



2025

Finance & Insurance

INDUSTRY PROFILE

Colorado Urban Front Range

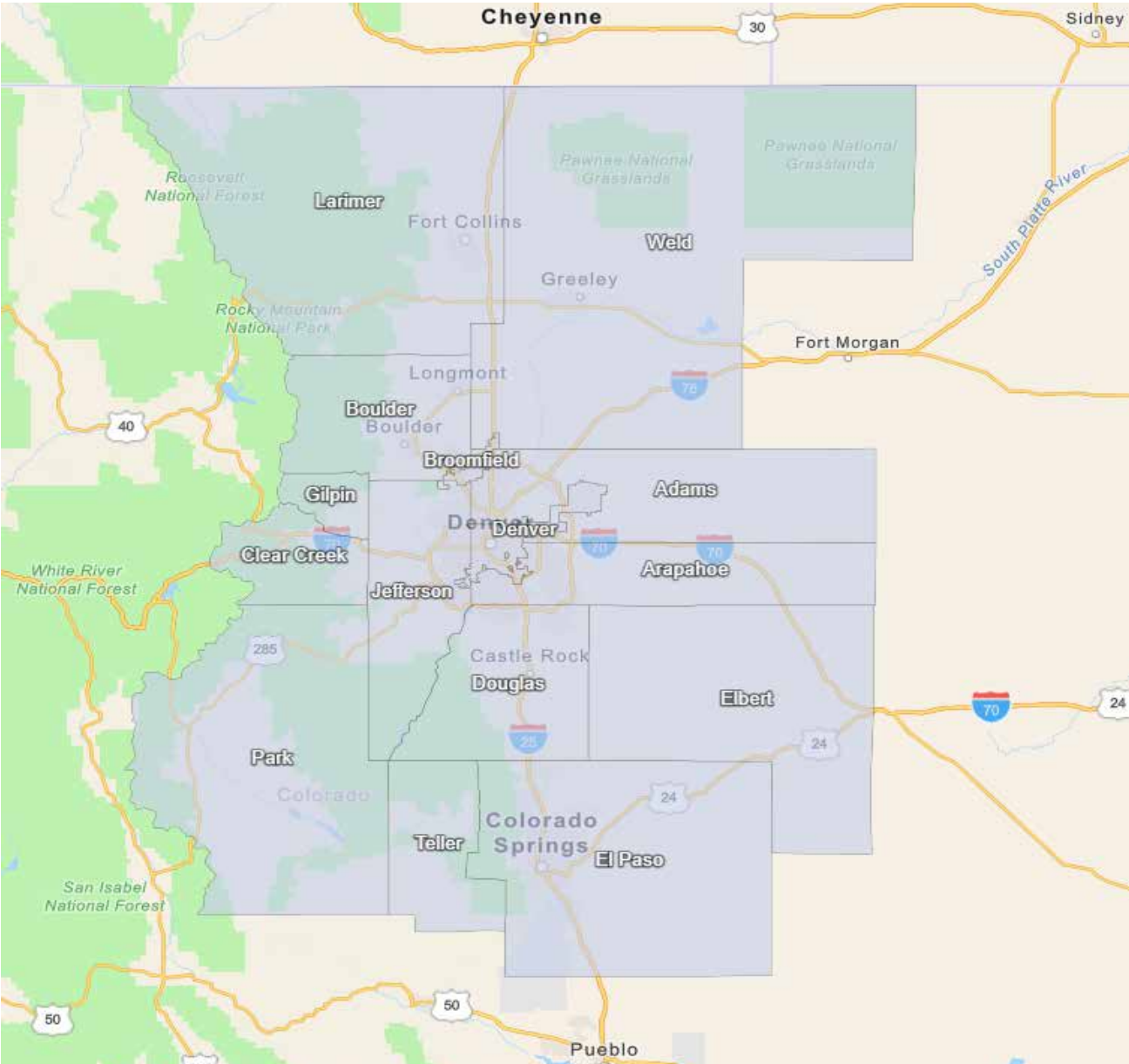


Arapahoe/Douglas
WORKFORCE BOARD
C O L O R A D O



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 2024, this 15 county region employed nearly 2.74 million people across all industries, and made up 83.3% of Colorado’s total employment.

In 2024, the Gross Regional Product (GRP) for the Urban Front Range was \$471.6 billion, which made up 1.7% of the national GRP.

Lightcast defines GRP as the final market value of all goods and services in the region.

To navigate directly to a specific section, click on the title in the list below. This will link directly to the corresponding page.

To return back to the Table of Contents, click on any section title. This will link back to the Table of Contents to allow easy navigation to other sections.

Table of Contents

03	Geographical Area
04	Industries Making Up The Sector
08	Historical Trends
10	Employment Concentration
14	Where Core Workforce Lives
17	Demographics
20	Telework and Automation Strategies
22	Wages
26	Top Occupations
31	Let’s Talk!



Industries Making up the Sector

Finance & Insurance

▲ 1.2% From prior year

4.2%

Total Jobs in CO
Urban Front Range

The finance & insurance sector employs 108,420 people in 12,532 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.'

In 2024, the sector had \$75.6 billion in sales, and contributed \$40.8 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.



108,420

Total Jobs



12,532

Establishments



75.6 B

Total Sales

Top Specialized Skills

- Financial Services
- Loans
- Marketing

Top Software Skills

- Microsoft Office
- SQL (Programming Language)
- Python (Programming Language)

Top Credentials

- Valid Driver's License
- FINRA Series 7 (General Securities Representative)
- Master Of Business Administration (MBA)

Source: Lightcast

Finance & Insurance Sector

Employment concentration is also known as location quotient. Location quotient measures industry employment concentration in a given geography relative to the national average. For example, employment in activities related to credit intermediation is 1.55 times more concentrated than the national average for this industry. The North American Industry Classification System (NAICS) is used to categorize businesses and organizations based on their primary economic activities. It is used throughout the United States, Mexico, and Canada.

