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76% are worried they can't afford to live here

Construction crews work on the exterior of the Cottonwoods at Mid Valley in August 2025. The new, deed-restricted housing development in Steamboat Springs is aimed at providing affordable housing for local workers and retirees. JOHN F. RUSSELL — STEAMBOAT PILOT & TODAY FILE

BY MEG WINGERTER

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Note Note

Three-quarters of Colorado residents said they were worried about whether they would be able to afford to continue living in the state, according to a poll conducted this spring.

Last year, about 70% of people responding to the Colorado Health Foundation's annual Pulse poll said they weren't sure living here would remain financially feasible. That rose to 76% this year.

"That majority concern was cutting across regions, across income levels, across racial and ethnic groups," said Lucia Del Puppo, senior vice president at FM3 Research, which works with Democrats.

The poll found that the majority of those sampled said they had already cut back on entertainment spending and charitable giving, with smaller shares saying they'd skipped meals, delayed medical or dental care, or paid a utility bill late.

Only about one in four people said they hadn't changed their spending or dealt with a financial setback in the last year, with older people and Republicans reporting less budget strain.

Note

"It's significant and it affects the overall economy" when people reduce their discretionary spending, said Lori Weigel, principal of New Bridge Strategy, which works with Republicans.

The responses suggested a significant minority expected further financial strains in the coming year:

- About two in five worried they or a family member would lose health insurance
- Three in 10 worried about affording enough food
- One-third thought they might lose their housing because they couldn't afford their mortgage or rent

Notably, more than half of renters were worried about whether they could continue to afford their housing, Weigel said. One-third said they'd avoided asking their landlords to fix problems to avoid rent increases, and one-quarter said they'd taken on high-interest debt, such as payday loans or credit card balances, to deal with housing costs, she said.

Lower-income people and those who identified as Black, Hispanic or Native American reported greater financial struggles than other groups.

Note

Even people who haven't had to cut back are worried about affordability. When asked to rate the seriousness of a list of potential problems, 85% said both the general cost of living and the cost of housing were either "very serious" or "extremely serious." Additionally, 82% said the cost of healthcare was a very serious or extremely serious problem.

Note

Younger people were particularly worried about housing costs, with 94% of millennials and 90% of Generation Z members describing the problem as very or extremely serious.

At the same time, when respondents got the chance to name the most important issue facing the state, the largest share — 28% — chose government and politics.

The cost of living and inflation came close behind, with 25% deeming it the top issue. > Note

Just one year ago, only 13% of people considered cost of living and inflation their top concern, Del Puppo said.

"It has jumped really since 2025," she said.

The two may be related, as 72% of respondents said they weren't satisfied with the government's response to economic issues. The only question where a slight majority said they were satisfied with the state government's performance was making the state "safe and welcoming" to everyone, Del Puppo said.

The poll asked more than 2,200 people about their personal finances, experiences with health care and perceptions of the state between March and April, then weighted their results to represent Colorado's demographics.

As usual, both a Democratic and a Republican firm ran the poll, to reduce the risk of bias.