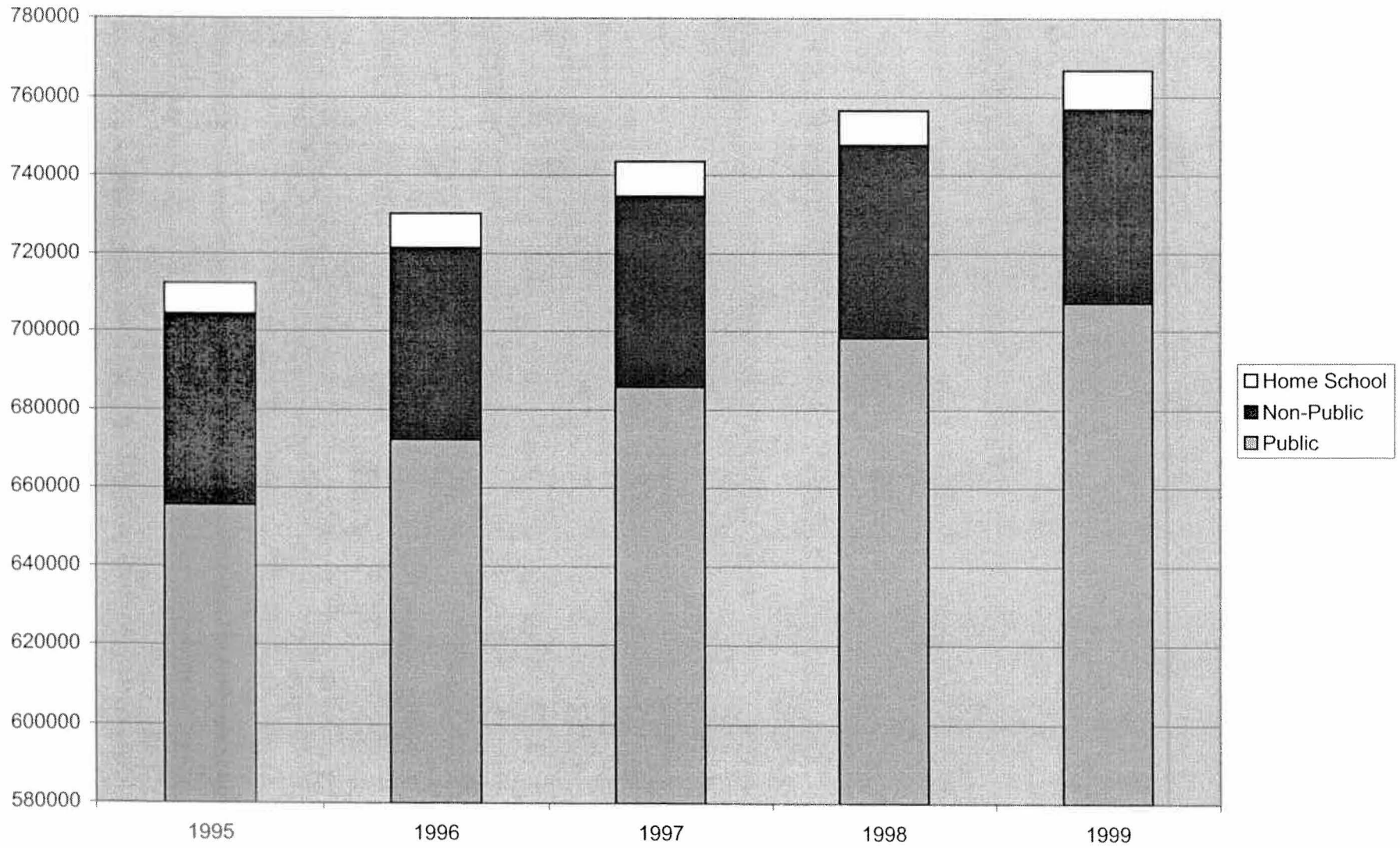
Attachment E: 2010 Colorado Age Distribution