Depository Credit Intermediation

NAICS 5221

Numbers to Know

- 19,109 jobs
- 1,465 establishments
- 0.67 employment concentration
- \$9.5 billion in sales
- 1.1% change to 2029
- \$112,949 average wage
- \$17,312 average employer paid benefits

Activities Related to Credit Intermediation

NAICS 5223

Numbers to Know

- 6,958 jobs
- 1,030 establishments
- 1.55 employment concentration
- \$4.3 billion in sales
- (4.0%) change to 2029
- \$132,107 average wage
- \$20,207 average employer paid benefits

Monetary Authorities-Central Bank

NAICS 5211

Numbers to Know

- 140 jobs
- 3 establishments
- 0.39 employment concentration
- \$65.9 million in sales
- (15.6%) change to 2029
- \$109,637 average wage
- \$13,263 average employer paid benefits

Nondepository Credit Intermediation

NAICS 5222

Numbers to Know

- 9,822 jobs
- 1,044 establishments
- 1.20 employment concentration
- \$5.8 billion in sales
- (0.4%) change to 2029
- \$140,729 average wage
- \$21,513 average employer paid benefits

Securities & Commodity Contracts Intermediation & Brokerage

NAICS 5231

Numbers to Know

- 7,524 jobs
- 851 establishments
- 0.97 employment concentration
- \$4.7 billion in sales
- (0.1%) change to 2029
- \$255,822 average wage
- \$47,963 average employer paid benefits

Securities & Commodity Exchanges

NAICS 5232

Numbers to Know

- 21 jobs
- 15 establishments
- 0.17 employment concentration
- \$88.4 million in sales
- 23.5% change to 2029
- \$307,568 average wage
- \$57,664 average employer paid benefits

Insurance Carriers

NAICS 5241

Numbers to Know

- 19,450 jobs
- 601 establishments
- 0.93 employment concentration
- \$13 billion in sales
- (2.7%) change to 2029
- \$121,217 average wage
- \$17,640 average employer paid benefits

Insurance & Employee Benefit Funds

NAICS 5251

Numbers to Know

- 145 jobs
- 38 establishments
- 0.71 employment concentration
- \$1.7 billion in sales
- 3.9% change to 2029
- \$138,129 average wage
- \$16,534 average employer paid benefits

Other Financial Investment Activities

NAICS 5239

Numbers to Know

- 16,687 jobs
- 3,371 establishments
- 1.68 employment concentration
- \$18.6 billion in sales
- 9.9% change to 2029
- \$206,869 average wage
- \$38,785 average employer paid benefits

Agencies, Brokerages, & Other Insurance Related Activities

NAICS 5242

Numbers to Know

- 28,188 jobs
- 3,996 establishments
- 1.02 employment concentration
- \$10.4 billion in sales
- 9.6% change to 2029
- \$118,877 average wage
- \$14,925 average employer paid benefits

Other Investment Pools & Funds

NAICS 5259

Numbers to Know

- 376 jobs
- 118 establishments
- 1.11 employment concentration
- \$7.6 billion in sales
- 0.9% change to 2029
- \$235,339 average wage
- \$27,657 average employer paid benefits



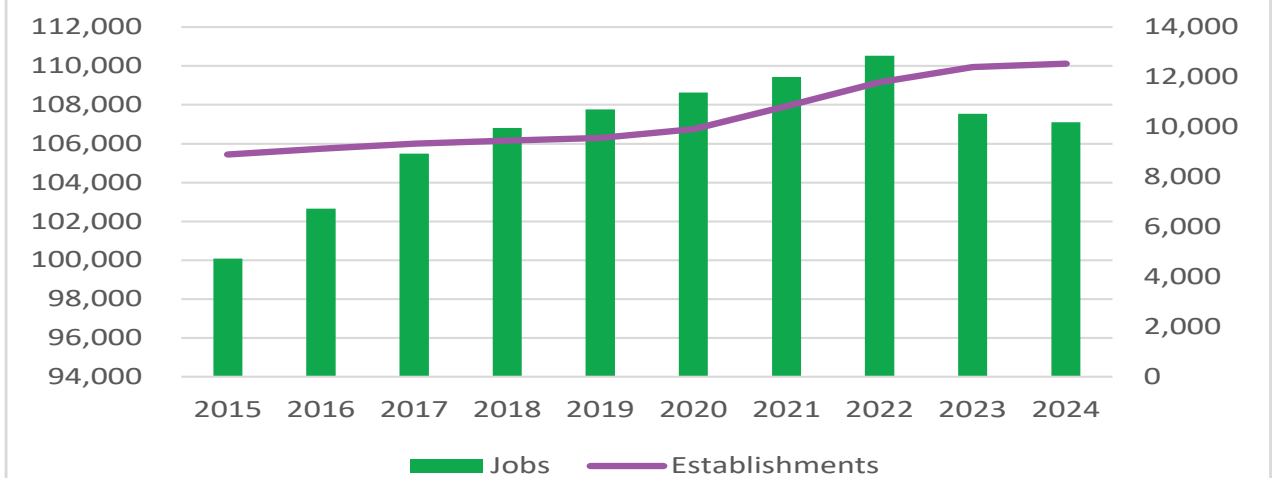
Historical Trends

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 2015 and 2024. 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.

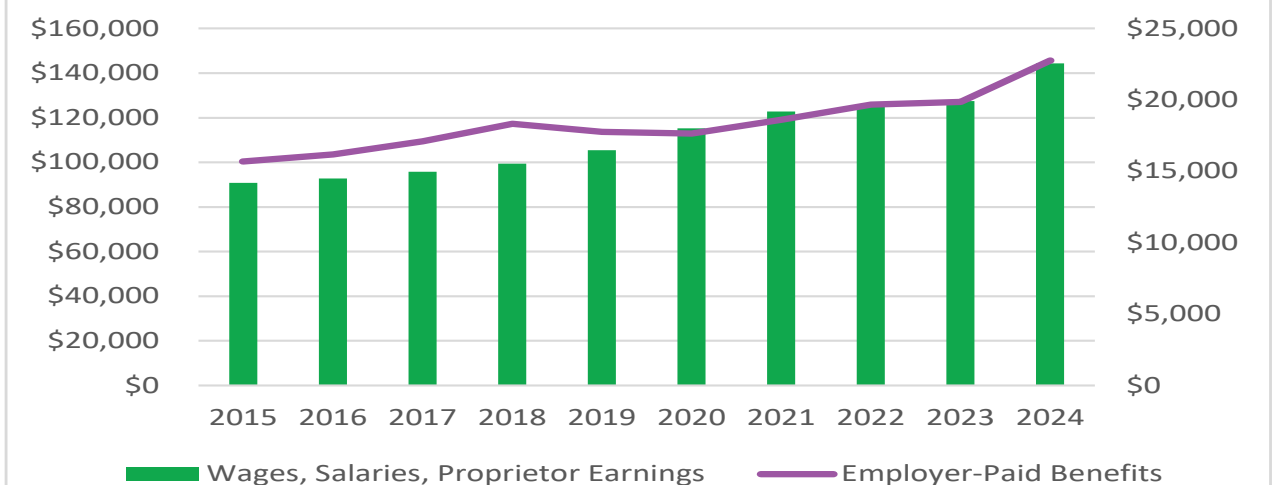
Historical Trends, Jobs & Establishments

