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# Clovis MainStreet: Community Economic Assessment

Jeffrey Mitchell

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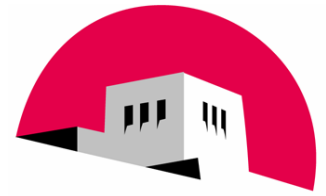
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# CLOVIS MAINSTREET: COMMUNITY ECONOMIC ASSESSMENT

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New Mexico Economic Development Department

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# CLOVIS – COMMUNITY ECONOMIC ASSESSMENT

## 1. Demographics<sup>1</sup>:

- a. Clovis' population in 2000 was 32,540, three times larger than any other town in the New Mexico Eastern Plains region (NMEP) and second to only Roswell (45,451) in eastern New Mexico.<sup>2</sup> Between 1990 and 2000, Clovis' population grew by 5 percent, roughly on par with patterns in Curry County and the NMEP region, but well below the 20 percent increase in New Mexico as a whole. There is some evidence of a 'graying' of the local population – the senior population is the fastest growing cohort, more households now receive incomes from social security and retirement, and fewer receive income from employment than ten years ago. However, the trend is far less pronounced in Clovis than in other, more rural communities within the NMEP region and is offset by a reasonably strong 7 percent growth in the number of children under 18 years old.
- b. The racial and ethnic composition of Clovis' population, as of 2000, was 56 percent White/non-Hispanic; 33 percent Hispanic, and about 6 percent Black or African American/non-Hispanic. As in nearly every community in New Mexico, the trend is toward a greater Hispanic presence. During the 10-year period from 1990 to 2000, the Hispanic community was the only segment of the population to grow, up by 7 percent. By contrast, the White/Non-Hispanic population fell by more than 20 percent and the Black/non-Hispanic population fell by 5 percent. It is important to note that the growth of the Hispanic population in Clovis is not exceptional – the rate of growth of this population matches that of the state and is well below the 61 percent increase throughout the U.S. Rather, it is the decline in the non-Hispanic population that accounts for the increase of the Hispanic population as a share of the total.
- c. The improvement in level of educational attainment in Clovis is consistent with that of other parts of the NMEP region, but given the city's role as a regional center, the failure to exceed these standards is disappointing. The problem is greatest at the higher levels of education. The proportion of the 25 years old and over population without a high school degree is only slightly higher than the statewide rate; however, only 23 percent of the same population has a post-secondary degree, well below the statewide

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<sup>1</sup> See Table 1 in the appendix. Local area demographic, housing, and economic data is not available beyond the 2000 Decennial Census.

<sup>2</sup> For the purposes of this report, the NMEP is comprised of Curry, Roosevelt, Guadalupe, De Baca and Quay Counties.

rate of 29 percent and only slightly higher than the overall average for the region. This is important because, as is described later in this report, Clovis is failing to live up to its potential as the higher-order service center in the region, a function that requires higher levels of educational attainment in order to meet the demand for more numerous managerial and professional occupations.

## 2. Housing<sup>3</sup>:

- a. Between 1990 and 2000, Clovis' housing stock grew by 10 percent, slightly ahead of the 7 percent increase in new household formation. Growth was much stronger in the rental sector (13 percent) than in the owner-occupied sector (3 percent). Vacancy rates were somewhat high, especially for owner-occupied housing, but certainly within reasonable bounds.
- b. The slightly high vacancy rates, again especially for owner-occupied units, helped to keep housing prices down. Between 1990 and 2000, real property values (corrected for inflation) in Clovis fell by 9 percent for owner-occupied units while rents (again, corrected for inflation) fell by 3 percent. Low property values made housing more affordable. The cost of homeownership fell slightly over the 10 year period, settling at just over 20 percent of the median household income, while ownership costs for the state and the US continued to rise. Likewise, the cost of renting declined, to just over 25 percent of the median household income.
- c. Consistent and comparable data on housing costs are not available beyond 2000. In most places, however, property values have risen sharply, while builders have been slow to respond in areas outside the principal metropolitan areas. The result is tightening housing markets.

## 3. Income<sup>4</sup>: As of 2000, the average per capita income in Clovis was \$15,561, about 9 percent below the statewide level but above the \$14,591 average for the NMEP region. Growth in individual incomes between 1990 and 2000 was strong.

- a. Between 1990 and 2000, correcting for inflation, average per capita incomes in Clovis increased by 17 percent, slightly better than the regional 15.7 percent and statewide 15 percent increases. As in all parts of the country, Clovis residents are forming smaller households, with fewer workers in the average household. Also, in Clovis as in other areas, there was an increasing disparity in

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<sup>3</sup> See Table 1 in the appendix. As housing patterns are quicker to change than demographic and most economic data, generalizations about housing based on 2000 data must be interpreted with caution.

<sup>4</sup> See Table 1 in the appendix.

incomes, with some realizing significant gains while the incomes of many others have remained flat. For these reasons, the strong increase in per capita incomes did not translate into a similar increase in median household incomes. The median household income increased by 2 percent between 1990 and 2000.

- b. Poverty levels remain high in Clovis. In 2000, 21 percent of the town's residents – more than one in five – lived below the poverty line.<sup>5</sup> This was slightly higher than the 20.2 percent rate for the NMEP region and well above the 18.4 percent rate for the state. In all, the number of persons living below the poverty line in Clovis increased from 6,551 in 1990 to 6,698 in 2000, an increase of 147 persons.
- c. Part of the reason for the slow growth of median household incomes and the failure of the poverty rate to decline pertains to the structure of earnings in Clovis. In 2000, a smaller proportion of households in Clovis received incomes from earnings, which include wages, salaries, and profits from proprietary businesses – from just under 78 percent in 1990 to about 76 percent in 2000. Conversely, the share of households receiving incomes from social security and/or retirement increased.

**4. Economy<sup>6</sup>:** Clovis serves as a principal center for the NMEP region. However, given the advantages of its situation and the proximity of major employers such as Cannon Air Force Base (AFB), the local economy under-performs with respect to expectations. As a whole, the pull factor for Clovis' economy in 2005 was 95 percent, resulting in leakages of about \$36 million (with respect to the state of New Mexico).<sup>7</sup> Review of historical data, back to 1989, reveals a steady erosion of the capacity of Clovis' economy to generate the surplus revenues needed to spur economic growth.

- a. Trade area: Clovis' trade area, which expands into Texas, is mostly rural, relatively low income, and expansive, stretching as much as an hour in some directions. The population of the trade area is about 80,000. The area is constrained to the northeast and

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<sup>5</sup> In 2000, the Census Bureau defined the poverty line at \$13,861 for a family of three, including one child; in 2006 the poverty line was set at \$16,277.

<sup>6</sup> Tables and figures to correspond to this section can be found in the appendix. See tables 3 and 4 and figures 1 and 2 for Clovis' regional and local trade area data; see tables 5-7 and figure 3 for gross receipts data; see tables 8-10 and figure 4 for location quotient data.

