



2023

Finance & Insurance

INDUSTRY PROFILE

Colorado Urban Front Range

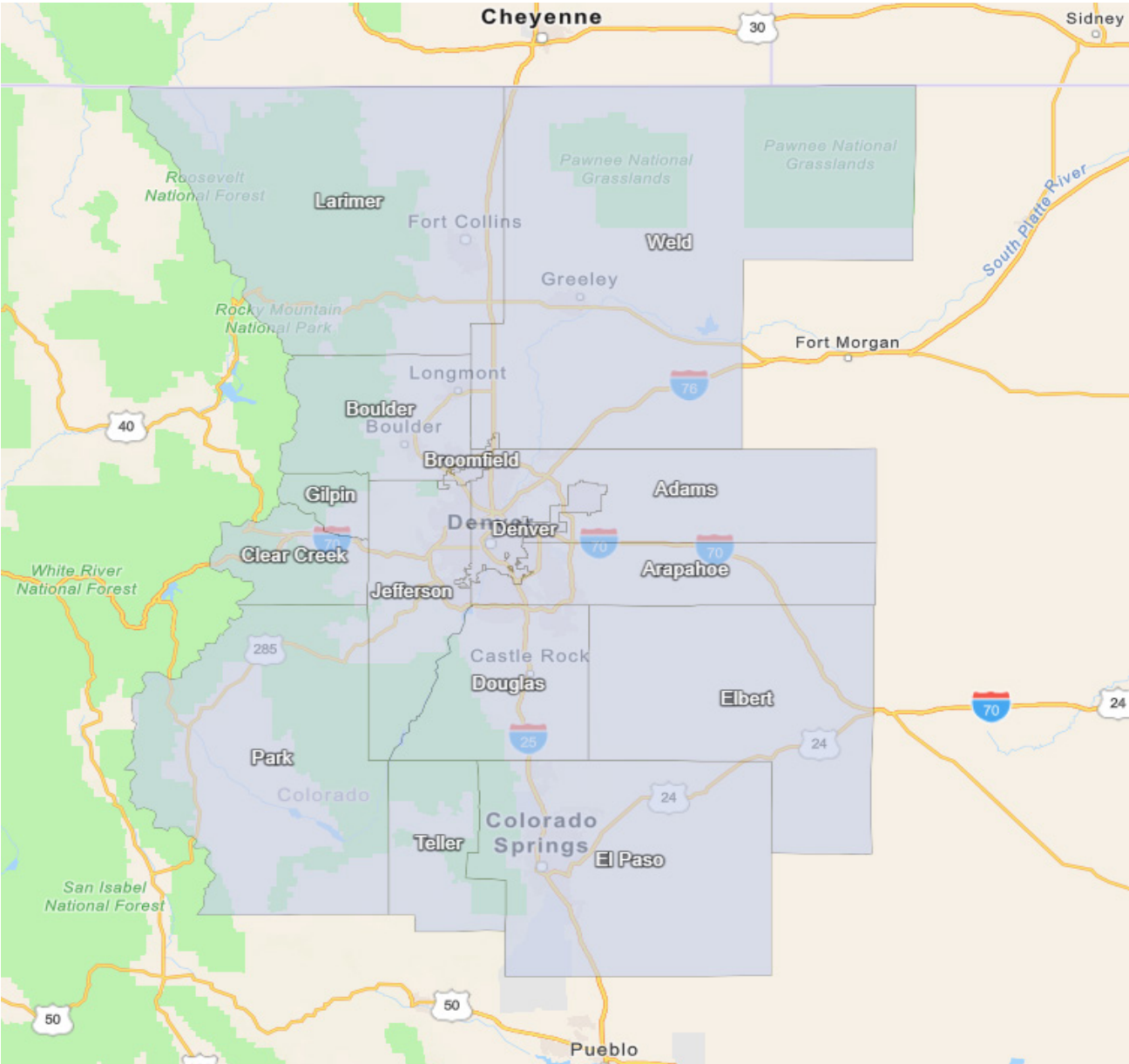


Arapahoe/Douglas
WORKFORCE BOARD
C O L O R A D O



Geographical Area

The geographical area for this industry profile includes the 15 counties that make up Colorado’s Urban Front Range.



The geographic region includes the following metropolitan areas:

- Boulder
- Colorado Springs
- Denver-Aurora-Lakewood
- Fort Collins
- Greeley

In 2022, this 15 county region employed nearly 2.7 million people across all industries, and made up 84% of Colorado’s total employment.

In 2022, the Gross Regional Product (GRP) for the Front Range region was \$416.3 billion, which made up just under 1.7% of the national Gross Domestic Product (GDP). GDP is the total market value of all goods and services in the nation, and GRP is the total market value of all goods and services in the region.

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Industries Making up the Sector

Finance & Insurance

▲ 1.9% From prior year

4.4%

Total Jobs in CO
Urban Front Range



118,705

Total Jobs



11,772

Establishments



65 B

Total Sales

The finance and insurance sector employs 118,705 people in 11,772 establishments. An 'establishment' is one facility in which people work. For example, a business in the sector may have several locations, and each one of those locations counts as an 'establishment.' Of the 118,705 people working in the sector, 6,390 are self-employed, mainly in insurance agencies and other financial investment activities.

In 2022, the sector had \$65.1 billion in sales, and contributed \$36.0 billion to the region's GRP. In the region, this sector is dynamic and varied, encompassing a wide spectrum of services such as banking, investment management, insurance, and financial technology. Numerous financial institutions and insurance companies have established a robust presence in the region, contributing to local employment opportunities and the overall economic resilience of the area.

Source: Lightcast

Finance & Insurance Sector

Employment concentration measures the concentration of employment in an industry in the local region against the average employment concentration in that industry nationwide. For example, we would read, “Employment in activities related to credit intermediation is 1.71 times more concentrated than the national average for this industry.” The North American Industry Classification System (NAICS) is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.

Depository Credit Intermediation

NAICS 5221

- Numbers to Know**
- 18,955 jobs
 - 1,404 establishments
 - 0.66 employment concentration
 - \$6.5 billion in sales
 - (1.7%) change to 2027
 - \$96,427 average wage
 - \$13,582 average employer paid benefits

Activities Related to Credit Intermediation

NAICS 5223

- Numbers to Know**
- 9,516 jobs
 - 1,062 establishments
 - 1.70 employment concentration
 - \$3.5 billion in sales
 - 7.2% change to 2027
 - \$119,026 average wage
 - \$16,267 average employer paid benefits

Monetary Authorities-Central Bank

NAICS 5211

- Numbers to Know**
- 141 jobs
 - 1 establishments
 - 0.40 employment concentration
 - \$56 million in sales
 - (22.5%) change to 2027
 - \$111,265 average wage
 - \$15,501 average employer paid benefits

Nondepository Credit Intermediation

NAICS 5222

- Numbers to Know**
- 13,164 jobs
 - 962 establishments
 - 1.34 employment concentration
 - \$5.3billion in sales
 - 5.2% change to 2027
 - \$130,943 average wage
 - \$18,139 average employer paid benefits