Source: Lightcast



Historical Trends, Salaries & Employer-Paid Benefits

Source: Lightcast

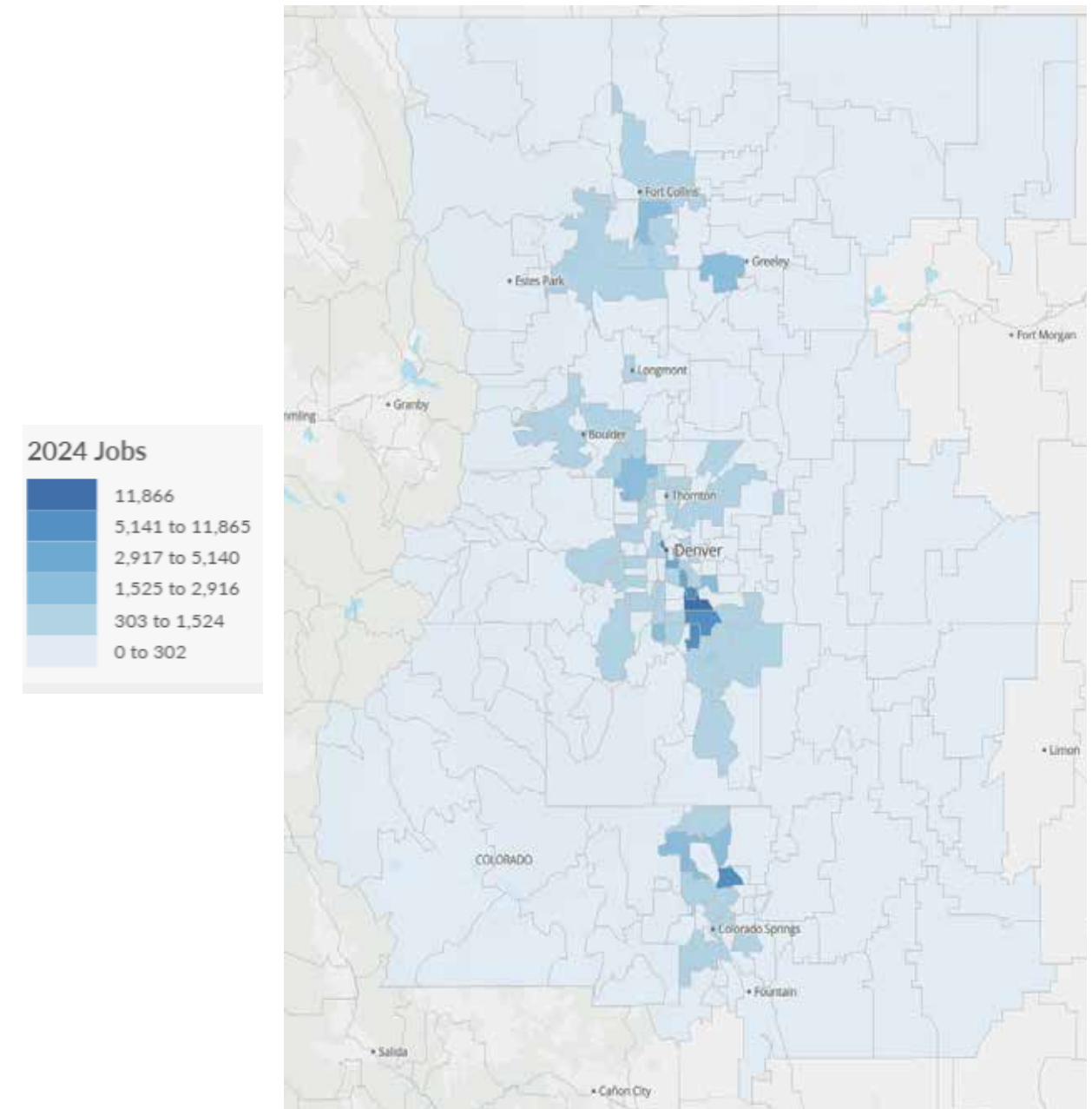


Source: Lightcast



Employment Concentration

Employment Concentration Map



Colorado Urban Front Range

The overall employment concentration in this sector is 1.24 times the national average, which suggests the region has a steady 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 securities and commodity exchanges while the lowest is in monetary authorities-central banks. Thus, a county that has mostly monetary authorities-central banks will have a lower average wage per worker.

ADAMS

- Jobs - 3,895
- Employment Concentration - 0.36
- Current Wages, Salaries, & Proprietor Earnings - \$99,320
- Benefits - \$14,442
- Top Businesses - Pedersen Alex Daylarsen Insurance, Colorado Pera, Sooper Credit Union

ARAPAHOE

- Jobs - 24,117
- Employment Concentration - 1.64
- Current Wages, Salaries, & Proprietor Earnings - \$140,715
- Benefits - \$21,835
- Top Businesses - Cobank, Elavon, Pulte Mortgage Llc

BOULDER

- Jobs - 4,225
- Employment Concentration - 0.50
- Current Wages, Salaries, & Proprietor Earnings - \$168,891
- Benefits- \$28,338
- Top Businesses - Elevations Credit Union, Techstars, Techstars Central Llc

DOUGLAS

- Jobs - 12,041
- Employment Concentration - 1.91
- Current Wages, Salaries, & Proprietor Earnings - \$153,968
- Benefits - \$25,450
- Top Businesses - Monarch Investment Management, Canvas Credit Union, Tokio Marine Hcc