<sup>7</sup> A 'pull factor' measures the capacity of an economy or industry to generate revenues and economic growth. A local industry that generates gross receipts proportionate to the state average (corrected for level of incomes within the economy) has a pull factor of 100 percent; values above 100 percent reflect the capacity of the sector to draw new revenues into the economy and values below 100 percent reflect a loss (or 'leakage') of revenues. In theory, local economic growth is, in part, a function of the capacity of a community to generate a surplus of revenues.

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southeast by the cities of Amarillo and Lubbock, respectively, and to the southwest by Roswell. Residents of the rural parts of the trade area travel to Clovis for middle- and some higher-order goods and services – those that are infrequently purchased and somewhat expensive. Only for very high-order goods and services, such as specialized professional or medical services and expensive, rarely-purchased durable goods, are residents likely to make the two-hour trip to Lubbock or Amarillo.

- b. Strengths: Clovis' principal economic advantage lies in its very expansive trade area, which establishes the city as a principal retail and service center for New Mexico's eastern plains and the Texas counties of Parmer and Bailey.
  - i. In 2005, Clovis' retail pull factor was about 129 percent, meaning that for every \$1 spent by Clovis residents outside the community, another \$1.29 was spent in town by residents of other areas. The pull factors of disaggregated retail groups generally confirm Clovis' role as a higher-order regional center – the high values are for bigger ticket sectors such as building supplies (pull factor of 341 percent, \$7.2 million in surplus gross receipts), clothing accessory stores (typically specialty stores, 160 percent, \$4.2 million), automobile dealers (133 percent, \$1.2 million) as well as 'Big Box' miscellaneous store retailers (127 percent; \$37 million).
  - ii. Healthcare and social assistance, anchored by the Plains Regional Medical Center, draws significant revenues to the city (pull factor 141 percent, \$13.3 million in surplus revenues), as do information and cultural industries (147 percent, \$6.5 million). Eating and drinking establishments also perform well (160 percent, \$20 million).
  - iii. The Cannon AFB also contributes significantly to the local economy, accounting for nearly 4,000 jobs. In June 2006, Cannon AFB was re-assigned to the Air Force Special Operations Command, ensuring, and likely increasing, employment at the facility. The impact of the AFB on Clovis' economy is channeled mainly through the local expenditure of the wages.
  - iv. New industrial developments, including Southwest Cheese, Mesa Ingredient, and American Renewable Fuels, will contribute to the economic base of Clovis and its immediate area, creating jobs and increasing demand for regional agricultural products. In addition, the local construction economy is receiving a boost from both the expansion of Burlington Northern Santa Fe rail yards and new investments in Cannon AFB. These developments are very



timely, given the recent weakness of the region's manufacturing and construction sectors.

- c. Weaknesses: With gaps in the manufacturing and construction sectors being addressed, the remaining weakness of the Clovis economy is in the broad area of management and professional services (not including healthcare, which performs well). This is very surprising given the role of the city as an economic center of a relatively expansive area.
- i. In 2005, professional, scientific, and technical services had a pull factor of only 51 percent, resulting in a leakage of nearly \$32 million. Similarly, real estate receipts were only 56 percent of benchmark levels, resulting in \$4.7 million in leakages, and finance and insurance receipts were only 71 percent of expectations, with \$1.2 million in leakages.
  - ii. Arts, entertainment, and recreation industries generated only \$624 thousand in receipts in 2005, with a pull factor of only 28 percent, resulting in leakages of nearly \$1.6 million. Located well away from principal transportation routes and without major visitor destinations, receipts of accommodations were only \$4.7 million.
  - iii. The weakness of professional services is also reflected in Clovis' occupational structure. Relative to the NMEP region as a whole, employment in management, business, and financial occupations is only 88 percent, indicating that these jobs are more commonly found in other parts of the NMEP region (relative to total employment).<sup>8</sup> Likewise, professional occupations are slightly under-represented (99 percent). Office and administrative support occupations, a good indicator of the health of the 'white collar' sector, is less than proportionate (97 percent). While these values are not inordinately low (values of the base geography are 100 percent, by definition), values are below 1.0 in Clovis – the principal center of the NMEP region – an unmistakable sign that this critical sector is under-performing.
  - iv. Related to the under-performance of the professional sector is the relatively low level of educational attainment in Clovis, as discussed above in the demographic section. The relationship between the two aspects is dynamic – low levels of educational attainment makes the performance of

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<sup>8</sup> See Table 9. Location quotients indicate the ratio of employment by occupation relative to the base geography (Curry County, Eastern Plains, or New Mexico). A value of 1.0 indicates that employment in a given occupation in the local economy, relative to total employment, is in proportion to that of the base geography; values greater than 1.0 indicate a higher share, and less than 1.0 indicates a less than proportionate share.

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professional services difficult, while a weak professional economy discourages individuals with higher levels of educational attainment from remaining in the local workforce.

- 5. MainStreet<sup>9</sup>:** Clovis' MainStreet district encompasses a 30 square-block area, from 14<sup>th</sup> street south to the railroad tracks, from Connelly east to as far as Axtell Street. The economic structure of the district is characteristic of many downtown areas, with concentrations of employment in public administration (especially municipal school administration), finance, insurance, and professional services. The residential community is very small, with comparatively low incomes and with a somewhat larger than proportionate Hispanic population.
- a. In 2005, 149 businesses were located in the MainStreet district – 14 percent of all Clovis businesses; these businesses employed 1,470 workers, 11 percent of the total; wages paid by MainStreet employers were slightly higher than those paid by employers in other parts of town.
  - b. Just over one quarter of those working in the MainStreet area are employed by the public sector. The employers include Clovis Municipal Schools, the New Mexico 9<sup>th</sup> District Court, Curry County Court, Clovis Municipal Court; the city of Clovis, and Curry County governments. Beyond the public sector are businesses engaged in finance (NAICS 522), insurance (NAICS 524), publishing (NAICS 511, including the *Clovis News Journal*), and professional, scientific, and technical services ((NAICS 541). The retail sector is relatively small, with 33 registered businesses employing just over 200 employees and 5 restaurants employing 82 workers. There are no accommodations in the MainStreet district.
  - c. The relatively diverse structure of the MainStreet community and the presence of the public sector provide stability to the district's economy. The large number of professional-sector businesses also generates demand for services, creating a dense, interconnected network of businesses. Yet, there are significant opportunities for expansion, especially in retail, accommodations, and the restaurant sector.
  - d. Table 4 provides more detailed demographic information for the downtown residential community. The data does not correspond narrowly to the MainStreet area, but the first column does cover the downtown area within a one minute drive to the center of the MainStreet district, with about a ½ mile radius. A map of the area is shown in figure 2. The population of the downtown is small, only 856 persons or 3.5 percent of Clovis' total population. Hispanics are

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<sup>9</sup> See tables 11-13 and figures 5 and 6 in the appendix.

somewhat better represented downtown, with 53 percent of the population. The downtown residential community has relatively fewer children and seniors and comparatively more young adults between 18 and 40 years old. This is characteristic of many downtown communities. Incomes of those living downtown are well below the city average – average per capita income is 30 percent lower than the city average; average household income is 33 percent lower. To an even greater degree, the net worth of households downtown is lower than the city's households – by more than 50 percent – reflecting lower levels of equity in homeownership.