Securities & Commodity Contracts Intermediation & Brokerage

NAICS 5231

- Numbers to Know**
- 8,742 jobs
 - 854 establishments
 - 1.15 employment concentration
 - \$4 billion in sales
 - 8.7% change to 2027
 - \$197,610 average wage
 - \$35,575 average employer paid benefits

Securities & Commodity Exchanges

NAICS 5232

- Numbers to Know**
- 22 jobs
 - 13 establishments
 - 0.19 employment concentration
 - \$48 million in sales
 - 24.2% change to 2027
 - \$231,758 average wage
 - \$37,704 average employer paid benefits

Insurance Carriers

NAICS 5241

- Numbers to Know**
- 23,471 jobs
 - 525 establishments
 - 1.07 employment concentration
 - \$13.4 billion in sales
 - (0.6%) change to 2027
 - \$105,579 average wage
 - \$14,803 average employer paid benefits

Insurance & Employee Benefit Funds

NAICS 5251

- Numbers to Know**
- 104 jobs
 - 29 establishments
 - 0.59 employment concentration
 - \$1 billion in sales
 - 7.1% change to 2027
 - \$116,744 average wage
 - \$15,119 average employer paid benefits

Other Financial Investment Activities

NAICS 5239

- Numbers to Know**
- 18,365 jobs
 - 2,998 establishments
 - 1.71 employment concentration
 - \$13.2 billion in sales
 - 11.5% change to 2027
 - \$173,758 average wage
 - \$28,036 average employer paid benefits

Agencies, Brokerages, & Other Insurance Related Activities

NAICS 5242

- Numbers to Know**
- 25,943 jobs
 - 3,839 establishments
 - 0.93 employment concentration
 - \$10.2 billion in sales
 - 5.5% change to 2027
 - \$103,047 average wage
 - \$11,513 average employer paid benefits

Other Investment Pools & Funds

NAICS 5259

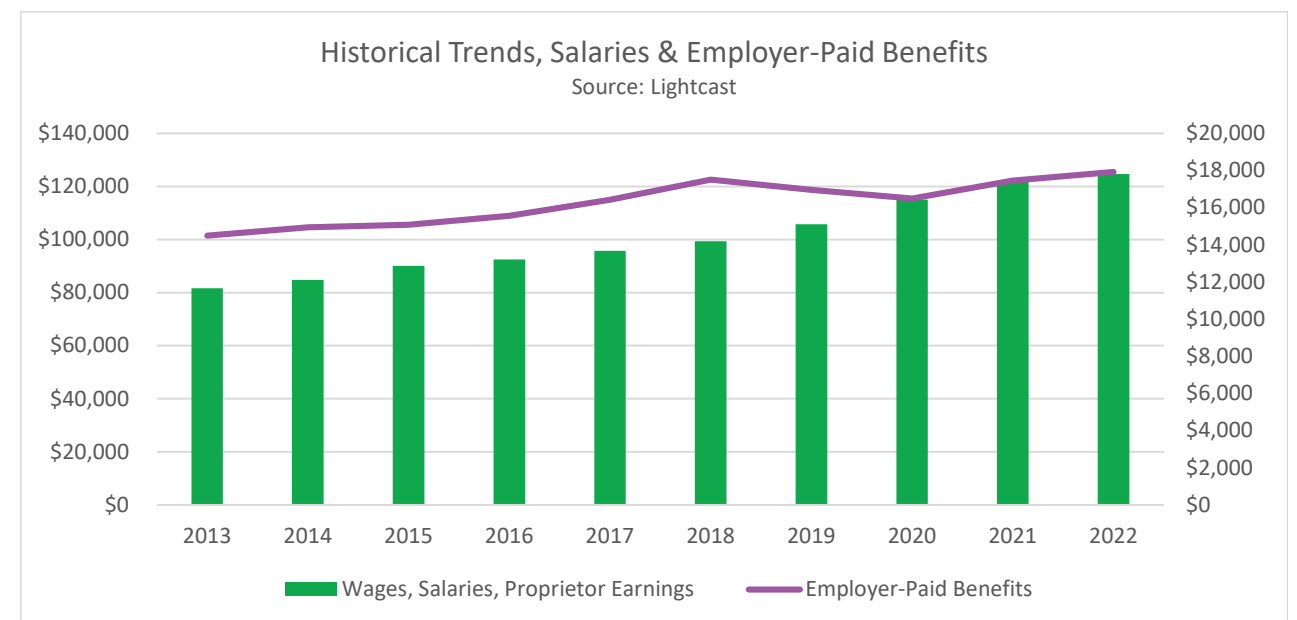
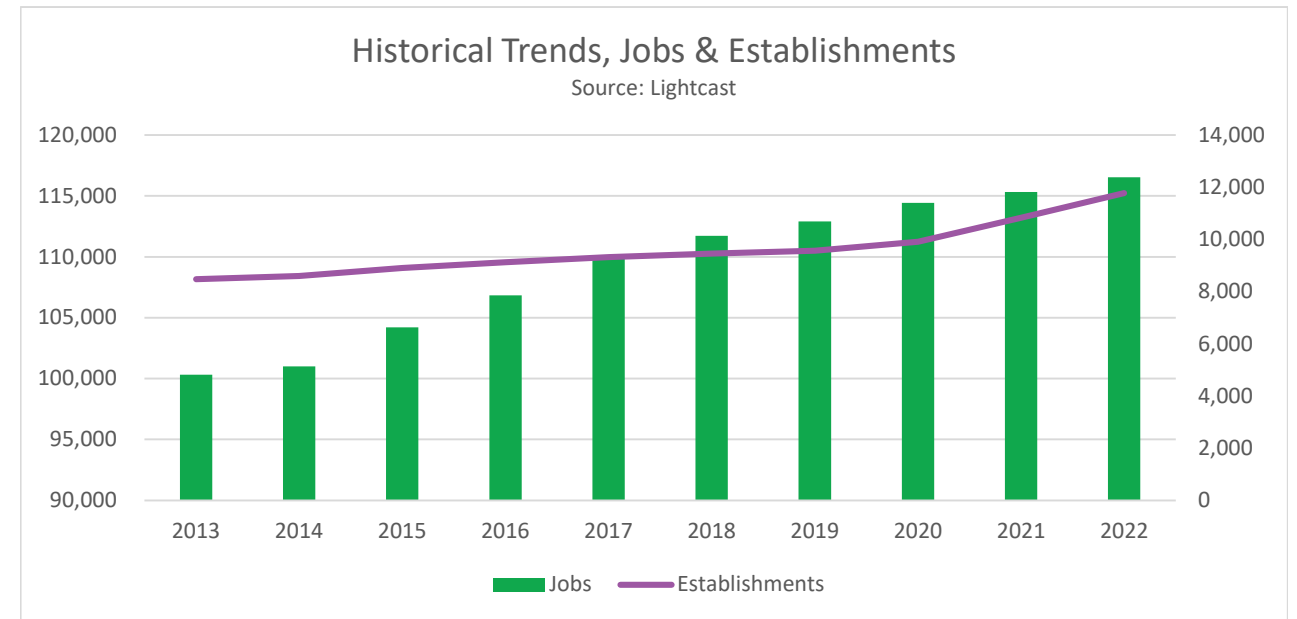
- Numbers to Know**
- 282 jobs
 - 85 establishments
 - 0.98 employment concentration
 - \$8 billion in sales
 - 4.6% change to 2027
 - \$238,328 average wage
 - \$30,753 average employer paid benefits



Historical Trends

Colorado Urban Front Range

The first graph shows the growth in jobs (green bars), and the growth in the number of establishments (purple line) in the sector between 2013 and 2022. The second graph shows the growth in wages, salaries and proprietor earnings (green bars) and in employer-paid benefits, including the employer portions of both Social Security and Medicare payroll deductions (purple line) for the same period.