EL PASO

- Jobs - 14,252
- Employment Concentration - 0.93
- Current Wages, Salaries, & Proprietor Earnings - \$96,368
- Benefits - \$14,454
- Top Businesses - T. Rowe Price, Ent Federal Investment Service, Mortgage Solutions Of Colorado

ELBERT

- Jobs - 119
- Employment Concentration - 0.56
- Current Wages, Salaries, & Proprietor Earnings - \$105,374
- Benefits - \$14,831
- Top Businesses - BMO North America Bank, Taylor Mortgage Group, Farmers State Bank Of Calhan

GILPIN

- Jobs - 10
- Employment Concentration - 0.05
- Current Wages, Salaries, & Proprietor Earnings - \$153,994
- Benefits- \$22,686
- Top Businesses - Mountain Communities Growing Cooperative Co, Wms Gaming Inc, White Eagle Investment

JEFFERSON

- Jobs - 7,156
- Employment Concentration - 0.67
- Current Wages, Salaries, & Proprietor Earnings - \$113,298
- Benefits - \$16,749
- Top Businesses - Eberls Claim Service, 5 Rings Financial, Credit Union Of Colorado

LARIMER

- Jobs - 3,870
- Employment Concentration - 0.51
- Current Wages, Salaries, & Proprietor Earnings - \$103,258
- Benefits - \$15,457
- Top Businesses - Mmi Inc, Afirm, Bank Of Colorado

BROOMFIELD

- Jobs - 1,810
- Employment Concentration - 1.00
- Current Wages, Salaries, & Proprietor Earnings - \$182,772
- Benefits - \$30,225
- Top Businesses - Partners Group Usa Inc, Omni Financial Service, Charter School Growth Fund

CLEAR CREEK

- Jobs - 14
- Employment Concentration - 0.09
- Current Wages, Salaries, & Proprietor Earnings - \$60,443
- Benefits- \$9,931
- Top Businesses - Citywide Banks, Evergreen National Bank, Western Union

DENVER

- Jobs - 32,319
- Employment Concentration - 1.32
- Current Wages, Salaries, & Proprietor Earnings - \$181,317
- Benefits - \$29,040
- Top Businesses - Colorado Restaurant Association, The Western Union Co, Janus Henderson Balanced T

PARK

- Jobs - 36
- Employment Concentration - 0.27
- Current Wages, Salaries, & Proprietor Earnings - \$115,400
- Benefits - \$15,665
- Top Businesses - TBK Bank, M & M Investment Group, Cal's Carpentry Cal Schafer

TELLER

- Jobs - 167
- Employment Concentration - 0.45
- Current Wages, Salaries, & Proprietor Earnings - \$91,998
- Benefits- \$13,098
- Top Businesses - United Healthcare, Wells Fargo Bank, Ent Credit Union

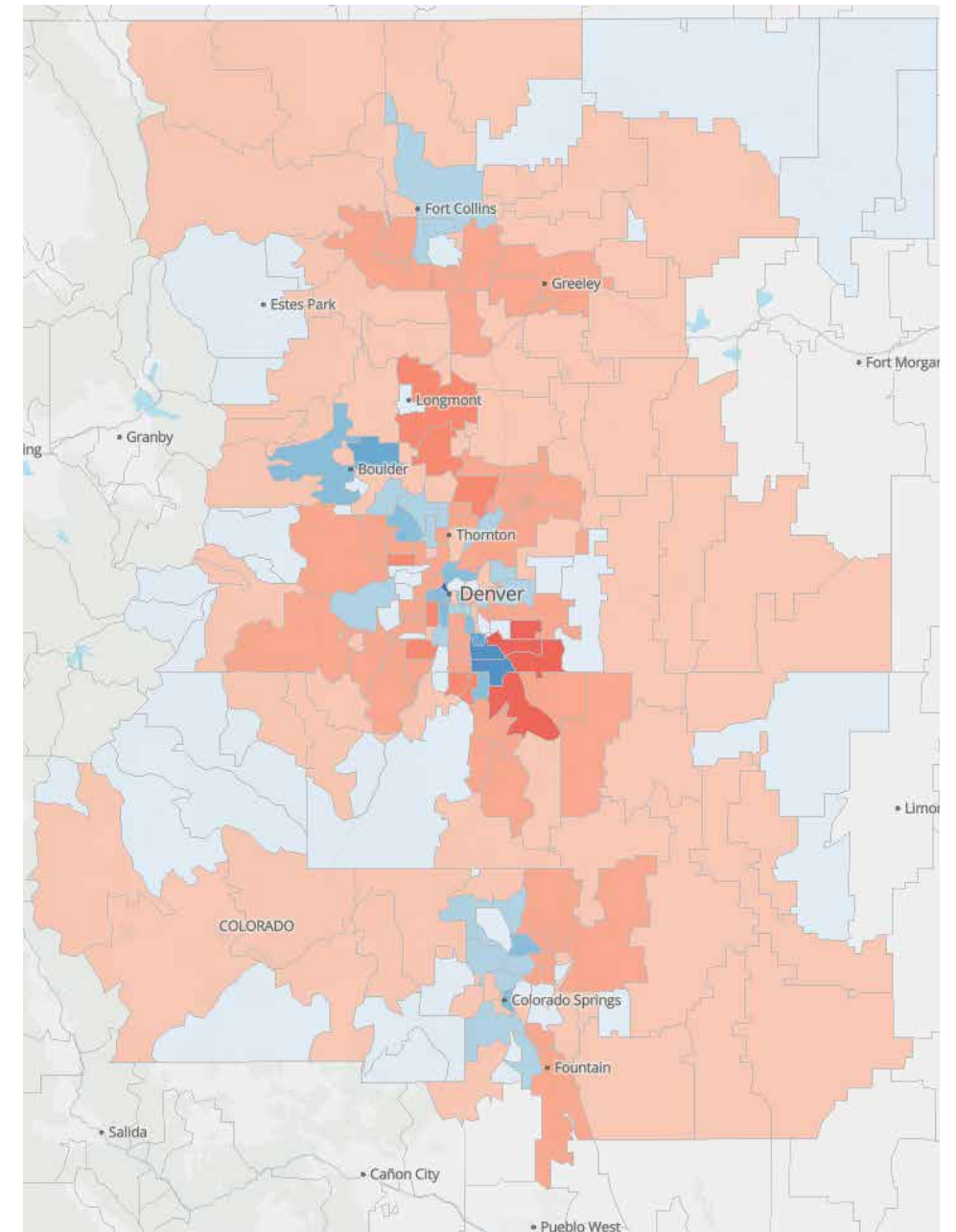
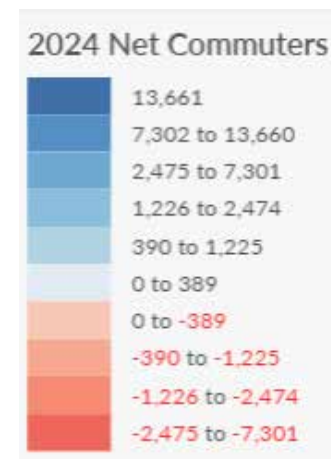
WELD