- e. Retail expenditures of the downtown community total about \$2.5 million per year; housing expenditures total an additional \$1.4 million; and groceries (food at home) add \$585 thousand. Compared to other parts of the city, downtown residents spend comparatively more on electronics, groceries, eating in restaurants, school books, and apparel and comparatively less on housing, outside entertainment, transportation, and healthcare. Again, these patterns are consistent with a population of young adults.

## **6. Opportunities and Challenges:**

- a. As of 2005, the net pull factor for Clovis' economy was 95 percent, resulting in a net leakage of \$35 million. Leakages were greatest in base industries such as manufacturing and construction, and in higher-order services, such as professional, scientific and technical services, finance, and real estate. Recent developments will help to shore up the manufacturing sector and, in turn, spur retail activity as wages flow through the local economy. However, weaknesses in higher-order services will require deeper and longer-term corrections, particularly with regard to the capacity of the workforce.
- b. The MainStreet district has a significant role to play in the development of Clovis' professional service economy. The area already features a strong cluster of information services, finance and insurance, professional and technical services, and public administration. It would make sense to build upon this foundation, deepening the advantages of complementarity. Beyond a direct attempt to recruit similar businesses, three strategies should be considered:
  - i. Strengthen the amenity service sector. Restaurants, arts and entertainment, specialty retail, and personal services can help to make the area more attractive to a professional workforce, and thus more attractive to professional employers. Currently, such businesses are all but absent. Employment in restaurants accounts for only 6 percent of the

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city's total; there are very few specialty retail stores, no arts and entertainment facilities, and no personal care shops (beauty parlors, etc).

- ii. Develop a small hotel. The density of professional businesses in the MainStreet area provides a market for downtown accommodations, and in turn, accommodations would deepen the market for restaurants and bars, specialty retail, and arts and entertainment. Clayton, Artesia, Las Vegas, and Silver City – all much smaller than Clovis – have successfully developed small “boutique” accommodations in their MainStreet districts.
  - iii. Develop mid- and upper mid-market residential properties. Existing residential properties in Clovis' downtown area are generally low quality and do not meet the needs of professional workers. Employees in Clovis' downtown professional services businesses and institutions would provide a market for higher quality and higher density residential properties downtown. Land and second story vacancies are available for such development.
- c. Each of the above opportunities would serve to strengthen the professional service sector that already exists in Clovis' MainStreet district, helping to address one of the principal weaknesses of the city's economy as a whole. Further, these opportunities would help to expand the lifecycle of downtown from the current 40 hour workweek to include evenings and weekends, opening up new markets for restaurants, arts, entertainment, specialty retail, and other amenities.

## EXPLANATION OF TABLES

### **Selected Demographic, Economic, and Housing Characteristics**

Source: US Census Bureau, 1990 & 2000 Decennial Census.

Data is provided for your community, county, and the state of New Mexico for the years 1990 and 2000. For the city and county, values are given in absolute terms and in percentages. For comparison, data is also provided for the county, region, and the state of New Mexico.

Eastern Plains Region is classified as Curry, De Baca, Guadalupe, Quay, and Roosevelt counties.

### **Taxable Gross Receipts and Pull Factors**

Source: New Mexico Taxation and Revenue Department (NMTRD); calculations by UNM/BBER. Data is provided for the years 1989 and 2002 (SIC classification) and 2005 (NAICS classification).

In 2003, NMTRD switched from SIC (Standard Industrial Classification) to NAICS (North American Industrial Classification System) as a basis for statistical tabulation. It is not possible to compare most data from the two classification systems. Data from 1989 and 2002 are presented to allow for historical comparison. Data from 1989 is adjusted for inflation and is presented in 2002 dollars. Data from 2005 provides the most up-to-date account of gross receipts activities; the data is presented in 2005 dollars.

There are several problems associated with gross receipts data.

- The data does not account for the value of the products sold. Rather data is categorized according to the type of business, i.e., sales of food from gasoline convenience stores are included in gasoline stations; groceries sold at Wal-Mart are included in Miscellaneous Retailers.
- Businesses are self-classified, and sometimes inaccurately so.
- Not all products are taxable as gross receipts in New Mexico; a notable example is gasoline. 2005 data includes both taxable gross receipts and deductions associated with food and medical spending.

A 'pull factor' indicates the capacity of an industrial sector (e.g., services, retail, and so on) to draw revenues into the local economy. A value of 100% is the break-even point – values greater than 100% indicate that the business sector is drawing revenues into the local economy (more money is spent in the economy by those whose income is earned outside the community than money is spent by locals outside the community), whereas values less than 100% indicate that the sector is leaking money to other communities. Net gain/loss is derived from the pull factors. It is calculated as the difference between actual gross receipts and the 'expected value' of gross receipts (i.e., that which would be associated with a

pull factor of 100%). As with all 1989 gross receipts data, it is presented in terms of 2002 dollars.

Note that it is natural that not all sectors will have a positive balance – every economy has its strengths and weaknesses. From a policy perspective, policies that reduce leakages and that exploit strengths are equally valid. The decision is a practical one – should energies be spent plugging holes or exploiting existing strengths?

### **Businesses by Industry, in MainStreet Service Area, 1995 and 2004**

Source: NM Department of Labor, ES-202 (Covered Employment Statistics), 2005; calculations by UNM-BBER.

ES-202 data is provided to UNM-BBER by the New Mexico Department of Labor under terms of confidentiality. Under the terms of this agreement, data can be reported only in aggregate or summary format, so that it is not possible to infer information pertaining to a specific business.

ES-202 data used in this report is ‘establishment-level’, meaning that UNM-BBER has information on industrial classification (NAICS), employment, and wages of each business establishment in the study area. Establishment-level data indicates that data is provided for each individual establishment; i.e., as opposed to a chain or brand. The key advantage of establishment-level data is that UNM-BBER is able to code the data according to the specific address of the establishment, allowing for analysis on a micro-geographical scale. In this report, UNM-BBER has coded the data according to locations within the MainStreet district (MS), in other parts of the town (town name) or in unincorporated parts of the county (COUNTY).

### **Location Quotients**

Source: Census 2000 Summary File 3 (SF3); Tables 59-61. Calculations by UNM-BBER.