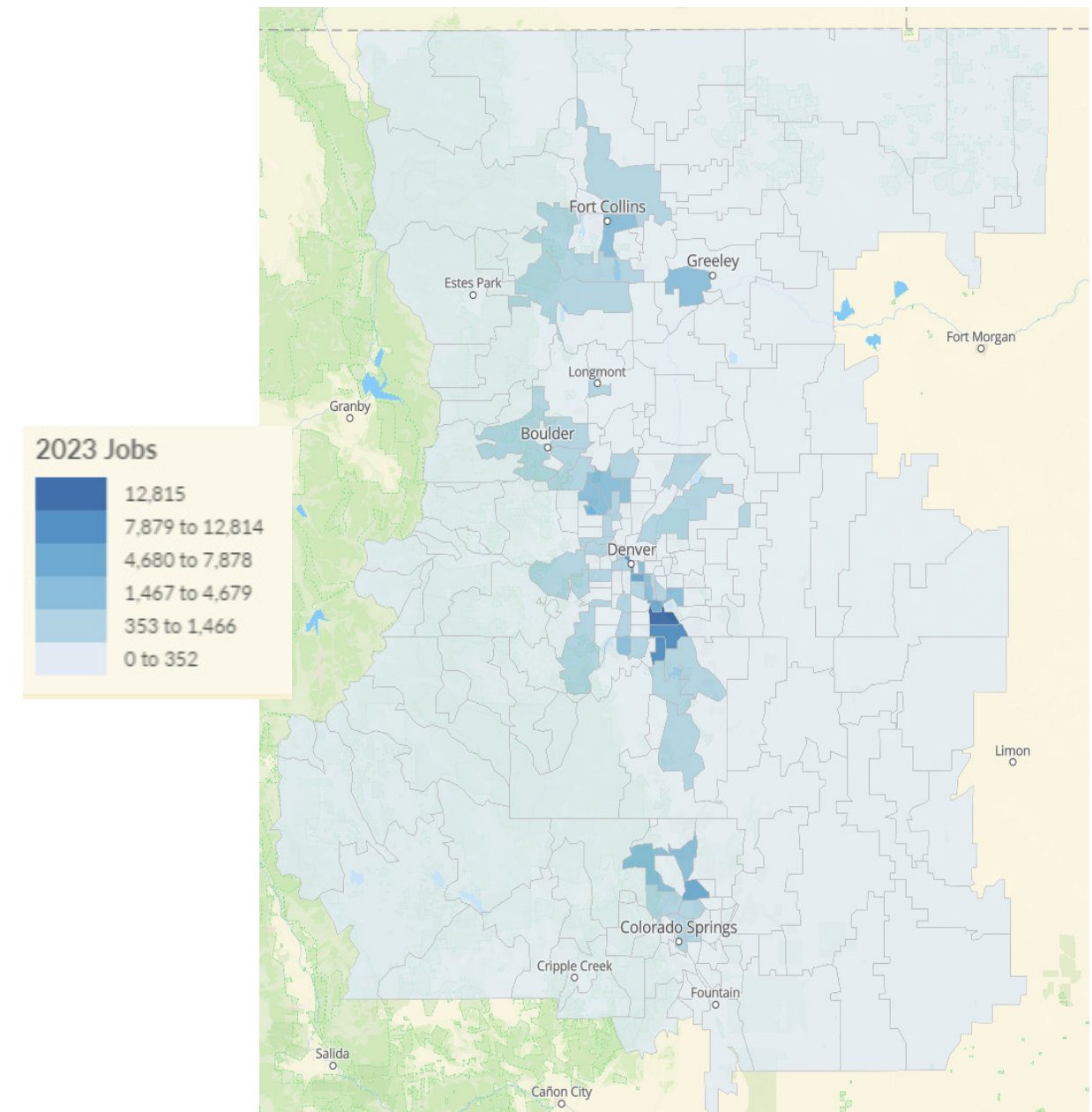


Source: Lightcast



Employment Concentration

Employment Concentration Map



Colorado Urban Front Range

The overall employment concentration in this sector is 1.16 times the national average, which suggests the region has a good supply of skilled labor. Concentration also varies by county, with the heaviest sector employment concentrations in Douglas and Arapahoe counties.

Source: Lightcast

Sector Employment Concentration



Employment concentration in the sector is shown here within each of the 15 counties making up the region. Note that the current wages, salaries, and proprietor earnings, as well as the current employer-paid benefits are different within each county. This is because each county has a different mix of sector industries. For example, the highest average wage per worker is in other investment pools and fund while the lowest is in depository credit intermediation (banks and credit unions). Thus, a county that has mostly banks and credit unions will have a lower average wage per worker.

ADAMS

- Jobs - **-4,234**
- Employment Concentration - **0.38**
- Current Wages, Salaries, & Proprietor Earnings - **\$93,558**
- Benefits - **\$11,693**
- Top Businesses - **Sooper Credit Union, Affordable American Insurance, Tallahassee FCU**

ARAPAHOE

- Jobs - **27,847**
- Employment Concentration - **1.78**
- Current Wages, Salaries, & Proprietor Earnings - **\$119,848**
- Benefits - **\$17,088**
- Top Businesses - **Great West Life & Annuity Insurance Co., Pulte Mortgage LLC, Cherry Creek Mortgage Co.**

BOULDER

- Jobs - **4,939**
- Employment Concentration - **0.54**
- Current Wages, Salaries, & Proprietor Earnings - **\$145,403**
- Benefits- **\$21,470**
- Top Businesses - **Elevations Credit Union, Techstars, Premier Members Credit Union**

DOUGLAS

- Jobs - **14,557**
- Employment Concentration - **2.13**
- Current Wages, Salaries, & Proprietor Earnings - **\$130,213**
- Benefits - **\$19,969**
- Top Businesses - **Charles Schwab, Visa, Global Screening Solutions**