- Jobs - 3,079
- Employment Concentration - 0.60
- Current Wages, Salaries, & Proprietor Earnings - \$100,777
- Benefits- \$14,467
- Top Businesses - Golden Aluminum Inc, First National Bank Of Omaha, Pfs Insurance



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 goods 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

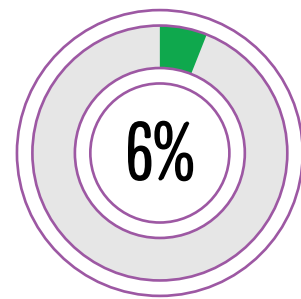
The table shows net commuters. For example, 33,110 people in these core finance and insurance jobs live in Jefferson County, while there are 24,407 employed there. This means 8,704 more finance and insurance professionals live in Jefferson County than work there. Note: the latest commuter data available is from 2024.

County	Net Commuters	Resident Workers	Jobs
Denver	27,546	39,161	66,708
Boulder	3,777	16,218	19,995
Arapahoe	3,125	34,067	37,192
Broomfield	624	4,533	5,157
Gilpin	19	231	250
Clear Creek	(7)	222	215
El Paso	(85)	30,023	29,938
Park	(371)	614	244
Teller	(399)	1,011	611
Larimer	(743)	13,727	12,984
Elbert	(803)	1,149	346
Adams	(3,802)	22,047	18,245
Weld	(7,669)	15,431	7,762
Douglas	(7,873)	23,453	15,581
Jefferson	(8,704)	33,110	24,407

Source: Lightcast



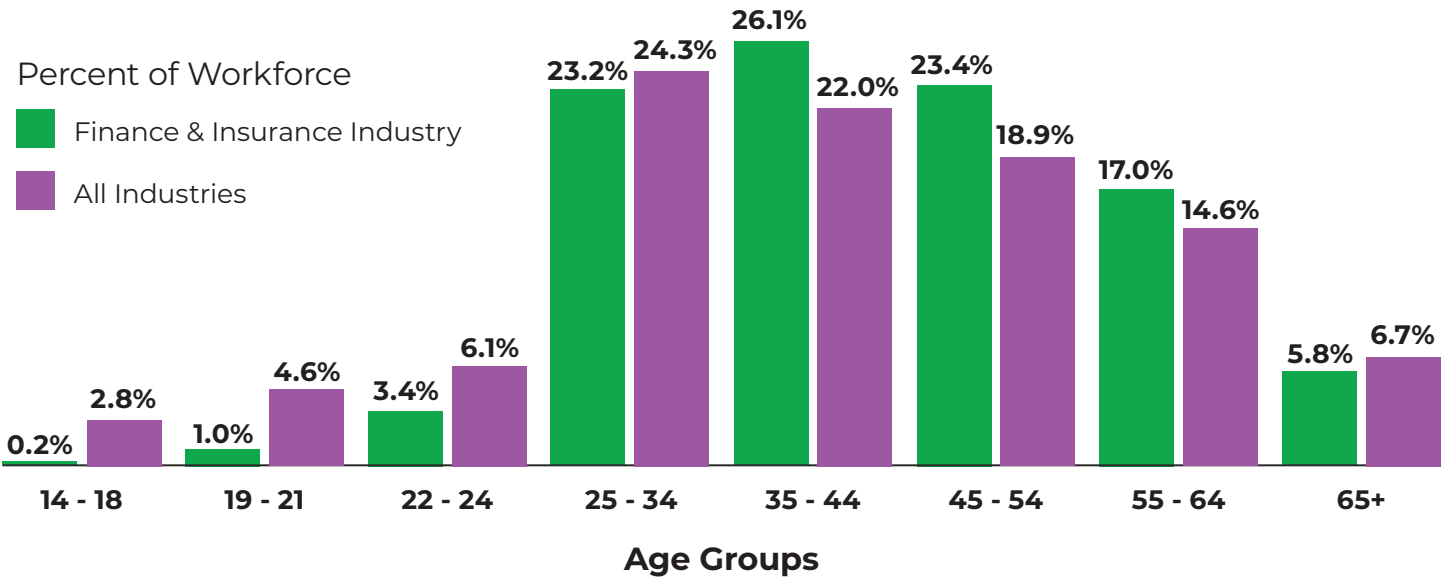
Comparative Retirement Risk



Retirement risk in finance and insurance is lower than that across all industries in the region. This reflects a younger labor force with significantly higher numbers in the 35 to 44 age group than the regional average across all industries. Over the next few years, retirement risk will grow based on the 55-64 age group. Also, note the low number of young people entering the industry.