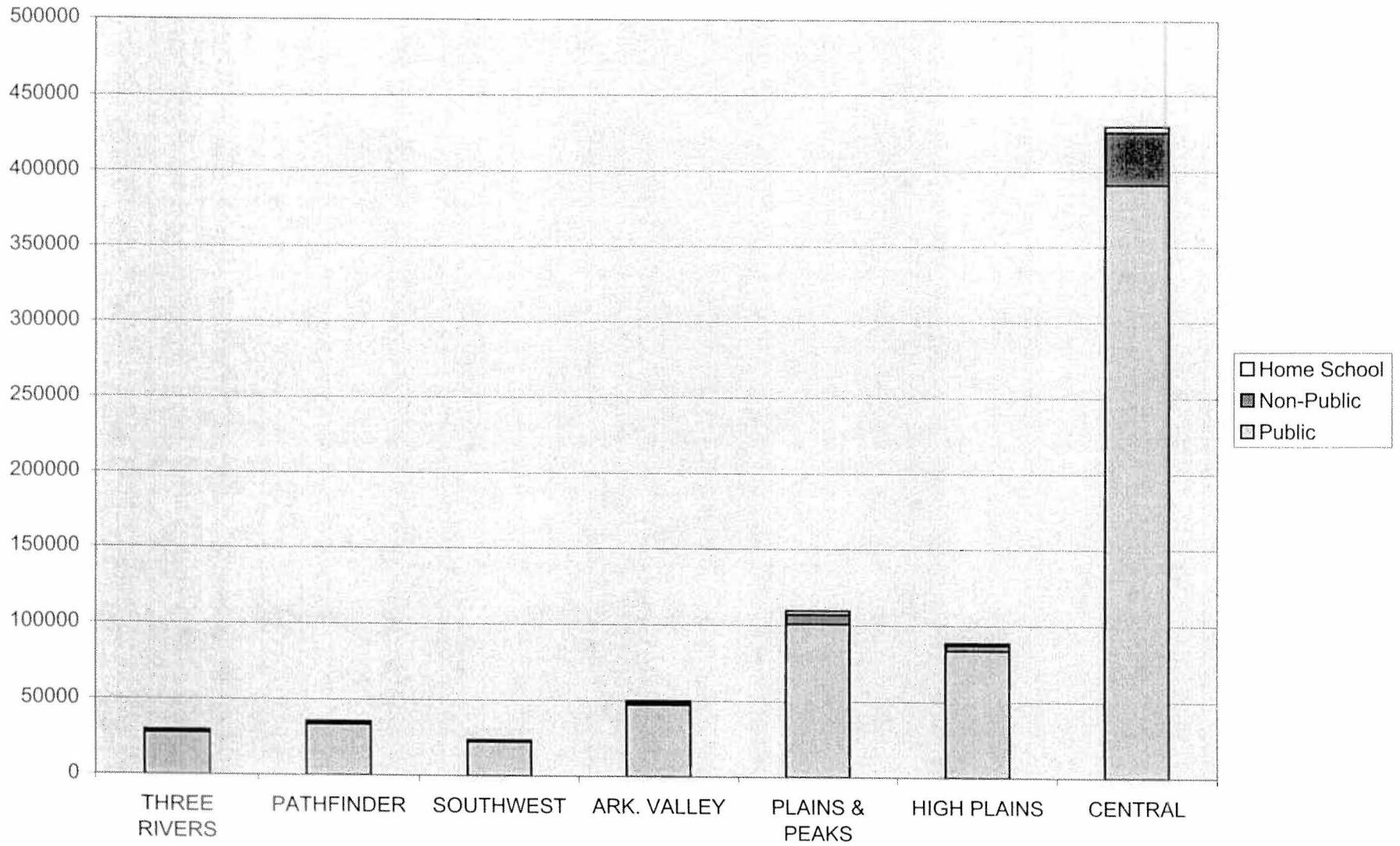
Attachment F: 1990 Educational Attainment



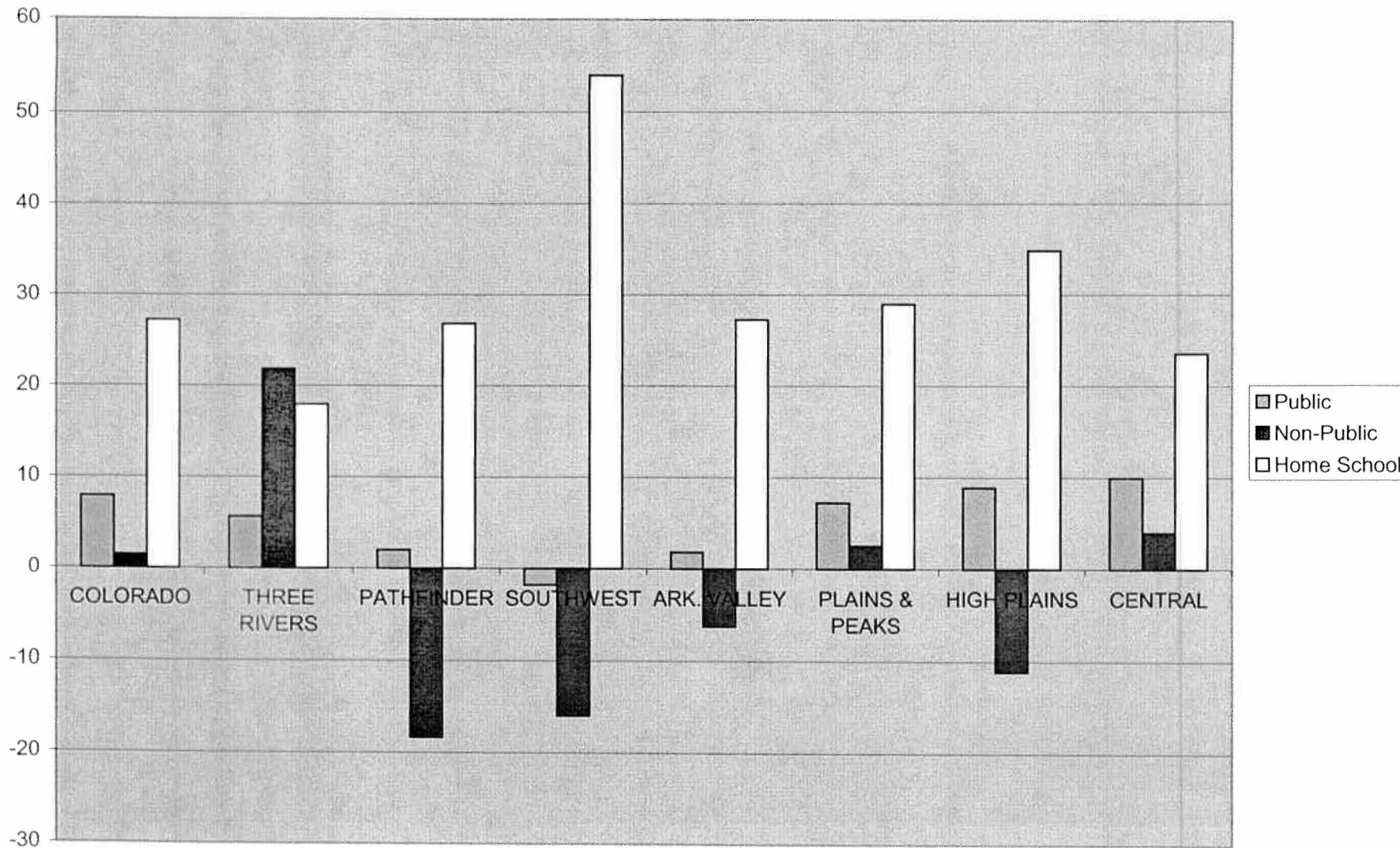