EL PASO

- Jobs - **14,061**
- Employment Concentration - **0.87**
- Current Wages, Salaries, & Proprietor Earnings - **\$90,989**
- Benefits - **\$12,135**
- Top Businesses - **USAA Financial Center, T Rowe Price, Mortgage Solutions Financial**

ELBERT

- Jobs - **145**
- Employment Concentration - **0.58**
- Current Wages, Salaries, & Proprietor Earnings - **\$95,211**
- Benefits - **\$9,758**
- Top Businesses - **Community Banks of Colorado, Bank of the West, VA American Mortgage Alliance**

GILPIN

- Jobs - **<10**
- Employment Concentration - **0.04**
- Current Wages, Salaries, & Proprietor Earnings - **Insf. Data**
- Benefits- **Insf. Data**
- Top Businesses - **WMS Gaming Inc., High Speed Bail Bonds**

JEFFERSON

- Jobs - **7,715**
- Employment Concentration - **0.67**
- Current Wages, Salaries, & Proprietor Earnings - **\$98,562**
- Benefits - **\$12,353**
- Top Businesses - **5 Rings Financial, Warranty Solutions, Universal Lending Corporation**

LARIMER

- Jobs - **4,263**
- Employment Concentration - **0.51**
- Current Wages, Salaries, & Proprietor Earnings - **\$98,755**
- Benefits - **\$12,713**
- Top Businesses - **Northstar Investment LLC, MMI Inc., Bank of Colorado**

BROOMFIELD

- Jobs - **2,047**
- Employment Concentration - **1.03**
- Current Wages, Salaries, & Proprietor Earnings - **\$152,692**
- Benefits - **\$22,997**
- Top Businesses - **Charter School Growth Fund, Security Service FCU, Blue FCU**

CLEAR CREEK

- Jobs - **22**
- Employment Concentration - **0.14**
- Current Wages, Salaries, & Proprietor Earnings - **\$85,985**
- Benefits- **\$6,752**
- Top Businesses - **Evergreen National Bank, Citywide Banks, Legal Structure Inc.**

DENVER

- Jobs - **35,186**
- Employment Concentration - **1.37**
- Current Wages, Salaries, & Proprietor Earnings - **\$152,696**
- Benefits - **\$22,798**
- Top Businesses - **Amerifirst Financial, Colorado Restaurant Association, Western Union Company**

PARK

- Jobs - **51**
- Employment Concentration - **0.31**
- Current Wages, Salaries, & Proprietor Earnings - **\$84,819**
- Benefits - **\$8,420**
- Top Businesses - **TBK Bank, Alred Insurance, Long Term Care Consulting LLC**

TELLER

- Jobs - **231**
- Employment Concentration - **0.58**
- Current Wages, Salaries, & Proprietor Earnings - **\$96,853**
- Benefits- **\$11,418**
- Top Businesses - **Community Banks of Colorado, Ent Credit Union, Pikes Peak Credit Union**

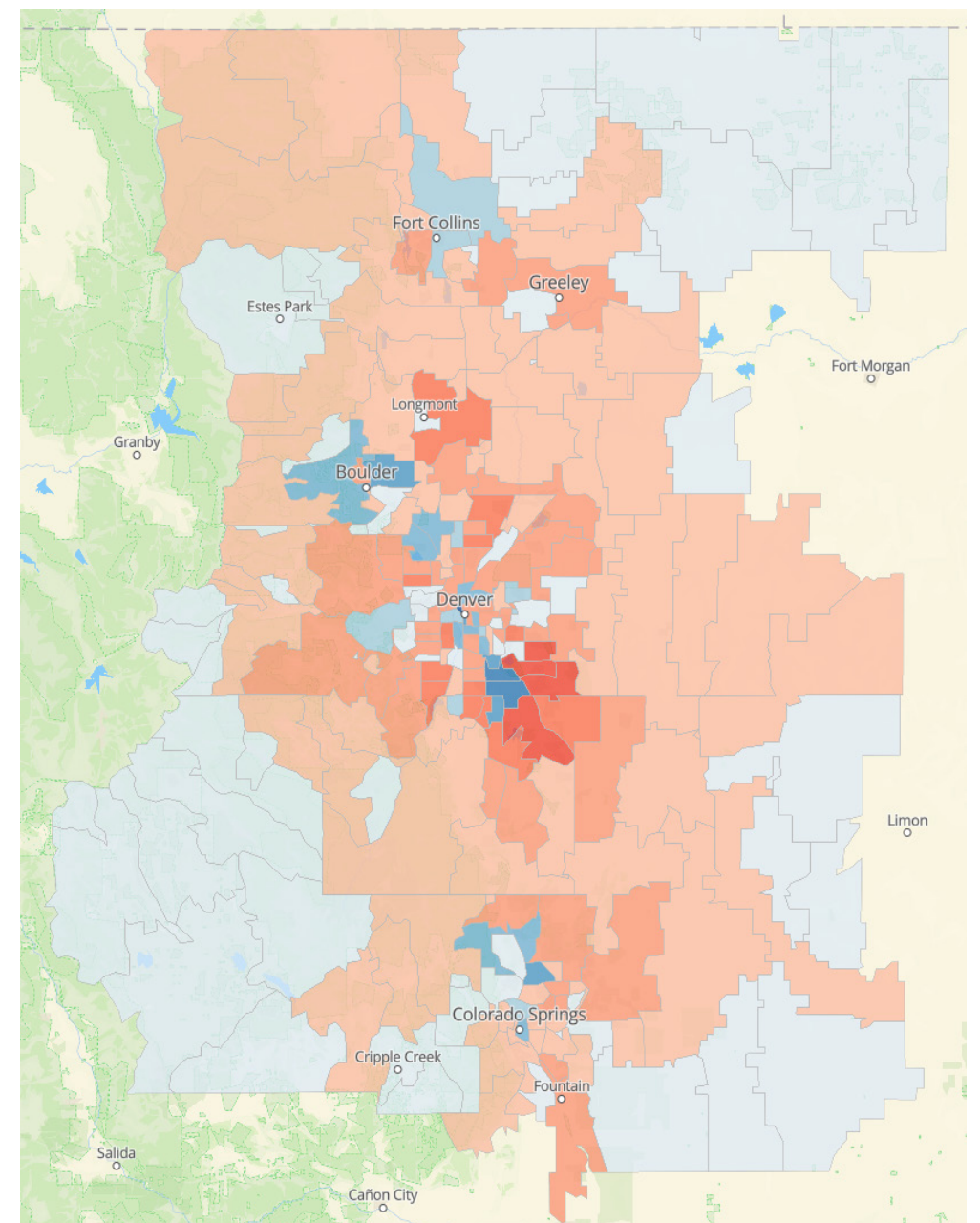
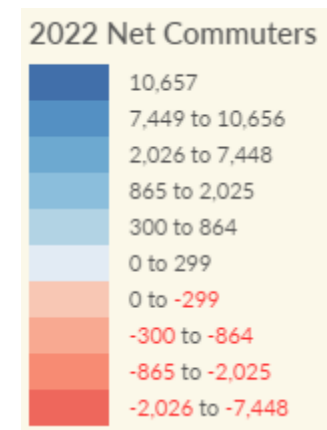
WELD