Percent of Workforce

Finance & Insurance Industry
All Industries



Comparative Gender

Percent of Workforce

Finance & Insurance Industry
All Industries



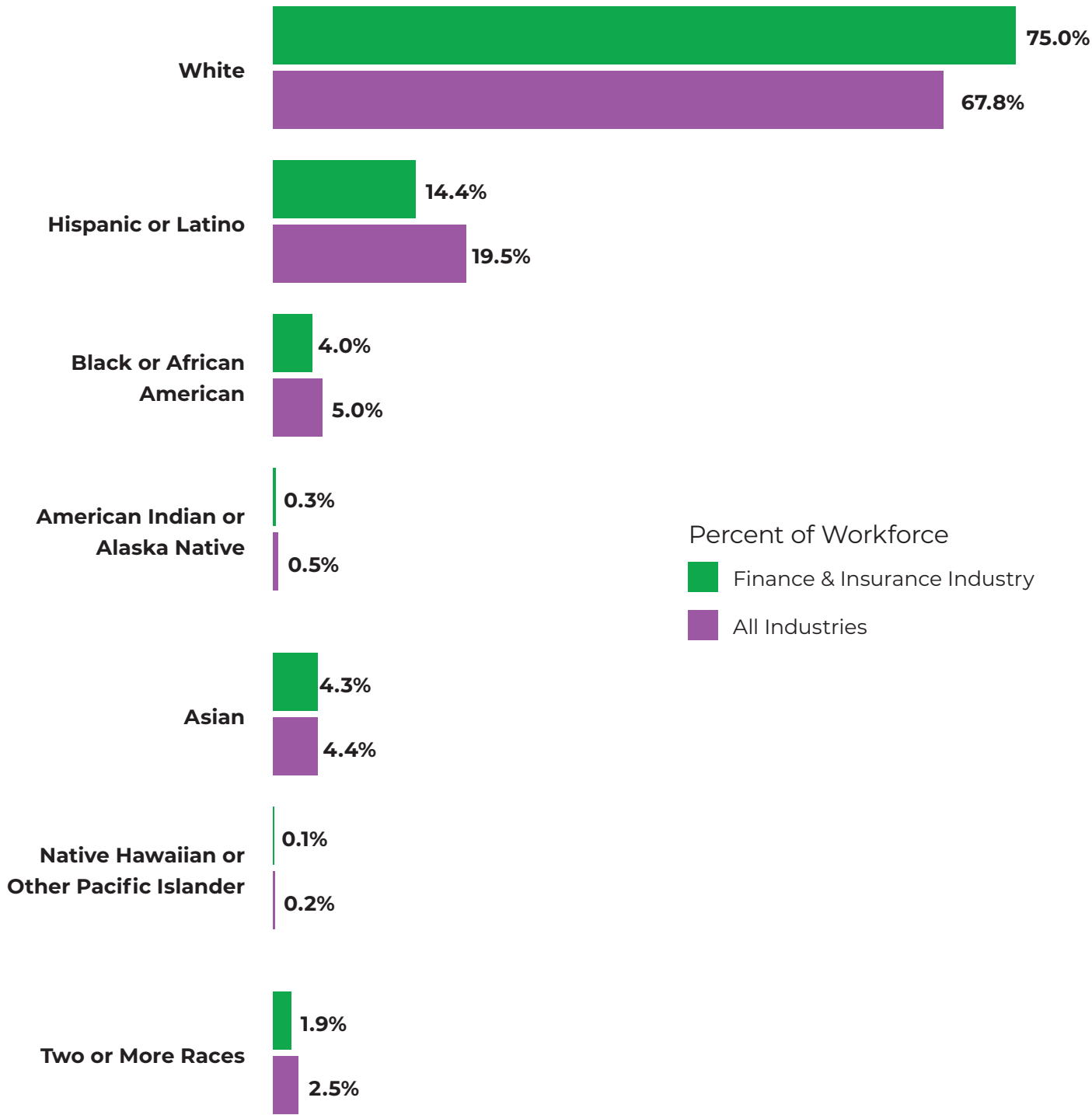
Men
46.3%
51.9%



Women
53.7%
48.1%

Demographics

These bar charts illustrate the racial and ethnic composition of the finance and insurance industry.



Percent of Workforce

Finance & Insurance Industry
All Industries

Source: Lightcast

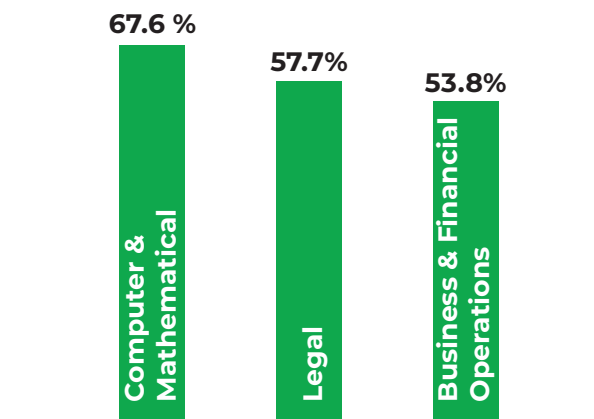


Telework and Automation Strategies

Remote Work Potential

37.2% Remote Work Capability for Sector

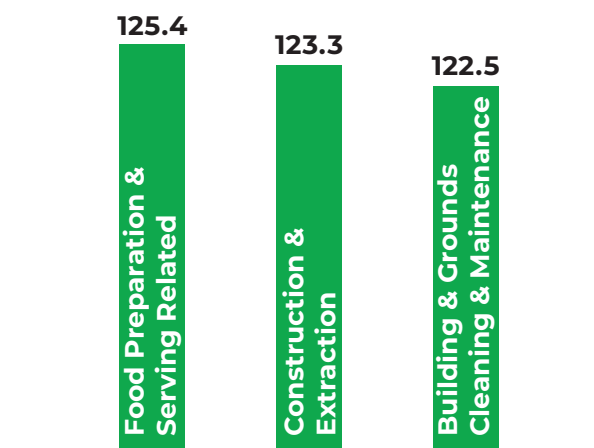
In a scarce labor market, a valid strategy for employers might be to review their staffing pattern and determine which positions, if any, can be employed remotely or on a hybrid work schedule. Approximately 37.2% of the workforce in finance and insurance has at least partial teleworking capacity.



Automation Index

91.2

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. Automation leverages the productive capacity of fewer workers to allow for higher output.