Attachment G: Colorado by Schooling Category: 1995-1999



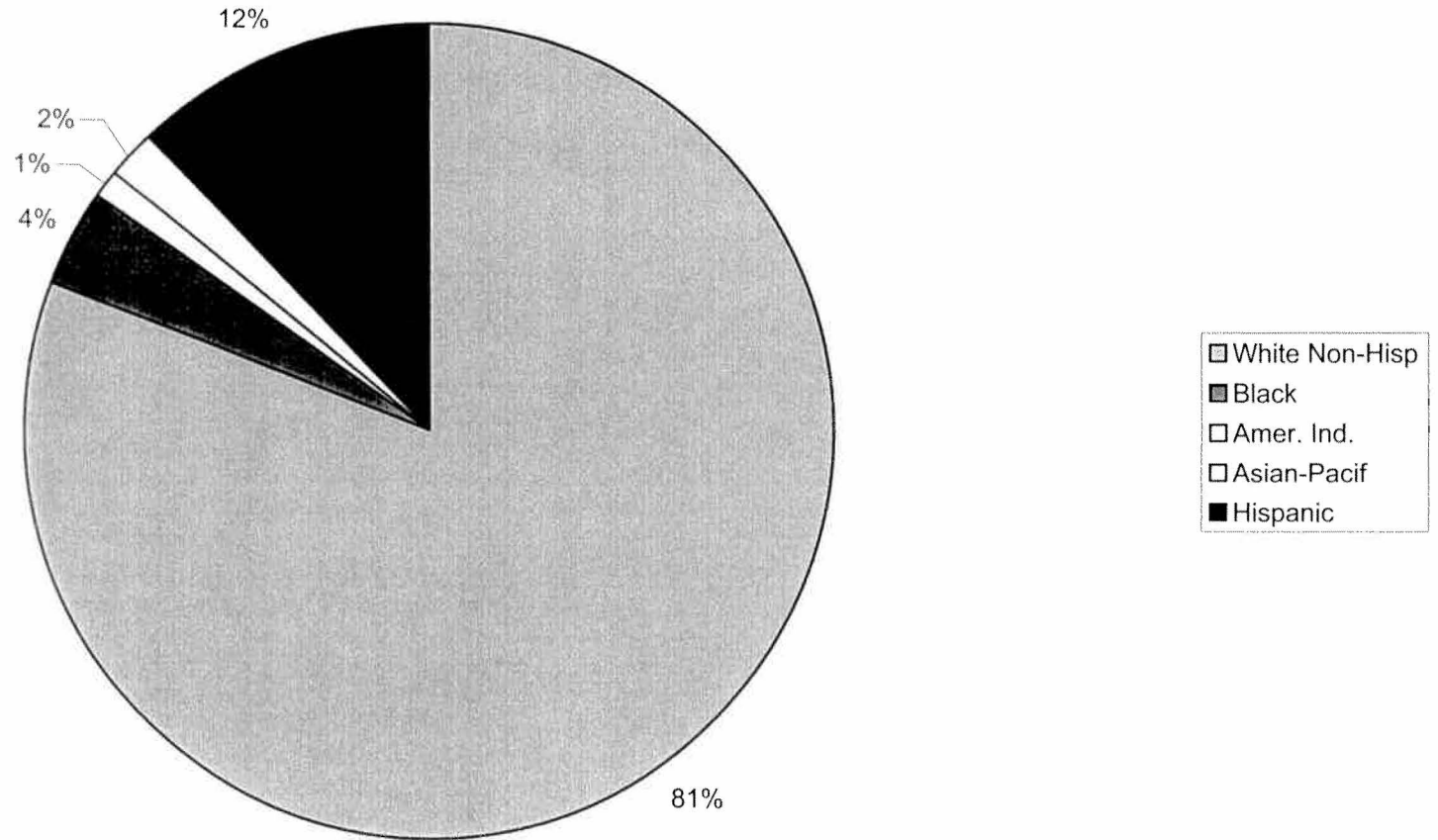