A location quotient indicates the relative concentration of employment by industry, occupation, and type of business ownership in a given community, county, or region. The measures are relative to that of a ‘base geography’. A location quotient is calculated as the ratio of local employment in a given industry, occupation, or ownership type to total employment, in relation to the same ratio for the base geography. Thus, a value of 1.00 indicates that employment for a given industry, occupation, or type of business ownership compared to total employment in the economy is in exact proportion to that of the base geography. Values greater than 1.00 indicate that the industry, occupation, or ownership is more than proportionate to that of the base geography; a value less than 1.00 indicates the opposite. The location quotient can be used to indicate the structure or ‘role’ of a local economy within its larger geography. This applies equally to the role of a town’s economy within the county, region, or state; a county’s economy within the state; or a region’s (multiple counties) economy within the state. As with pull factors, a location quotient helps to define

the relative strengths and weaknesses of a local economy, measured in this case in terms of industrial, occupational, and ownership structures. Again, as with pull factors, this information can lead to policies that aim to strengthen weaknesses or exploit strengths; the decision is again one of practicality and strategy rather than theory.

NOTE: Charts of location quotients are scaled to a value of 0, where this base indicates that employment for a given industry is the same proportion as the base geography. This is done for presentational purposes.

### **Trade Area**

Sources: New Mexico Department of Labor, ES-202 (Covered Employment Statistics), 2005; Bureau of Labor Statistics, Product Line Data, calculations by UNM-BBER; ESRI® ArcGIS 9.0 Business Analyst; ESRI® StreetMap™ USA. ESRI data sources include: Bureau of Labor Statistics, Consumer Expenditure Surveys (CEX), 2001, 2002, and 2003; U.S. Bureau of the Census, Population Division. (“ESRI® Demographic Update Methodology 2006/2011, An ESRI® White Paper,” Redlands, CA, June 2006.)

Market or trade areas were established by generating drive time polygons around each city, the foci being the MainStreet districts. A target location was established for each MainStreet area based upon descriptions and maps provided by each of the New Mexico MainStreet (NMMS) cities. This provided a representative focal point within the MainStreet boundaries, without specifying any one particular location.

Trade areas were based upon drive times to the MainStreet site. Drive time polygons are generated using actual street networks in ESRI StreetMap. Drive times are calculated using road access, road types, and speed limits. Trade areas were determined by creating drive time polygons on two different scales, local and regional. A local scale polygon was drawn for the area that would be within a 1 minute drive time, or about ½ mile walking distance, from the MainStreet site. Additional polygons were calculated at the local scale for 3 and 5 minute drive times. These times were chosen to reflect a short and convenient route from a home or hotel. On a regional scale, drive time polygons were calculated for times ranging from 5 to 45 minutes. The regional scale represents travel for dedicated purposes, such as supply replenishment, large item purchases, etc.

Trade area reports were generated for each of the drive time polygons. Reports included demographic, marketing, and retail expenditure data. The data is directly associated with the geographic areas overlaid by the drive time polygons. All of the population and marketing data for a particular polygon is representative of the people living within the boundaries of that region. This data is derived from the ESRI® ArcGIS 9.0 Business Analyst. The population data provided by this program are geographically derived at the census block point level. The

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demographic, income, and expenditure data and projections utilized by ESRI® are derived from the U.S. Census Bureau and the Bureau of Labor Statistics' Consumer Expenditure Surveys.

The competition layers represented in the trade area analyses were derived from the New Mexico Department of Labor data combined with product line data from the Bureau of Labor Statistics. The proxy revenues, calculated by BBER, reflect the degree to which the competition has derived sales from the product line of interest.



**APPENDIX: TABLES AND FIGURES**

CLOVIS MAINSTREET – Community Economic Assessment

**TABLE 1: SELECTED DEMOGRAPHIC, ECONOMIC, AND HOUSING CHARACTERISTICS**

	CLOVIS			CURRY COUNTY	EASTERN PLAINS	NEW MEXICO
	1990	2000	Change (%)	2000	2000	2000
<b>POPULATION</b>						
Total Population	30,954	32,540	5%	45,044	80,137	1,819,046
Urban	100%	100%		85%	73%	75%
Rural	0%	0%		15%	27%	25%
Households	11,623	12,468	7%	16,813	30,236	678,032
Household Size (Average)	2.64	2.56	-3%	2.61	2.56	2.63
<b>AGE</b>						
Under 5 yrs	8%	8%		8%	7%	7%
5 to 17 y/o	21%	22%		22%	21%	21%
18 to 64 y/o	58%	57%		59%	58%	60%
65 yrs and over	12%	13%		11%	13%	12%
<b>RACE &amp; ETHNICITY<sup>1</sup></b>						
White, non-Hispanic		56%		59%	57%	45%
Black or African American, non-Hispanic		6%		6%	4%	2%
Native American, non-Hispanic		1%		1%	1%	9%
Hispanic or Latino (of any race)	26%	33%		30%	35%	42%
Speak Spanish, linguistically isolated <sup>2,4</sup>	3%	1%		1%	2%	2%
Speak other than Spanish, linguistically isolated <sup>2,4</sup>	0%	0%		0%	0%	1%
<b>EDUCATIONAL ATTAINMENT</b>						
Population 25 yrs or older	18,681	19,797	6%	26,403	48,301	1,134,801
Less than high school graduate <sup>3</sup>	26%	22%		22%	24%	21%
High school graduate; and some college <sup>3</sup>	56%	54%		55%	54%	49%
Associate, bachelor's, or graduate degree <sup>3</sup>	19%	23%		23%	23%	29%
<b>MIGRATION</b>						
Moved since 1985/1995 <sup>2</sup>	14,490	15,155	5%	21,141	35,091	731,488
Moved to new house in county since 1985/1995 <sup>2</sup>	26%	30%		26%	24%	24%
Moved into county since 1985/1995 <sup>2</sup>	25%	20%		25%	24%	20%
<b>TRAVEL TO WORK</b>						
Less than 15 minutes	59%	63%		63%	65%	40%
15-29 minutes	31%	31%		31%	29%	48%
More than 30 minutes	10%	5%		6%	7%	13%

<sup>1</sup> Racial breakdown by ethnicity not available in the 1990 decennial census. Categories may not sum to 100% because some racial groups were left out.

<sup>2</sup> Includes persons 5 y/o and older.

<sup>3</sup> Includes persons 25 y/o and older.

<sup>4</sup> A household in which all members 14 years old and over speak a non-English language and also speak English less than "very well" (have difficulty with English).