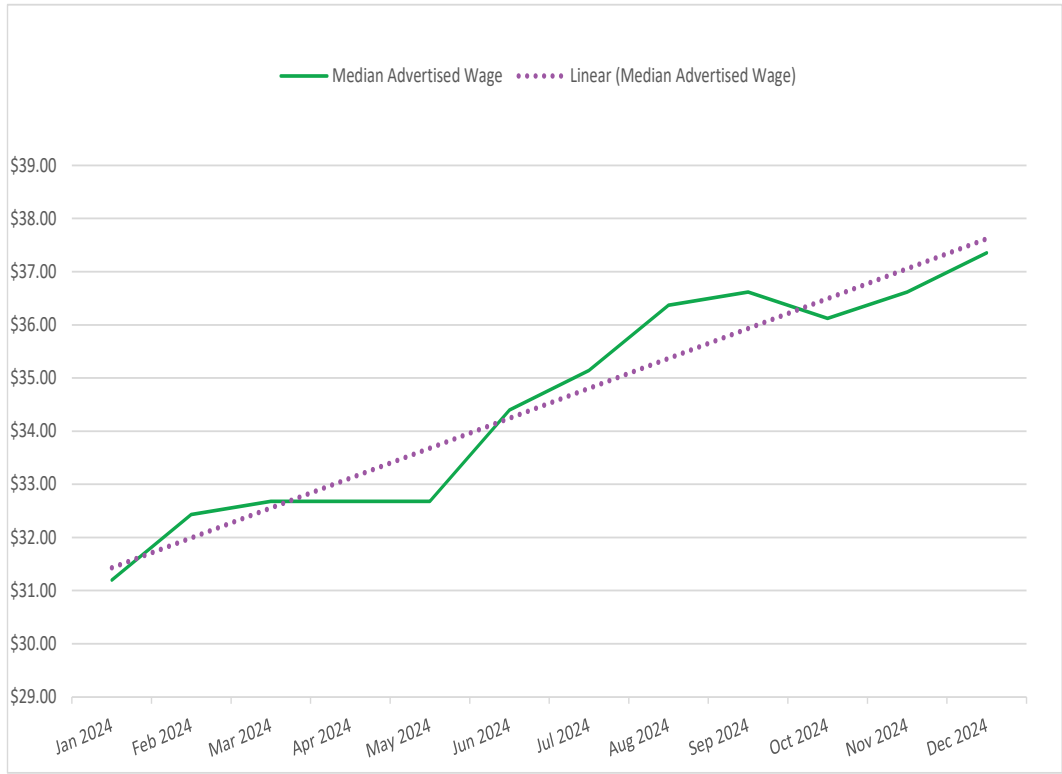
Source: Lightcast



Wages

Advertised Wage Trends

This line graph shows movement in advertised wages in jobs posted in the sector over the last year.



Competitive Wage Analysis

This 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 2,878 software developers, but there are 45,468 employed across all industry sectors. This is important because the finance and insurance sector must compete with other sectors for critical talent, such as accountants, financial managers, and customer service representatives. Average annual openings for each occupation are 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 and Operations Managers	2,451	2.2%	41,260	4,200		\$71.32	\$44.42	\$62.52	\$92.12	None	Bachelor's degree
11-3031	Financial Managers	3,031	2.8%	10,642	1,026		\$47.45	\$66.00	\$82.37	\$106.27	None	Bachelor's degree
13-1031	Claims Adjusters, Examiners, and Investigators	4,033	3.8%	5,476	393		\$36.55	\$29.77	\$37.31	\$45.58	Long-term OJT	High school diploma or GED
13-1111	Management Analysts	1,416	1.3%	13,197	1,502		\$56.49	\$35.00	\$45.76	\$60.49	None	Bachelor's degree
13-1161	Market Research Analysts and Marketing Specialists	1,994	1.8%	25,285	2,887		\$45.42	\$28.25	\$37.40	\$50.67	None	Bachelor's degree
13-1199	Business Operations Specialists, All Other	2,487	2.3%	43,849	4,283		\$56.98	\$30.72	\$40.54	\$56.46	None	Bachelor's degree
13-2011	Accountants and Auditors	2,289	2.1%	31,998	2,972		\$38.52	\$32.52	\$41.52	\$54.85	None	Bachelor's degree
13-2051	Financial and Investment Analysts	3,504	3.2%	8,162	638		\$48.12	\$36.20	\$47.06	\$61.75	None	Bachelor's degree
13-2052	Personal Financial Advisors	5,233	4.8%	5,522	453		\$34.89	\$31.83	\$45.73	\$63.91	Long-term OJT	Bachelor's degree
13-2053	Insurance Underwriters	1,944	1.8%	2,037	151		\$52.55	\$35.07	\$46.20	\$58.78	Moderate-term OJT	Bachelor's degree
13-2072	Loan Officers	3,700	3.5%	4,395	331		\$25.42	\$24.49	\$36.76	\$51.93	Moderate-term OJT	Bachelor's degree
15-1252	Software Developers	2,878	2.6%	45,468	4,124		\$62.89	\$51.20	\$65.21	\$81.29	None	Bachelor's degree
41-3021	Insurance Sales Agents	12,981	11.8%	13,446	1,359		\$31.20	\$21.47	\$29.22	\$44.82	Moderate-term OJT	High school diploma or GED
41-3031	Securities, Commodities, and Financial Services Sales Agents	9,399	8.7%	9,926	823		\$23.45	\$25.99	\$35.67	\$59.46	Moderate-term OJT	Bachelor's degree
43-1011	First-Line Supervisors of Office and Administrative Support Workers	2,415	2.2%	22,750	2,353		\$31.69	\$27.32	\$33.72	\$41.82	None	High school diploma or GED
43-3071	Tellers	4,239	4.0%	4,392	439		\$20.37	\$18.00	\$19.78	\$22.08	Short-term OJT	High school diploma or GED
43-4051	Customer Service Representatives	6,587	6.1%	42,324	5,958		\$23.20	\$17.91	\$21.02	\$24.88	Short-term OJT	High school diploma or GED
43-4131	Loan Interviewers and Clerks	2,846	2.7%	3,492	304		\$24.55	\$21.36	\$24.39	\$28.87	Short-term OJT	High school diploma or GED
43-6014	Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	1,352	1.2%	29,783	3,468		\$23.38	\$18.65	\$21.93	\$25.94	Short-term OJT	High school diploma or GED
43-9041	Insurance Claims and Policy Processing Clerks	1,770	1.6%	2,175	236		\$30.77	\$22.03	\$26.42	\$30.39	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, what the percent of employment in the sector is, 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

• % Employment	11.8%
• Unique Postings	850
• Posted Salary	\$31.20
• Hires	4,512
• Separations	4,365
• Turnover Rate	33.4%
Top Skills: Insurance Sales, Sales Prospecting, Marketing	



Securities, Commodities, & Financial Services Sales Agents

• % Employment	8.7%
• Unique Postings	1,854
• Posted Salary	\$23.45
• Hires	3,078
• Separations	3,748
• Turnover Rate	38.2%
Top Skills: Financial Services, Loans, Cash Handling	