- Jobs - **3,401**
- Employment Concentration - **0.62**
- Current Wages, Salaries, & Proprietor Earnings - **\$88,039**
- Benefits- **\$11,009**
- Top Businesses - **First National Bank of Omaha, Community Banks of Colorado, Cache Bank and Trust**



Where Core Workforce Lives

Commute Map



Every sector has a group of occupations it needs to fulfil its mission. This is called a staffing pattern, and generally includes managers, business and finance people, sales and administrative support, computer and mathematical occupations. There is also a core set of occupations that are primarily responsible for producing the good or services that industry provides. In finance and insurance, this core set of occupations is made up of business and finance occupations as well as a few sales and administrative occupations. Examples of these occupations include personal financial planners, tellers, project managers and financial analysts. This map shows where persons employed in these occupations live (orange areas) and where they work (blue areas).

Where Core Workforce Lives

Commute Patterns

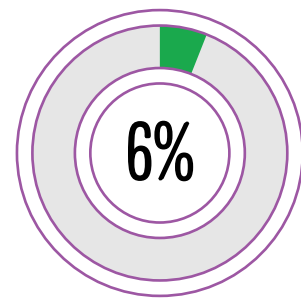
The table shows net commuters. For example, 24,495 workers in these core finance and insurance jobs live in Jefferson County, while there are 16,891 jobs in the core occupations there. This means there are 7,604 more of these core workers living in Jefferson County than there are core finance and insurance jobs there. Note the latest commuter data available is from 2022.

County	Net Commuters	Resident Workers	Jobs
Denver	19,316	31,402	50,718
Arapahoe	2,711	27,941	30,652
Boulder	2,096	11,557	13,653
Broomfield	752	3,174	3,926
Gilpin	8	140	148
Clear Creek	3	139	142
Larimer	(14)	9,498	9,484
Park	(220)	394	174
Teller	(249)	671	422
Elbert	(530)	806	276
El Paso	(1,105)	20,408	19,304
Adams	(3,806)	14,520	10,714
Weld	(4,349)	9,650	5,302
Douglas	(5,954)	20,372	14,418
Jefferson	(7,604)	24,495	16,891

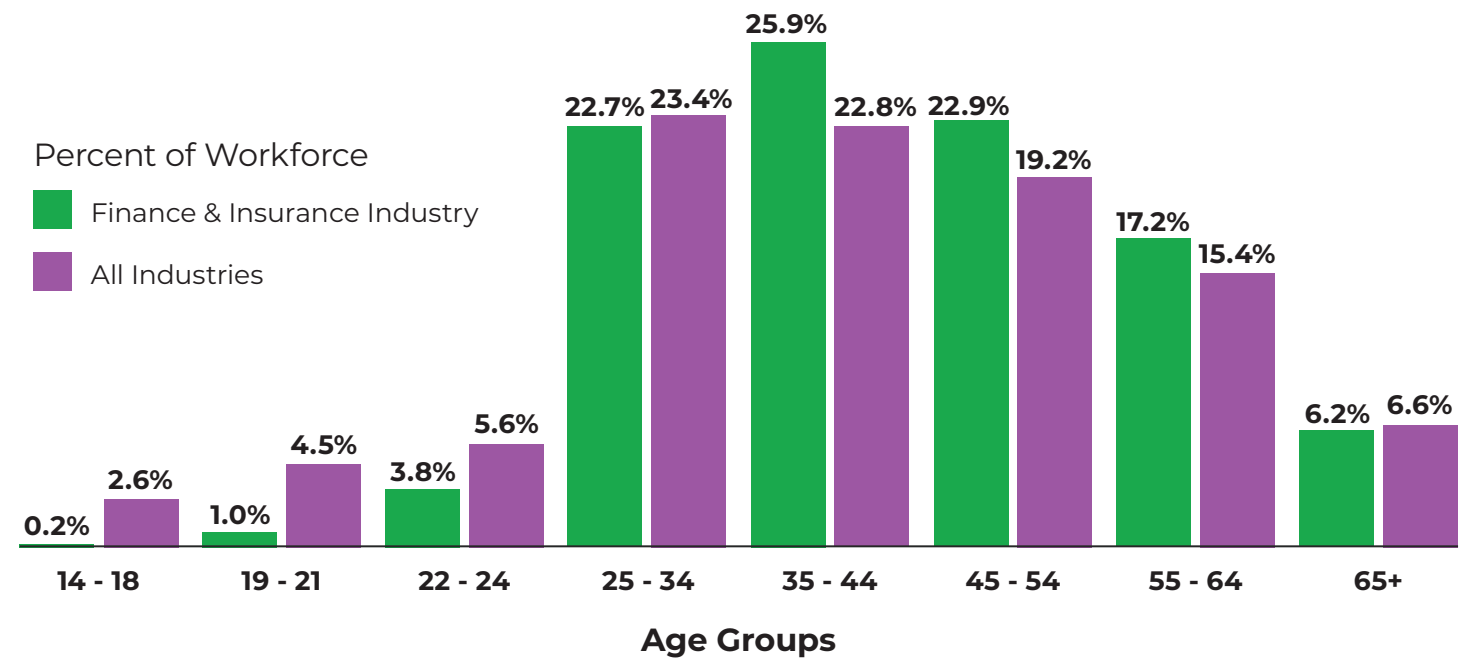
Source: Lightcast



Comparative Retirement Risk



Retirement risk in the finance and insurance sector is slightly higher than that across all industries in the region. This reflects an older labor force with 23.5% aged 55 and older and significantly fewer new entrants in the 14-24 age group.