CLOVIS MAINSTREET – Community Economic Assessment

**TABLE 1: SELECTED DEMOGRAPHIC, ECONOMIC, AND HOUSING CHARACTERISTICS, CONTINUED**

	CLOVIS			CURRY COUNTY	EASTERN PLAINS	NEW MEXICO
	1990	2000	Change (%)	2000	2000	2000
<b>HOUSEHOLD INCOME &amp; POVERTY</b>						
Real per capita income (1999 dollars)	13,349	15,561	17%	15,049	14,591	17,261
Median household income (1999 dollars)	28,324	28,878	2%	28,917	na	34,133
Households with earnings	78%	76%		79%	77%	80%
Households with social security income	27%	28%		26%	29%	25%
Households: with interest; dividends; or rental income	36%	24%		24%	25%	30%
Households with public assistance income	10%	7%		6%	5%	5%
Households with retirement income	16%	17%		15%	16%	17%
Persons below the poverty line	6,551	6,698	2%	8,327	16,179	328,933
Poverty rate	21.4%	21.0%		19.0%	20.2%	18.4%
<b>LABOR CHARACTERISTICS</b>						
In labor force (population 16 yrs and over)	14,134	14,256	1%	20,707	35,915	834,632
Unemployment rate	7.5%	6.6%		6.1%	6.4%	7.2%
<b>HOUSING CHARACTERISTICS</b>						
Total housing units (#)	12,978	14,295	10%	19,212	36,089	780,579
Home ownership (%)	61%	59%			60%	68%
Owner-occupied housing units	7,500	7,746	3%	9,957	19,028	474,435
Vacancy rate (for sale)		5.7%		5.1%	4.5%	2.5%
Renter-occupied housing units	4,176	4,714	13%	6,809	11,155	203,536
Vacancy Rate (for rent)		12.2%		10.1%	11.5%	11.6%
Median age of housing structures	25	32		31	na	23
<b>HOUSING AFFORDABILITY</b>						
Median value of owner-occupied housing (1999 dollars)	68,735	62,300	-9%	61,800	na	94,600
Median costs of homeownership (% of income)	20.6%	20.2%		20.3%	na	22.2%
Median rent (1999 dollars)	442	428	-3%	427	na	503
Median cost of rental housing (% household income)	26.9%	25.1%		24.9%	na	26.6%

Source: US Census Bureau, 1990 and 2000 Decennial Census; calculations by BBER, 2007.

CLOVIS MAINSTREET – Community Economic Assessment

**TABLE 2: SELECTED DEMOGRAPHIC, ECONOMIC, AND HOUSING CHARACTERISTICS – ROOSEVELT COUNTY**

	ROOSEVELT COUNTY	EASTERN PLAINS	NEW MEXICO
	2000	2000	2000
<b>POPULATION</b>			
Total Population	18,018	80,137	1,819,046
Urban	64%	73%	75%
Rural	36%	27%	25%
Households	6,630	30,236	678,032
Household Size (Average)	2.60	2.56	2.63
<b>AGE</b>			
Under 5 yrs	8%	7%	7%
5 to 17 y/o	20%	21%	21%
18 to 64 y/o	60%	58%	60%
65 yrs and over	12%	13%	12%
<b>RACE &amp; ETHNICITY<sup>1</sup></b>			
White, non-Hispanic	63%	57%	45%
Black or African American, non-Hispanic	2%	4%	2%
Native American, non-Hispanic	1%	1%	9%
Hispanic or Latino (of any race)	34%	35%	42%
Speak Spanish, linguistically isolated <sup>2,4</sup>	2%	2%	2%
Speak other than Spanish, linguistically isolated <sup>2,4</sup>	0%	0%	1%
<b>EDUCATIONAL ATTAINMENT</b>			
Population 25 yrs or older	10,245	48,301	1,134,801
Less than high school graduate <sup>3</sup>	25%	24%	21%
High school graduate; and some college <sup>3</sup>	47%	54%	49%
Associate, bachelor's, or graduate degree <sup>3</sup>	28%	23%	29%
<b>MIGRATION</b>			
Moved since 1985/1995 <sup>2</sup>	8,146	35,091	731,488
Moved to new house in county since 1985/1995 <sup>2</sup>	23%	24%	24%
Moved into county since 1985/1995 <sup>2</sup>	26%	24%	20%
<b>TRAVEL TO WORK</b>			
Less than 15 minutes	64%	65%	40%
15-29 minutes	29%	29%	48%
More than 30 minutes	7%	7%	13%

<sup>1</sup> Racial breakdown by ethnicity not available in the 1990 decennial census. Categories may not sum to 100% because some racial groups were left out.

<sup>2</sup> Includes persons 5 y/o and older.

<sup>3</sup> Includes persons 25 y/o and older.

<sup>4</sup> A household in which all members 14 years old and over speak a non-English language and also speak English less than "very well" (have difficulty with English).

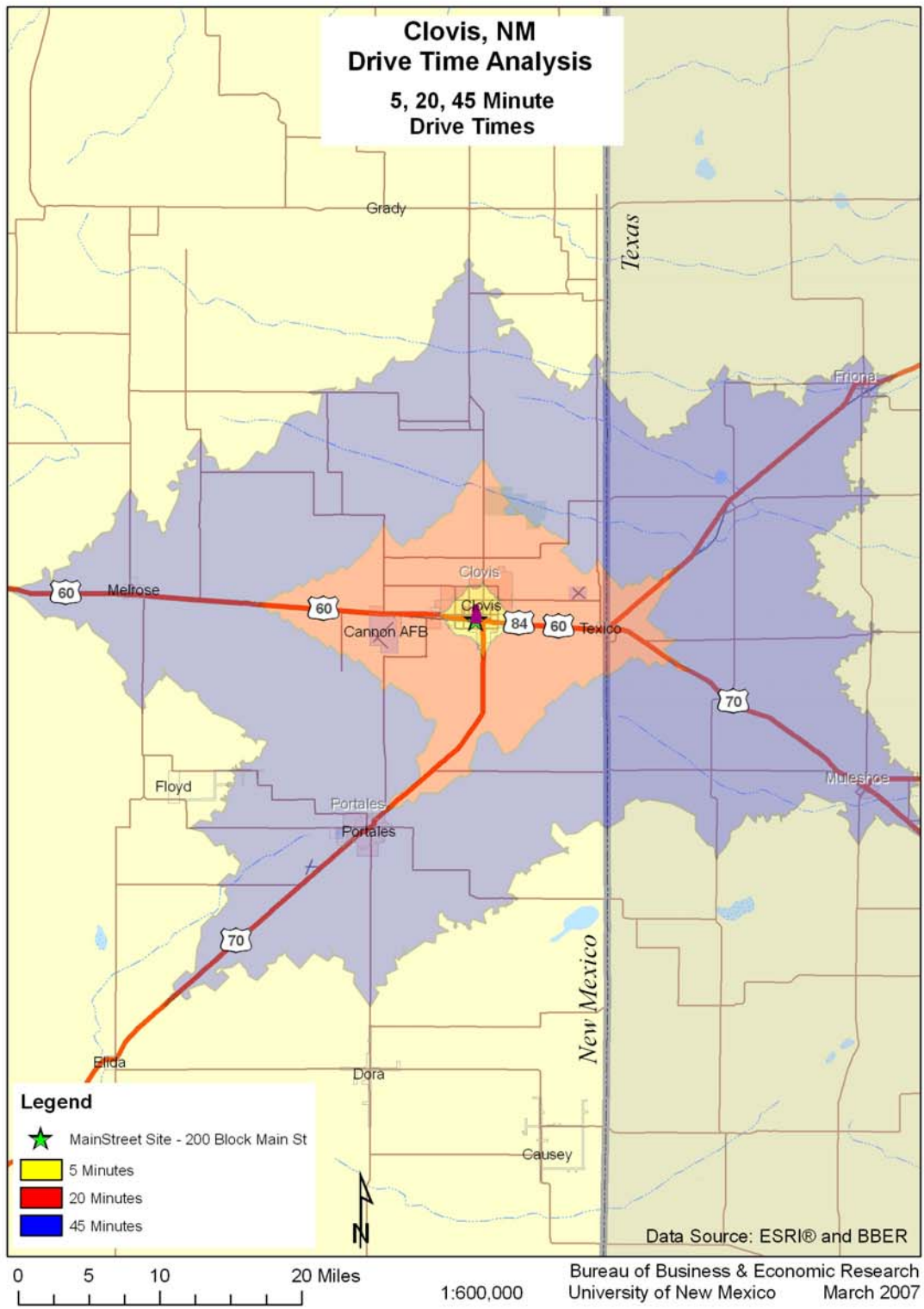
CLOVIS MAINSTREET – Community Economic Assessment

