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FINANCIAL

January 14, 2026

## Broncos playoffs, powder days, and tight budgets: Coloradans won't sacrifice the fun they love most

New Red Rocks Credit Union survey finds sports and outdoor fandom run far deeper in Colorado than nationally, shaping how residents make financial tradeoffs



**LITTLETON, CO (January 14, 2026)** | As the Denver Broncos charge into the NFL playoffs with home-field advantage, a new survey from **Red Rocks Credit Union** finds Colorado fans are literally budgeting around game day and time outside – even as rising costs force most households to tighten their belts. Nationally, about four-in-ten adults say they follow professional or college sports at least somewhat closely, but in Colorado that figure jumps to seven-in-ten, underscoring how deeply fandom shapes residents' daily lives and financial decisions.

The December 2025 survey of 300 Colorado residents found that 70% follow pro or college sports at least somewhat closely, including 43% who follow closely, and 49% attend live sporting events or watch games on TV at least weekly during the season. At the same time, 83% say rising costs in Colorado have at least somewhat forced them to change how they live or spend.

"Colorado really does operate in a different league when it comes to sports and outdoor culture," said Darius Wise, CEO of Red Rocks Credit Union. "People are feeling real pressure from housing, groceries and utilities, but they are making intentional choices to protect the experiences that matter most to them."

### Fans Will Bend Budgets, Not Miss Games

The survey shows fans are willing to make concrete spending tradeoffs to stay in the stands and on the couch for big games.

- 43% of Coloradans are at least somewhat willing to make financial tradeoffs – such as cutting back on other expenses – to continue attending sporting events.
- Among those who follow sports very closely, willingness to make tradeoffs jumps to 75%, and 65% of this group attend or watch games multiple times per week during the season.
- Even as 54% cite groceries and food and 53% cite rent or mortgage as top financial concerns, dedicated fans are far less likely to cut sporting events to save money than other discretionary expenses.

"With the Broncos' playoff run and a packed winter sports calendar, many Coloradans are mapping their schedules around the next kickoff or tip-off," Wise said. "People are clearly feeling the pinch at the grocery store and with housing costs, but they're choosing to trim around the edges so they don't have to give up Sunday at Mile High or a night at Ball Arena. That tells us finances here aren't just about dollars and cents – they're about protecting the moments and communities that make Colorado feel like home."

### Outdoor Life Is a "Non-Negotiable" Line Item

If sports are sacred in Colorado, the outdoors is a core part of everyday life. The survey finds Coloradans consistently prioritize time outside, even when budgets are under pressure.

- 54% of respondents participate in sports or fitness activities at least weekly, and this rises to 75% among those who follow sports very closely.
- Nearly seven in 10 Coloradans (68%) say they enjoy outdoor and nature activities such as hiking, backpacking, camping and visiting state or national parks – making it the most popular recreational category in the



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survey. Only 21% said they would cut outdoor activities to save money, a figure nearly identical to those willing to cut back on groceries or household essentials.

- 60% are at least somewhat willing to make financial tradeoffs to afford outdoor or leisure activities, and only 21% say they would cut outdoor activities to save money – compared with 75% who would cut dining out and 56% who would scale back travel or vacations.

"In Colorado, the outdoors has shifted from a nice-to-have to something people are unwilling to give up, even as budgets tighten," Wise said. "People will skip a few dinners out or delay a big trip, but they are not willing to give up a powder day, a trail run or time at the park with their kids. We see more members asking how to plan around the life they love instead of cutting it out altogether."

#### Living With Pressure, Aiming for Security

While Coloradans work hard to preserve the things they love, the survey underscores that many are walking a financial tightrope.

- 83% say rising costs in Colorado have forced them to change how they live or spend money, either definitely or somewhat.
- 56% rely on savings or emergency funds at least sometimes to cover expenses, and 13% report having no savings at all, a share that rises to 21% among residents who do not follow sports closely.
- 54% list groceries and food as a top financial concern, followed closely by rent or mortgage (53%), utility bills (45%) and car-related costs (40%).

Despite this, Coloradans prioritize security and balance rather than unlimited income.

- 34% say they prioritize saving but allow room for meaningful experiences when describing their saving and spending behavior.
- In the long term, 43% say their financial goal is best described as feeling financially secure and enjoying life, outpacing those whose priority is simply getting by month to month (18%) or earning as much as possible (8%).

"Coloradans are telling us financial health isn't about stockpiling cash — it's about feeling steady enough to say yes to the things that matter most," Wise said. "That might mean a budget that specifically sets aside money for lift tickets or rec league fees, and a plan for how to handle an unexpected bill without derailing everything. Our role as a community credit union is to help people build that kind of durable, real-life plan."

#### Who Coloradans Trust for Financial Help

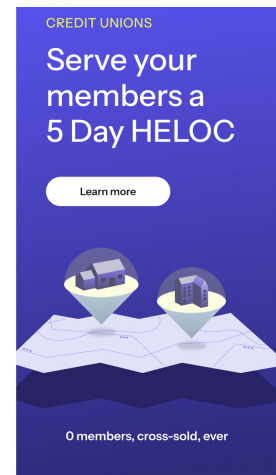
While many Coloradans are actively managing tighter budgets, the survey reveals a meaningful gap in how comfortable people feel seeking financial guidance.

- 56% agree they feel comfortable going to their financial institution for help and support with their finances, but roughly one-third do not, leaving many residents navigating rising costs on their own.

"Seeing that so many Coloradans don't feel fully comfortable asking for help is a wake-up call for all of us in financial services," Wise added. "At Red Rocks, that means more proactive conversations about budgeting for game tickets and ski passes right alongside rent, groceries and credit card debt."

#### Methodology

The Red Rocks Credit Union Colorado Red Rocks Credit Union Colorado Sports, Outdoors & Finances Survey was conducted online using Pollfish from December 19–20, 2025, among a representative sample of 300



### Red Rocks Credit Union

Red Rocks Credit Union has been serving Colorado communities since 1979 with a mission to enrich lives through personalized financial solutions, compassionate service, and community leadership. Based in Littleton, Red Rocks serves almost 18,000 members across Arapahoe, Douglas, and Jefferson Counties, offering both in-person support and modern digital banking tools, including a mobile app and robust online services. As a member-owned, not-for-profit financial cooperative, Red Rocks is committed to helping individuals and families thrive across all stages of life and was recently honored with a Titan 100 Award for excellence in community banking. For more information, visit [www.redrocks.org](http://www.redrocks.org)

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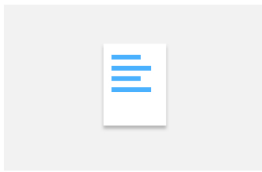
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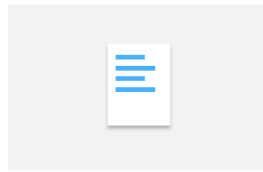
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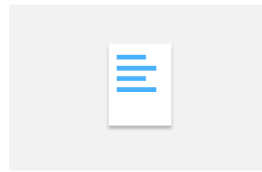
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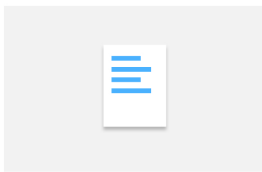
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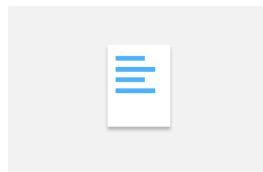
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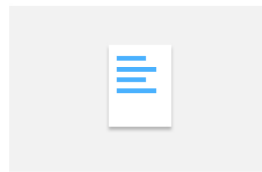
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