Attachment H: 1999 Schooling by Region



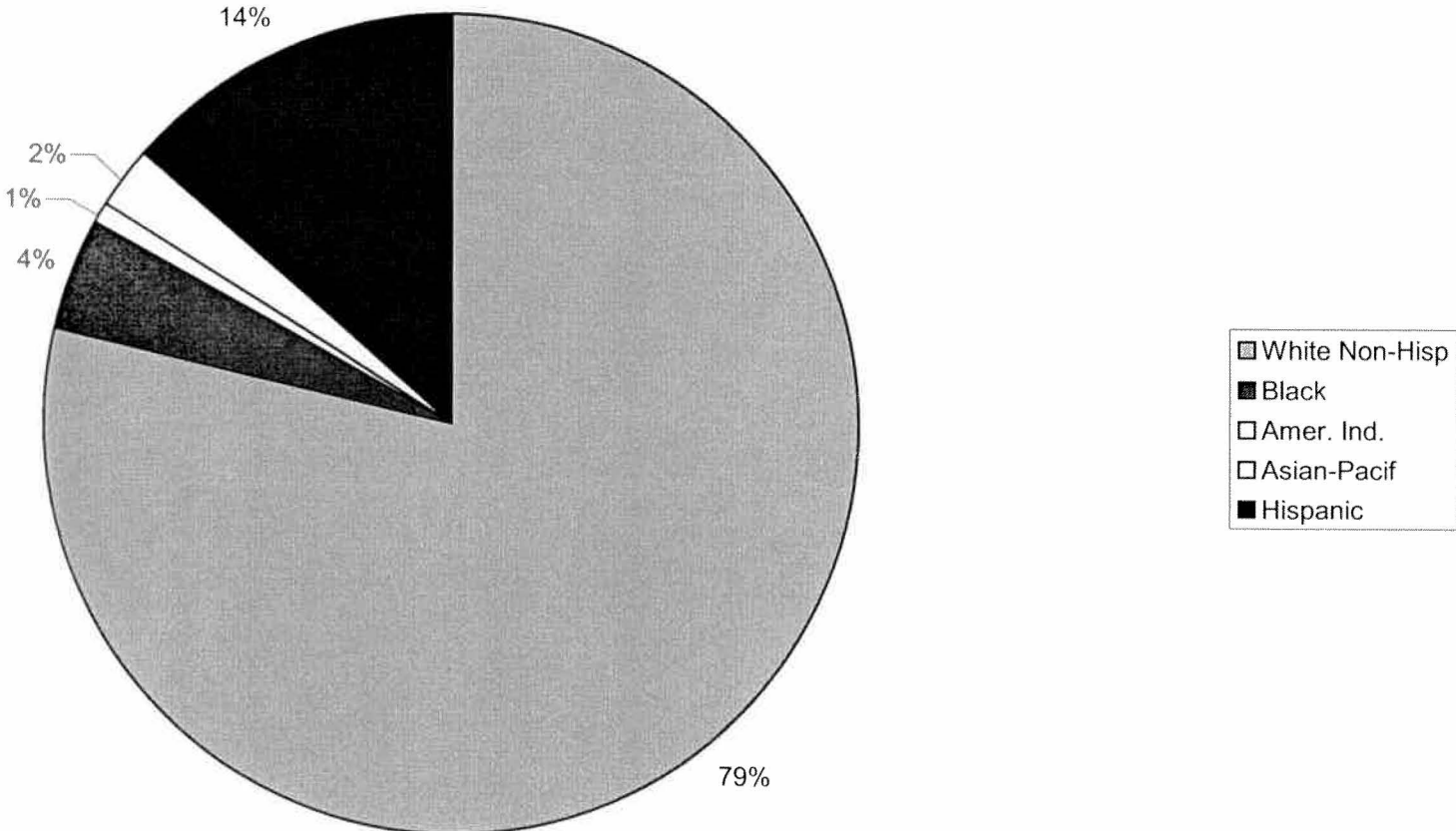
Attachment I: 1995-1999: % Change