**TABLE 2: SELECTED DEMOGRAPHIC, ECONOMIC, AND HOUSING CHARACTERISTICS – ROOSEVELT COUNTY, CONTINUED**

	<b>ROOSEVELT COUNTY</b>	<b>EASTERN PLAINS</b>	<b>NEW MEXICO</b>
	2000	2000	2000
<b>HOUSEHOLD INCOME &amp; POVERTY</b>			
Real per capita income (1999 dollars)	14,185	14,591	17,261
Median household income (1999 dollars)	26,586	na	34,133
Households with earnings	77%	77%	80%
Households with social security income	27%	29%	25%
Households: with interest; dividends; or rental income	26%	25%	30%
Households with public assistance income	4%	5%	5%
Households with retirement income	15%	16%	17%
Persons below the poverty line	3,928	16,179	328,933
Poverty rate	22.7%	20.2%	18.4%
<b>LABOR CHARACTERISTICS</b>			
In labor force (population 16 yrs and over)	8,255	35,915	834,632
Unemployment rate	7.8%	6.4%	7.2%
<b>HOUSING CHARACTERISTICS</b>			
Total housing units (#)	7,746	36,089	780,579
Home ownership (%)		60%	68%
Owner-occupied housing units	4,165	19,028	474,435
Vacancy rate (for sale)	3.7%	4.5%	2.5%
Renter-occupied housing units	2,474	11,155	203,536
Vacancy Rate (for rent)	11.5%	11.5%	11.6%
Median age of housing structures	34	na	23
<b>HOUSING AFFORDABILITY</b>			
Median value of owner-occupied housing (1999 dollars)	56,700	na	94,600
Median costs of homeownership (% of income)	20.0%	na	22.2%
Median rent (1999 dollars)	391	na	503
Median cost of rental housing (% household income)	26.2%	na	26.6%

Source: US Census Bureau, 1990 and 2000 Decennial Census; calculations by BBER, 2007.

FIGURE 1: REGIONAL TRADE AREA



**TABLE 3: REGIONAL TRADE AREA**

<b>Clovis Regional Trade Area</b>
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Center Point: 200 Block Main Street	Drive Time (Minutes)		
	0 - 5	0 - 20	0 - 45
<b>Population by Age (2006):</b>			
<b>Total</b>	24,129	46,032	76,190
0-4	2,198	4,168	6,700
5-9	1,811	3,345	5,562
10-14	1,847	3,389	5,667
15-19	1,873	3,601	6,302
20-29	3,713	7,900	12,938
30-39	2,944	5,746	9,257
40-49	3,224	6,318	10,159
50-64	3,442	6,279	10,627
65-85	2,564	4,474	7,589
85+	513	812	1,389
Median Age	32.1	31.1	31.0
<b>Projected Population Growth by Age Cohort, 2006-2011 (%)</b>			
<b>Total</b>	0.6%	1.0%	0.2%
0-4	2%	2%	0%
5-9	2%	3%	3%
10-14	-4%	-4%	-2%
15-19	-3%	-5%	-3%
20-29	-3%	2%	-3%
30-39	0%	-3%	0%
40-49	-4%	-8%	-8%
50-64	15%	18%	16%
65-85	-4%	-3%	-3%
85+	5%	8%	9%
Median Age (2011 Projection)	32.8	31.4	31.7
<b>Households</b>			
Households	9,520	17,421	28,165
Family Households	6,266	12,058	19,621
Average Household Size	2.49	2.57	2.62
<b>Race</b>			
White	16,104	32,494	53,409
Black	1,882	3,272	3,728
American Indian, Eskimo, Aleut	267	460	758
Asian or Pacific Islander	306	1,039	1,202
Other	4,614	6,976	14,487
Two or More Races	954	1,792	2,607
Hispanic Origin	10,356	15,428	28,107
<b>Gender</b>			
Male	11,678	22,795	37,603
Female	12,449	23,238	38,587

CLOVIS MAINSTREET – Community Economic Assessment

**TABLE 3: REGIONAL TRADE AREA, CONTINUED**

**Center Point: 200 Block Main Street**

**Drive Time (Minutes)**

	<b>0 - 5</b>	<b>0 - 20</b>	<b>0 - 45</b>
<b>Income</b>			
Median Household Income	\$29,093	\$34,319	\$33,621
Median Family Income	\$34,293	\$40,100	\$39,619
Median Disposable Income	\$26,031	\$29,722	\$29,050
Average Household Income	\$40,330	\$46,673	\$45,538
Average Family Income	\$45,989	\$52,849	\$52,138
Per Capita Income	\$15,931	\$18,053	\$17,299
<b>Households by Disposable Income (1)</b>			
< \$15,000	27.6%	21.5%	23.0%
\$15,000-\$24,999	19.8%	18.6%	18.5%
\$25,000-\$34,999	18.0%	17.8%	17.3%
\$35,000-\$49,999	16.7%	18.5%	18.3%
\$50,000-\$74,999	12.5%	15.8%	15.3%
\$75,000-\$99,999	2.5%	3.7%	3.6%
\$100,000-\$149,999	1.7%	2.7%	2.6%
\$150,000-\$199,999	0.5%	0.6%	0.6%
\$200,000+	0.7%	0.7%	0.8%
<b>Households by Net Worth</b>			
< \$15,000	41.8%	36.8%	37.8%
\$15,000-\$34,999	9.4%	9.5%	9.4%
\$35,000-\$49,999	5.3%	5.7%	5.5%
\$50,000-\$74,999	6.6%	7.2%	6.9%
\$75,000-\$99,999	6.4%	6.3%	6.0%
\$100,000-\$149,999	6.7%	7.6%	7.5%
\$150,000-\$249,999	7.1%	8.2%	8.1%
\$250,000-499,999	8.3%	9.2%	9.3%
500,000 +	8.3%	9.5%	9.5%
Median Net Worth	\$31,147	\$44,022	\$41,794

(1) Disposable Income is total income after direct taxes.