Comparative Gender

Percent of Workforce

Finance & Insurance Industry

All Industries



Men

46.8%

52.8%

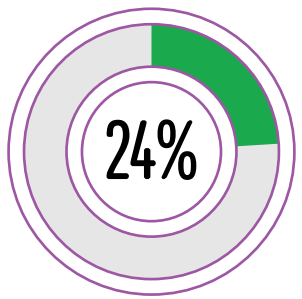


Women

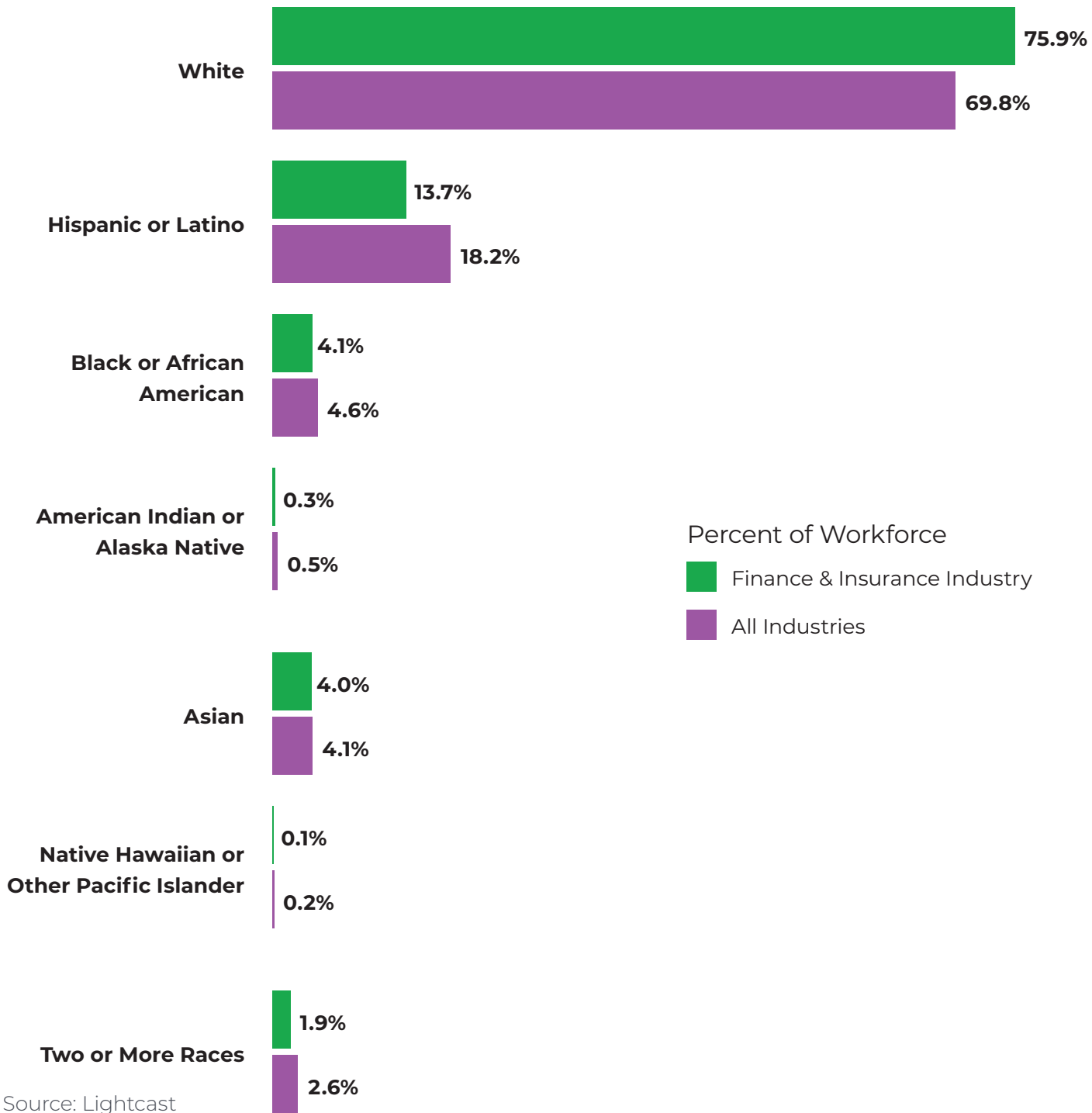
53.2%

47.2%

Comparative Racial Diversity



This bar chart shows the racial and ethnic diversity in the industry versus across all industries in the 15 county region. This is measured by a concept called 'total diversity,' which is the percent of racial or ethnic minorities employed in the sector versus the percent of racial and ethnic minorities employed across all industries. Finance and insurance is significantly less diverse than the overall average within the region, with overall diversity 6.5% lower than that across all industries.



Source: Lightcast

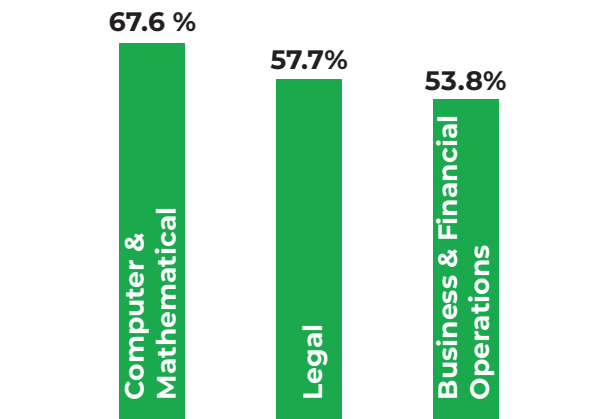


Telework and Automation Strategies

Remote Work Potential

37.5% Remote Work Capability for Sector

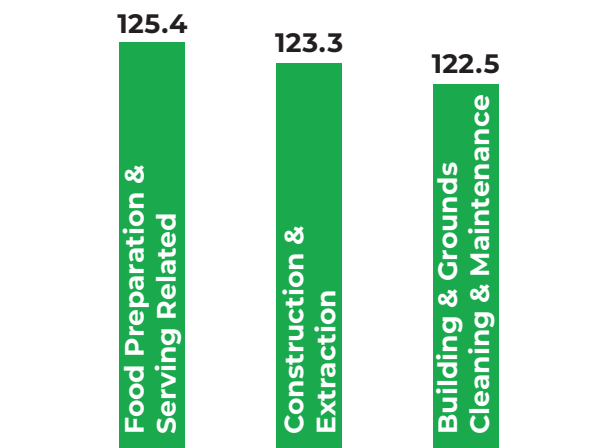
In a scarce labor market, a valid strategy for employers might be to review their staffing pattern and determine which positions, if any, can be employed remotely or on a hybrid work schedule. Approximately 37.5% of the workforce in finance and insurance has at least partial teleworking capacity.



Automation Index

92.0

Another valid strategy employers can use in today's scarce labor market is automation. Automation seldom replaces workers 1:1. Rather, automation leverages the productive capacity of fewer workers to allow for higher output. Examples of automation in finance and insurance are ATMs, insurance claims automation, and Artificial Intelligence screening calls in customer care centers.