by Schooling Category



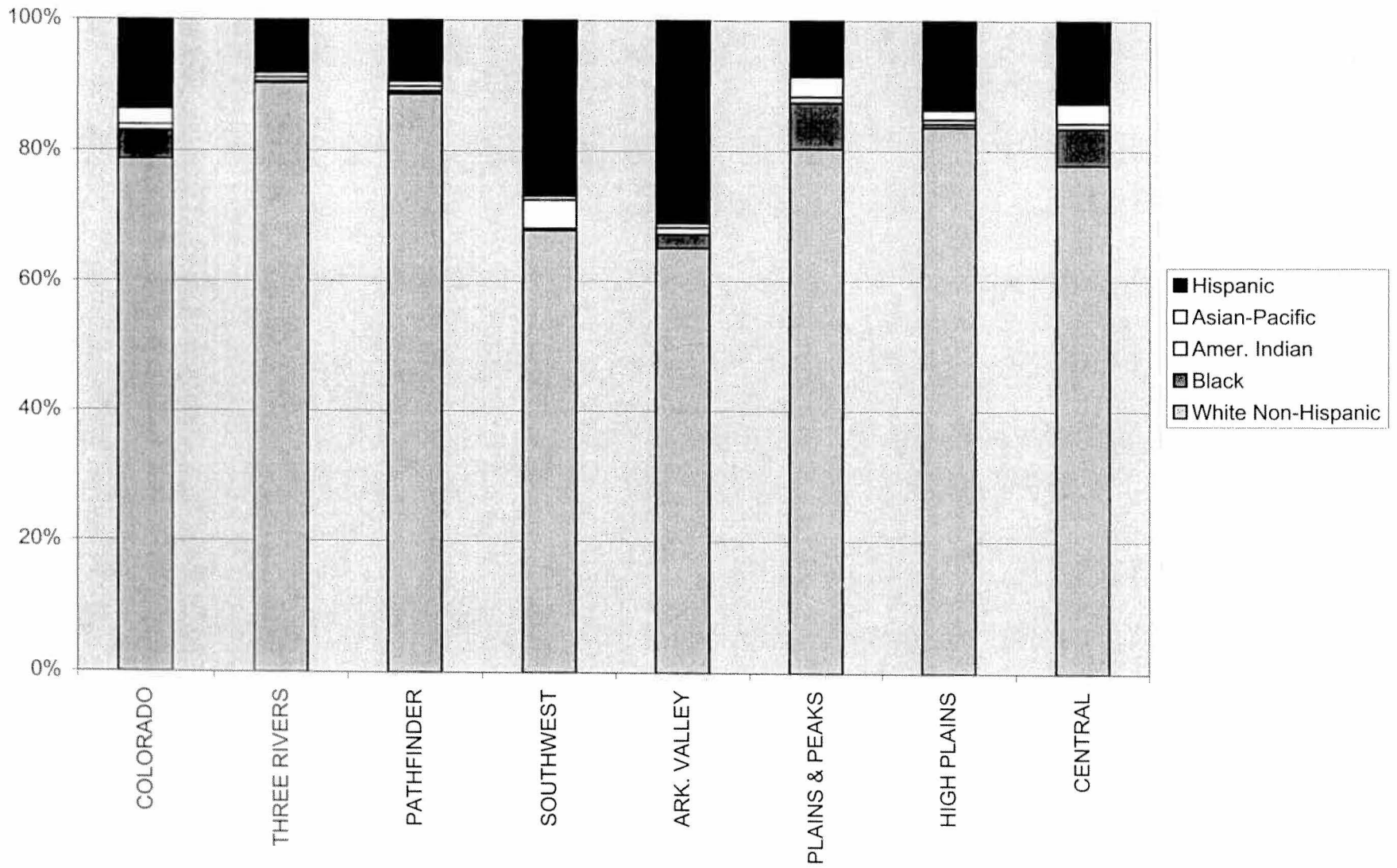
Attachment J: 1990 Colorado Racial Distribution