**TABLE 3: REGIONAL TRADE AREA, CONTINUED**

**CONSUMER EXPENDITURES (2006)**

<b>Retail Goods Total</b>	138,063,675	293,378,094	473,935,495
<b>Apparel</b>	11,821,538	19,750,783	38,637,241
Men`s Apparel	2,241,125	4,693,126	7,294,321
Women`s Apparel	3,575,825	3,558,024	11,434,724
Children`s Apparel	2,135,047	4,583,677	7,261,118
Infant Apparel (Under 2 Years)	631,390	1,358,412	2,162,346
Footwear	1,121,819	1,116,018	3,714,512
Watches & Jewelry	1,003,816	2,141,234	3,239,418
Apparel Products & Services	1,112,515	2,300,291	3,530,802
<b>Computer</b>			
Computers & Hardware for Home Use	1,229,563	2,640,913	4,093,933
Software & Accessories for Home Use	174,595	375,052	579,594
<b>Entertainment/Recreation</b>	17,817,047	38,058,881	60,143,164
<b>Fees &amp; Admissions</b>	3,261,027	6,919,654	10,371,151
Membership Fees	884,739	1,865,486	2,799,141
Fees for Participant Sports excluding Trips	613,684	1,299,591	1,968,211
Admission to Movies/Theater/Opera/Ballet	806,984	1,700,418	2,567,389
Admission to Sporting Events excluding Trips	303,864	658,610	988,887
Fees for Recreational Lessons	651,755	1,395,549	2,047,524
<b>TV/Video/Sound Equipment</b>	5,314,721	18,777,585	18,327,285
Community Antenna or Cable TV	3,484,001	12,950,267	11,352,963
Color TVs	702,936	1,488,818	2,314,190
VCRs/Video Cameras & DVD Players	219,896	469,789	736,680
Video Cassettes & DVDs	287,945	627,037	992,421
Video Game Hardware & Software	198,553	427,842	664,773
Satellite Dishes	10,894	25,125	41,915
Rental of Video Cassettes & DVDs	356,813	768,974	1,201,363
Sound Equipment	17,979	1,948,009	911,855
Rental/Repair of TV/VCR/Sound Equipment	35,704	71,725	111,124
Pets	2,399,808	5,221,009	8,520,052
Toys & Games	1,089,766	2,328,572	3,658,200
Recreational Vehicles & Fees	1,926,849	4,437,897	7,485,759
Sports/Rec/Exercise Equipment	913,448	2,008,645	3,193,477
Photo Equipment/Supplies	787,895	1,673,105	2,588,581
Film Processing	234,036	495,985	774,776
Reading	1,224,653	2,519,733	3,885,839
<b>Food at Home</b>	27,800,321	57,947,118	93,566,600
Bakery & Cereal Products	4,066,795	8,468,535	13,625,589
Meat/Poultry/Fish/Eggs	7,367,943	15,283,068	24,870,374
Dairy Products	3,005,190	15,283,068	10,135,750
Fruit & Vegetables	4,806,005	9,980,342	16,001,317
Snacks/Other Food	8,554,389	17,931,914	28,933,570
Nonalcoholic Beverages	2,371,109	4,972,136	8,083,129
<b>Food Away from Home</b>	18,712,457	39,361,500	62,065,188
<b>Alcoholic Beverages</b>	2,933,266	2,917,226	9,954,472
<b>Financial</b>			
Investments	21,924,941	46,335,869	66,557,730
Vehicle Loans	32,544,638	71,470,291	117,633,148

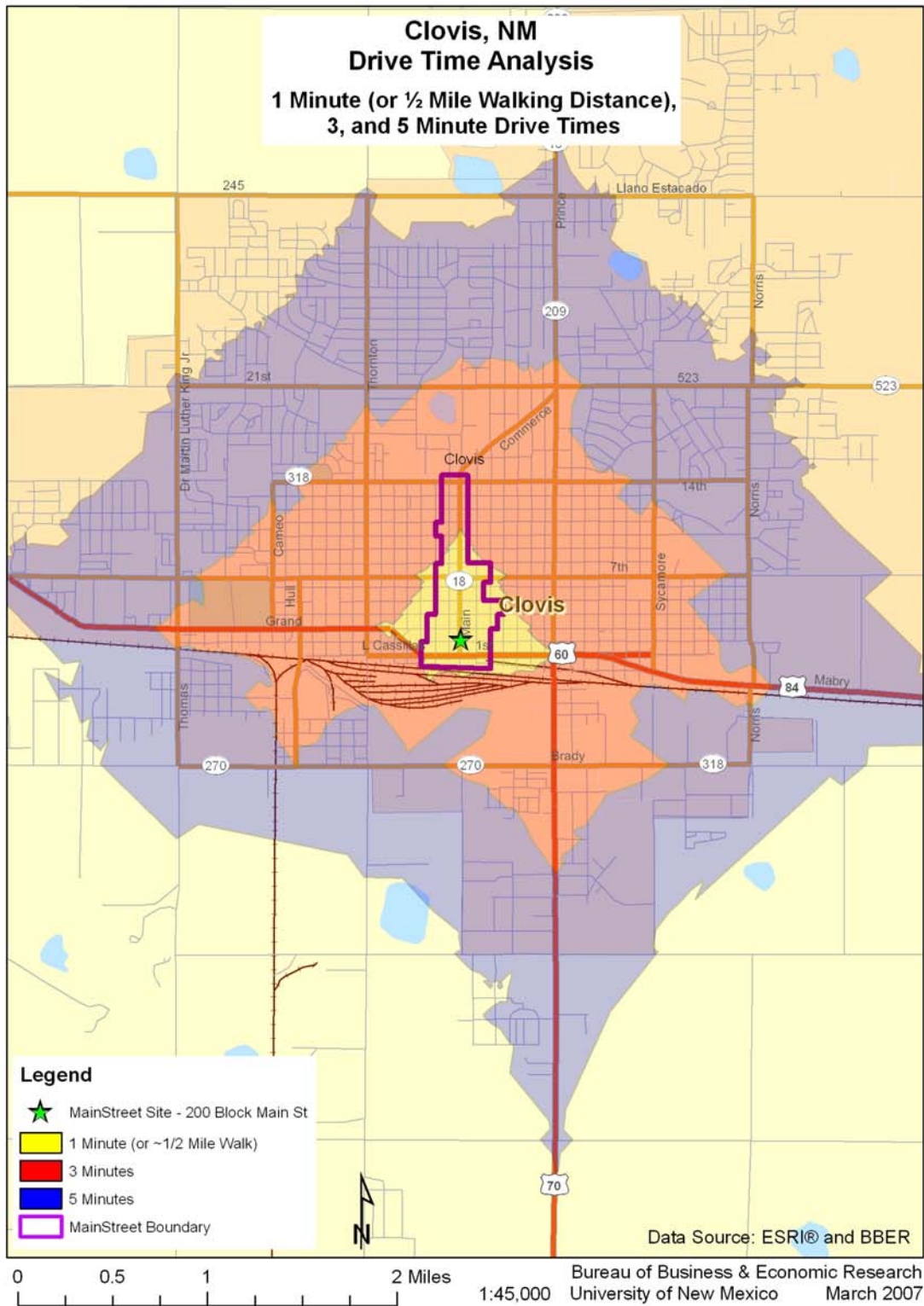
**TABLE 3: REGIONAL TRADE AREA, CONTINUED**