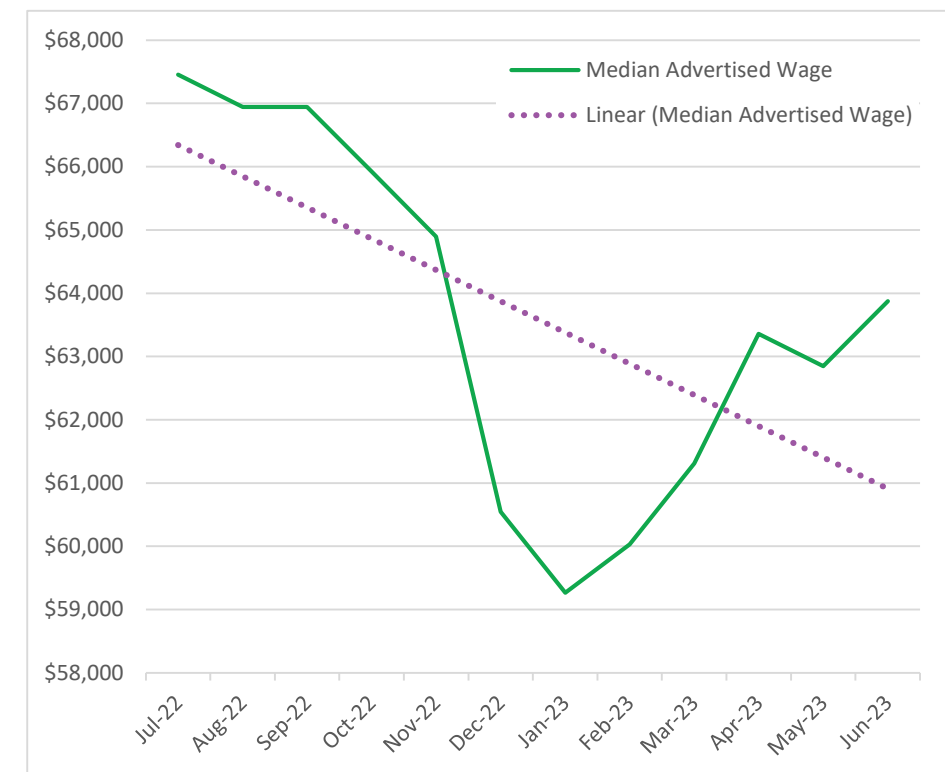
Source: Lightcast



Wages

Advertised Wage Trends

Over time, wages have been driven up due to the structural scarcity of the labor market. However, in the case of finance and insurance, wage offers have been adversely affected by the Federal Reserve increasing interest rates, which reduces the money supply by tightening credit.



Competitive Wage Analysis

The following table shows the top 20 occupations by percentage of total employment in the sector, as well as total employment across industries. For example, the finance and insurance sector employs 2,656 general and operations managers, but there are 43,782 employed across all industry sectors. This is important because the finance and insurance sector must compete with other sectors for critical talent, such as software developers, accountants and auditors, and customer service representatives. Average annual openings for each occupation is estimated according to known attrition (people leaving the occupation or retiring) as well as expected national and local growth in the occupation.

Median posted wage levels can be compared to estimated entry and experienced level wages, and the typical entry level education, as well as the typical on-the-job training (OJT) are shown to illustrate the potential for apprenticeships and OJT to supplement shortfalls in the traditional training pipeline.

The Standard Occupational Classification (SOC) system is used by Federal statistical agencies to classify workers into occupational categories for the purpose of collecting, calculating, or disseminating data.

Competitive Wage Analysis

SOC	Description	Jobs in Sector	% of Total Employment in Sector	Jobs Across all Industries	Average Annual Openings		Median Posted Wage	Entry Level Wage	Median Wage	Highly Experienced Level Wage	Typical On-the-Job Training	Typical Entry Level Education
11-1021	General & Operations Managers	2,656	2.2%	43,782	4,781		\$39.82	\$41.46	\$60.66	\$88.23	None	Bachelor's degree
11-3031	Financial Managers	3,648	3.0%	11,610	1,200		\$57.72	\$63.04	\$80.83	\$109.71	None	Bachelor's degree
13-1031	Claims Adjusters, Examiners, & Investigators	4,062	3.5%	5,420	456		\$31.63	\$28.77	\$34.29	\$43.95	Long-term OJT	High school diploma or GED
13-1161	Market Research Analysts & Marketing Specialists	2,174	1.8%	26,670	3,351		\$28.25	\$25.69	\$36.06	\$48.71	None	Bachelor's degree
13-1199	Business Operations Specialists, All Other	2,649	2.3%	42,410	4,428		\$34.83	\$29.44	\$38.93	\$51.78	None	Bachelor's degree
13-2011	Accountants & Auditors	2,800	2.4%	36,064	3,641		\$34.34	\$29.25	\$38.08	\$50.64	None	Bachelor's degree
13-2051	Financial & Investment Analysts	3,033	2.5%	6,343	595		\$39.75	\$35.86	\$45.67	\$59.68	None	Bachelor's degree
13-2052	Personal Financial Advisors	7,508	6.2%	7,858	795		\$27.57	\$30.03	\$48.42	\$74.91	Long-term OJT	Bachelor's degree
13-2053	Insurance Underwriters	1,898	1.6%	1,967	159		\$40.00	\$32.90	\$42.66	\$51.33	Moderate-term OJT	Bachelor's degree
13-2072	Loan Officers	4,573	3.9%	5,292	480		\$34.89	\$22.94	\$35.25	\$49.89	Moderate-term OJT	Bachelor's degree
15-1252	Software Developers	3,070	2.6%	43,195	4,546		\$58.95	\$48.40	\$62.08	\$76.85	None	Bachelor's degree
41-3021	Insurance Sales Agents	13,783	11.6%	14,258	1,547		\$31.20	\$20.61	\$28.91	\$42.48	Moderate-term OJT	High school diploma or GED
41-3031	Securities, Commodities, & Financial Services Sales Agents	8,389	7.0%	8,761	912		\$22.95	\$21.91	\$30.47	\$49.39	Moderate-term OJT	Bachelor's degree
43-1011	First-Line Supervisors of Office & Administrative Support Workers	2,699	2.3%	23,494	2,749		\$29.35	\$25.75	\$31.74	\$39.35	None	High school diploma or GED
43-3031	Bookkeeping, Accounting, & Auditing Clerks	1,534	1.3%	25,981	3,412		\$23.57	\$18.88	\$23.10	\$28.13	Moderate-term OJT	Some college, no degree
43-3071	Tellers	4,438	3.9%	4,532	497		\$19.02	\$16.93	\$18.53	\$21.11	Short-term OJT	High school diploma or GED
43-4051	Customer Service Representatives	7,140	6.0%	45,102	6,653		\$19.38	\$16.39	\$19.48	\$23.69	Short-term OJT	High school diploma or GED
43-4131	Loan Interviewers & Clerks	4,359	3.7%	5,133	531		\$23.45	\$19.34	\$23.09	\$28.23	Short-term OJT	High school diploma or GED
43-6014	Secretaries & Administrative Assistants, Except Legal, Medical, & Executive	1,681	1.4%	32,049	3,934		\$20.98	\$17.60	\$20.87	\$24.46	Short-term OJT	High school diploma or GED
43-9041	Insurance Claims & Policy Processing Clerks	1,937	1.6%	2,272	262		\$22.95	\$20.83	\$23.40	\$28.30	Moderate-term OJT	High school diploma or GED



Top Occupations

Top 20 Occupations Currently Listed
in the Colorado Urban Front Range

Top Occupations

These figures use information from unique job postings across the sector to show the number of jobs posted in the 15 county region during the last year and median posted salary. It is also important when planning staffing strategy to look at hires, separations and turnover rate for each of the occupations, whether the occupation is apprenticeable or not, and the top skills demanded over the prior 12-month period.

Discover more about each occupation by simply clicking on the respective icon.