Customer Service Representatives

• % Employment	6.1%
• Unique Postings	1,715
• Posted Salary	\$23.20
• Hires	34,574
• Separations	37,361
• Turnover Rate	89.1%
Top Skills: Financial Services, Balancing (Ledger/Billing), Cash Handling	



Personal Financial Advisors

• % Employment	4.8%
• Unique Postings	652
• Posted Salary	\$34.89
• Hires	1,564
• Separations	1,466
• Turnover Rate	27.3%
Top Skills: Financial Services, Investments, Financial Planning	



Tellers

• % Employment	4.0%
• Unique Postings	701
• Posted Salary	\$20.37
• Hires	1,881
• Separations	3,108
• Turnover Rate	69.5%
Top Skills: Cash Handling, Teller Transactions, Mobile Banking	



Claims Adjusters, Examiners, & Investigators

• % Employment	3.8%
• Unique Postings	699
• Posted Salary	\$36.55
• Hires	1,934
• Separations	2,217
• Turnover Rate	40.5%
Top Skills: Claims Processing, Subrogation, Claims Resolution	



Software Developers

• % Employment	2.6%
• Unique Postings	609
• Posted Salary	\$62.89
• Hires	20,717
• Separations	21,541
• Turnover Rate	49.7%
Top Skills: Computer Science, Agile Methodology, Software Development	



Business Operations Specialists, All Other

• % Employment	2.3%
• Unique Postings	18
• Posted Salary	\$56.98
• Hires	27,812
• Separations	27,338
• Turnover Rate	63.5%
Top Skills: Cyber Security, Risk Management, Application Security	



Loan Officers

• % Employment	3.5%
• Unique Postings	754
• Posted Salary	\$25.42
• Hires	1,544
• Separations	2,213
• Turnover Rate	50.4%
ion by simply clicking on the res	



Financial & Investment Analysts

• % Employment	3.2%
• Unique Postings	437
• Posted Salary	\$48.12
• Hires	3,607
• Separations	3,709
• Turnover Rate	46.4%
Top Skills: Finance, Accounting, Investments	



First-Line Supervisors of Office & Administrative Support Workers

• % Employment	2.2%
• Unique Postings	590
• Posted Salary	\$31.69
• Hires	10,453
• Separations	10,673
• Turnover Rate	47.6%
Top Skills: Financial Services, Marketing, Business Planning	



General & Operations Managers

• % Employment	2.2%
• Unique Postings	299
• Posted Salary	\$71.32
• Hires	19,915
• Separations	19,555
• Turnover Rate	8.8%
Top Skills: Project Management, Finance, Marketing	



Financial Managers

• % Employment	2.8%
• Unique Postings	1,057
• Posted Salary	\$47.45
• Hires	4,346
• Separations	4,391
• Turnover Rate	42.7%
Top Skills: Loans, Financial Services, Mortgage Loans	



Loan Interviewers & Clerks

• % Employment	2.7%
• Unique Postings	160
• Posted Salary	\$24.55
• Hires	1,830
• Separations	2,691
• Turnover Rate	76.8%
Top Skills: Loans, Mortgage Loans, Underwriting	



Accountants & Auditors

• % Employment	2.1%
• Unique Postings	235
• Posted Salary	\$38.52
• Hires	16,753
• Separations	16,721
• Turnover Rate	53.5%
Top Skills: Accounting, Auditing, Finance	



Market Research Analysts & Marketing Specialists

• % Employment	1.8%
• Unique Postings	232
• Posted Salary	\$45.42
• Hires	17,877
• Separations	17,971
• Turnover Rate	73.4%
Top Skills: Marketing, Business Development, Financial Services	



Insurance Underwriters

• % Employment	1.8%
• Unique Postings	344
• Posted Salary	\$52.55
• Hires	680
• Separations	815
• Turnover Rate	40.1%
Top Skills: Underwriting, Marketing, Risk Management	



Insurance Claims & Policy Processing Clerks

• % Employment	1.6%
• Unique Postings	205
• Posted Salary	\$30.77
• Hires	970
• Separations	1,068
• Turnover Rate	50.5%
Top Skills: Subrogation, Claims Processing, Claims Resolution	



Management Analysts

• % Employment	1.3%
• Unique Postings	500
• Posted Salary	\$56.49
• Hires	7,056
• Separations	6,800
• Turnover Rate	53.9%
Top Skills: Data Analysis, Project Management, SQL (Programming Language)	



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

• % Employment	1.2%
• Unique Postings	208
• Posted Salary	\$23.38
• Hires	16,016
• Separations	15,733
• Turnover Rate	53.4%
Top Skills: Administrative Support, Office Supply Management, Travel Arrangements	

Source: Lightcast

Let's Talk!

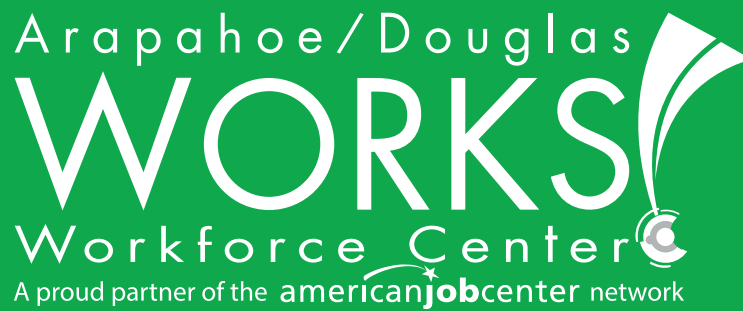
There are a number of strategies you can employ to enhance employee recruitment and retention. The Arapahoe/Douglas Works! Business Services Team can help you strategize and implement these tactics. Get started by calling (303) 636-1359 or visiting <https://bit.ly/ADWBusinessServices>.



The Colorado Apprenticeship Hub serves as a resource for companies seeking to engage in registered apprenticeship programs in Colorado. The Hub provides apprenticeship-related services at no cost to employers.

If you want to connect to a consultant, please email the team at apprenticeship@arapahoe.gov





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(~78 percent) through the U.S. Department of Labor. Additionally, ~22 percent
(\$5,326,786.07) is financed by non-federal sources.