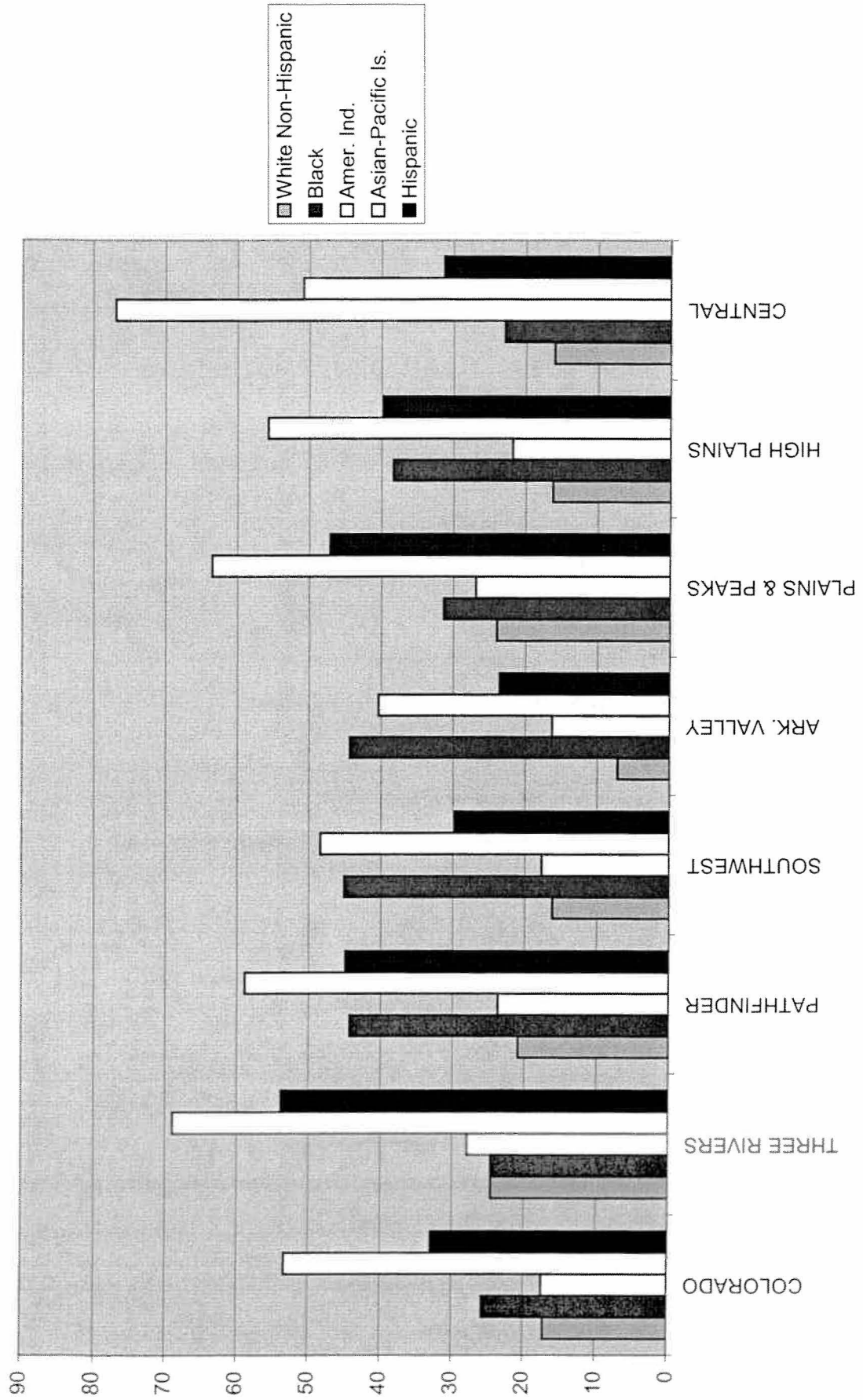
Attachment K: 1998 Colorado Population by Race