Insurance Sales Agents

• Unique Postings	3,923
• Posted Salary	\$31.20
• Hires	5,200
• Separations	4,958
• Turnover Rate	35.6%
• Apprenticeable	No
Top Skills: Marketing, Insurance Sales, Sales Prospecting	



Securities, Commodities, & Financial Services Sales Agents

• Unique Postings	3,845
• Median Salary	\$22.95
• Hires	3,010
• Separations	2,779
• Turnover Rate	32.5%
• Apprenticeable	Yes
Top Skills: Financial Services, Loans, Mortgage Loans	



Personal Financial Advisors

• Unique Postings	1,837
• Median Salary	\$27.57
• Hires	2,094
• Separations	1,700
• Turnover Rate	22.5%
• Apprenticeable	No
Top Skills: Financial Services, Investments, Finance	



Customer Service Representatives

• Unique Postings	22,781
• Median Salary	\$19.38
• Hires	42,543
• Separations	42,400
• Turnover Rate	94.8%
• Apprenticeable	Yes
Top Skills: Call Center Experience, Data Entry, Merchandising	



Loan Officers

• Unique Postings	1,760
• Median Salary	\$34.89
• Hires	1,777
• Separations	1,821
• Turnover Rate	34.9%
• Apprenticeable	No
Top Skills: Loans, Mortgage Loans, Loan Origination	



Tellers

• Unique Postings	1,411
• Median Salary	\$19.02
• Hires	1,928
• Separations	2,360
• Turnover Rate	51.5%
• Apprenticeable	Yes
Top Skills: Cash Handling, Balancing (Ledger/Billing), Check Cashing	



Financial & Investment Analysts

• Unique Postings	4,497
• Median Salary	\$39.75
• Hires	2,983
• Separations	2,620
• Turnover Rate	42.6%
• Apprenticeable	No
Top Skills: Finance; Accounting; Financial Analysts	



Accountants & Auditors

• Unique Postings	11,394
• Median Salary	\$34.34
• Hires	19,535
• Separations	18,097
• Turnover Rate	51.4%
• Apprenticeable	Yes
Top Skills: Accounting, Auditing, Finance	



Loan Interviewers & Clerks

• Unique Postings	436
• Median Salary	\$23.45
• Hires	2,223
• Separations	2,423
• Turnover Rate	47.7%
• Apprenticeable	No
Top Skills: Loans, Loan Documentation, Mortgage Loans	



Claims Adjusters, Examiners, & Investigators

• Unique Postings	1,173
• Median Salary	\$31.63
• Hires	1,897
• Separations	2,141
• Turnover Rate	39.3%
• Apprenticeable	Yes
Top Skills: Claims Processing, Claims Resolution, Adjudication	



First-Line Supervisors of Office & Administrative Support Workers

• Unique Postings	7,240
• Median Salary	\$29.35
• Hires	15,875
• Separations	15,801
• Turnover Rate	68.3%
• Apprenticeable	No
Top Skills: Office Management, Accounting, Auditing	



Business Operations Specialists, All Other

• Unique Postings	2,400
• Median Salary	\$34.83
• Hires	24,611
• Separations	24,781
• Turnover Rate	59.4%
• Apprenticeable	No
Top Skills: Project Management, Auditing, Marketing	



Financial Managers

• Unique Postings	9,555
• Median Salary	\$57.72
• Hires	5,478
• Separations	4,217
• Turnover Rate	37.8%
• Apprenticeable	Yes
Top Skills: Accounting, Finance, Financial Statements	



Software Developers

• Unique Postings	35,423
• Median Salary	\$58.95
• Hires	19,234
• Separations	13,486
• Turnover Rate	33.0%
• Apprenticeable	Yes
Top Skills: Software Engineering, Computer Science, Agile Methodology	



General & Operations Managers

• Unique Postings	13,091
• Median Salary	\$39.82
• Hires	27,382
• Separations	23,014
• Turnover Rate	54.4%
• Apprenticeable	Yes
Top Skills: Operations Management, Marketing, Project Management	



Market Research Analysts & Marketing Specialists

• Unique Postings	5,968
• Median Salary	\$28.25
• Hires	16,674
• Separations	14,205
• Turnover Rate	55.3%
• Apprenticeable	Yes
Top Skills: Marketing, Social Media, Project Management	



Insurance Claims & Policy Processing Clerks

- Unique Postings 779
- Median Salary \$22.95
- Hires 1,163
- Separations 1,091
- Turnover Rate 48.9%
- Apprenticeable Yes
- Top Skills: Billing, Claims Processing; Claims Resolution



Insurance Underwriters

- Unique Postings 476
- Median Salary \$40.00
- Hires 623
- Separations 664
- Turnover Rate 33.8%
- Apprenticeable No
- Top Skills: Underwriting, Marketing, Finance



Secretaries & Administrative Assistants, Except Legal, Medical, & Executive

- Unique Postings 13,368
- Median Salary \$20.98
- Hires 23,670
- Separations 24,792
- Turnover Rate 78.0%
- Apprenticeable Yes
- Top Skills: Administrative Support, Data Entry, Invoicing



Bookkeeping, Accounting, & Auditing Clerks

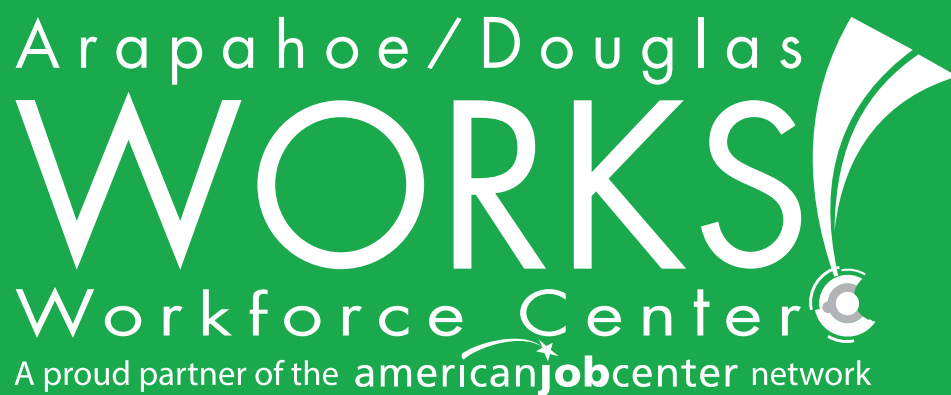
- Unique Postings 8,900
- Median Salary \$23.57
- Hires 19,880
- Separations 19,670
- Turnover Rate 76.9%
- Apprenticeable Yes
- Top Skills: Accounting, Accounts Payable, Invoicing

Source: Lightcast

Let's Talk!

There are a number of strategies you can employ to enhance employee recruitment and retention. The Arapahoe/Douglas Works! Business Services Team can help you strategize and implement these tactics. Get started by calling (303) 636-1359 or visiting <https://bit.ly/ADWBusinessServices>.





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