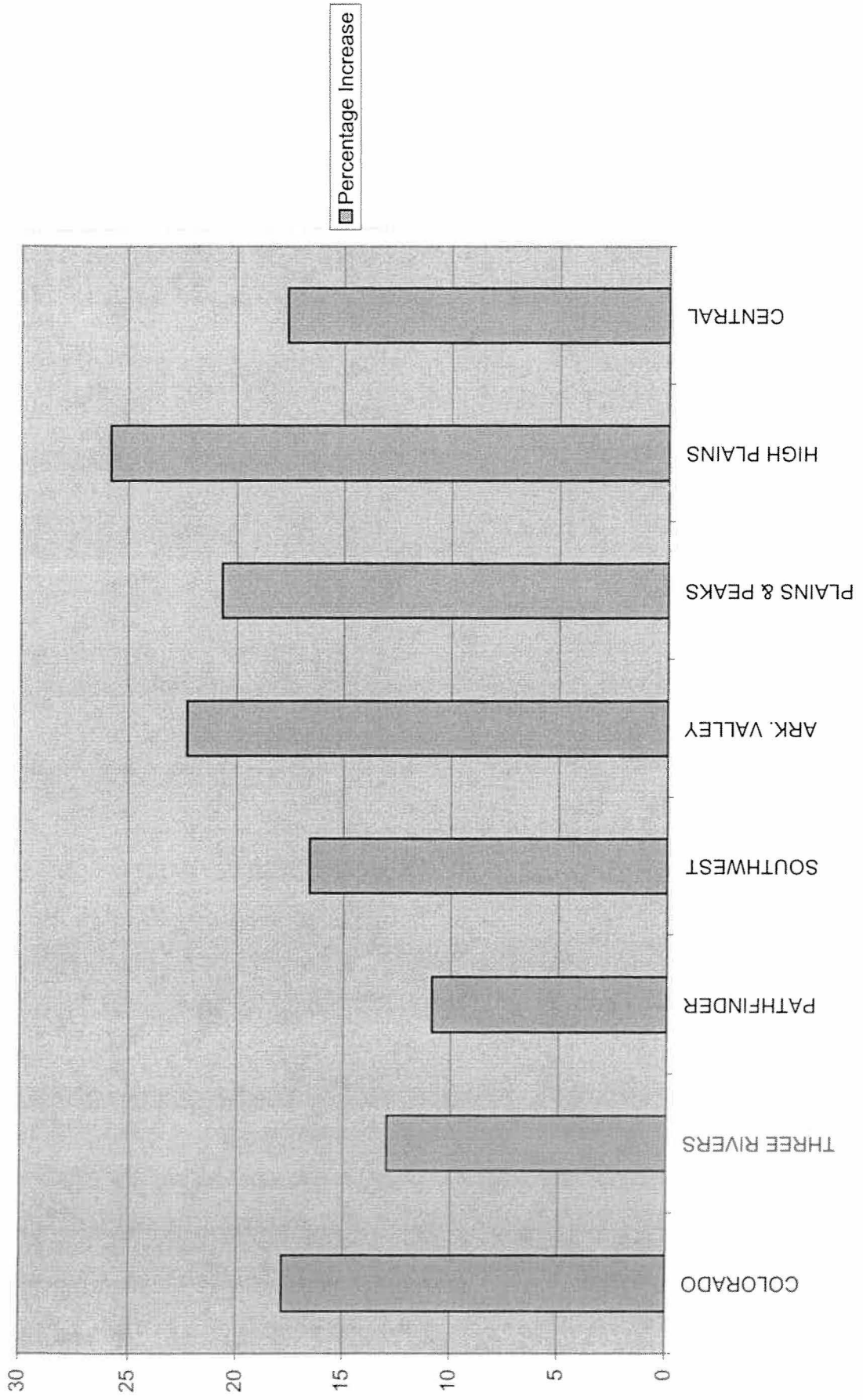
Attachment L: 1998 % of Total Population by Race



Attachment M: % Change by Race: 1990-1998



Attachment N: % Increase in Median Income: 1989 to 1993



Attachment O: Median Income