**CONSUMER EXPENDITURES (2006) continued**

<b>Health</b>	21,173,706	43,324,059	70,804,009
Nonprescription Drugs	664,130	1,361,371	2,209,979
Prescription Drugs	3,396,154	6,780,967	11,371,612
Eyeglasses & Contact Lenses	481,115	999,052	1,585,169
<b>Housing</b>	76,181,848	161,665,596	250,094,161
Mortgage Payment & Basics	42,210,310	91,307,083	140,214,135
Maintenance & Remodeling Services	9,192,764	19,408,245	29,779,450
Maintenance & Remodeling Materials	1,872,027	4,105,377	6,582,731
Utilities/Fuel/Public Services	24,277,607	50,275,904	80,839,210
Telephone Services	8,368,549	17,462,708	27,998,741
<b>Household Furnishings &amp; Equipment</b>	10,347,065	22,201,267	34,857,478
Household Textiles	721,927	1,529,180	2,372,979
Furniture	3,348,457	7,156,055	11,172,576
Floor Coverings	425,241	903,790	1,342,196
Major Appliances	1,527,639	3,270,101	5,256,506
Housewares	444,151	954,740	1,513,775
Small Appliances	208,026	434,889	691,754
Luggage	55,406	115,870	172,883
Telephones & Accessories	129,476	274,527	427,104
<b>Household Services &amp; Supplies</b>			
Computer Information Services	927,164	1,969,439	3,076,924
Child Care	2,230,154	4,906,913	7,307,683
Lawn & Garden	2,278,715	4,840,940	7,955,444
Moving/Storage/Freight Express	279,986	617,247	951,120
Housekeeping Services	681,269	1,414,466	2,138,048
Housekeeping Supplies	4,253,362	14,218,462	14,218,462
<b>Miscellaneous</b>			
Personal Care Products	2,557,933	2,544,358	8,565,573
School Books & Supplies	728,191	1,548,031	2,447,681
Smoking Products	2,933,266	2,917,226	9,954,472
<b>Insurance</b>			
Owners & Renters	2,462,015	5,148,192	8,298,977
Vehicle	7,618,720	7,581,163	25,829,139
Health	10,394,919	21,224,555	34,746,339
Life & Other Personal	391,835	7,458,335	21,831,864
<b>Transportation (Local)</b>			
Transportation-Vehicle Purchases (Net Outlay)	32,047,234	69,664,504	114,311,972
Transportation - Gasoline & Motor Oil	10,246,247	21,993,865	36,162,962
Vehicle Maintenance & Repairs	5,828,172	12,486,687	19,967,132
<b>Travel</b>	9,756,560	20,520,062	31,712,374
Airline Fares	2,124,400	4,460,347	6,750,797
Travel - Lodging on Trips	2,140,707	4,486,152	6,903,849
Auto/Truck/Van Rental on Trips	237,154	502,079	752,865
Travel - Food & Drink on Trips	2,511,124	5,300,581	8,257,471

Source: ESRI, 2006 Estimates & Projections.

FIGURE 2: LOCAL TRADE AREA



**TABLE 4: LOCAL TRADE AREA**

<b>Clovis Local Trade Area</b>
--------------------------------

**Center Point: 200 Block Main Street**

**Drive Time (Minutes)**

	<b>0 - 1</b>	<b>0 - 3</b>	<b>0 - 5</b>
<b>Population by Age (2006):</b>			
<b>Total</b>	856	9,817	24,129
0-4	75	1,005	2,198
5-9	58	775	1,811
10-14	63	756	1,847
15-19	89	783	1,873
20-29	179	1,733	3,713
30-39	124	1,248	2,944
40-49	112	1,294	3,224
50-64	98	1,253	3,442
65-85	49	783	2,564
85+	9	187	513
Median Age	27.7	29.1	32.1
<b>Projected Population Growth by Age Cohort, 2006-2011 (%)</b>			
<b>Total</b>	-0.2%	0.2%	0.6%
0-4	7%	1%	2%
5-9	7%	3%	2%
10-14	-17%	-2%	-4%
15-19	-12%	-1%	-3%
20-29	6%	-9%	-3%
30-39	1%	4%	0%
40-49	-4%	-4%	-4%
50-64	6%	15%	15%
65-85	0%	-3%	-4%
85+	-11%	2%	5%
Median Age (2011 Projection)	27.9	30.1	32.8
<b>Households</b>			
Households	262	3,834	9,520
Family Households	150	2,311	6,266
Average Houshold Size	2.70	2.48	2.49
<b>Race</b>			
White	533	6,039	16,104
Black	97	832	1,882
American Indian, Eskimo, Aleut	19	128	267
Asian or Pacific Islander	4	98	306
Other	165	2,301	4,614
Two or More Races	37	418	954
Hispanic Origin	467	5,236	10,356
<b>Gender</b>			
Male	467	4,879	11,678
Female	389	4,936	12,449

CLOVIS MAINSTREET – Community Economic Assessment

**TABLE 4: LOCAL TRADE AREA, CONTINUED**

**Center Point: 200 Block Main Street**

**Drive Time (Minutes)**

	<b>0 - 1</b>	<b>0 - 3</b>	<b>0 - 5</b>
<b>Income</b>			
Median Household Income	\$21,446	\$24,189	\$29,093
Median Family Income	\$28,949	\$28,595	\$34,293
Median Disposable Income	\$19,257	\$20,566	\$26,031
Average Household Income	\$26,838	\$31,605	\$40,330
Average Family Income	\$33,062	\$36,783	\$45,989
Per Capita Income	\$11,113	\$12,792	\$15,931
<b>Households by Disposable Income (1)</b>			
< \$15,000	34.8%	34.6%	27.6%
\$15,000-\$24,999	27.1%	23.1%	19.8%
\$25,000-\$34,999	17.7%	18.9%	18.0%
\$35,000-\$49,999	12.7%	13.4%	16.7%
\$50,000-\$74,999	6.9%	7.6%	12.5%
\$75,000-\$99,999	0.5%	1.0%	2.5%
\$100,000-\$149,999	0.3%	0.7%	1.7%
\$150,000-\$199,999	0.0%	0.3%	0.5%
\$200,000+	0.0%	0.5%	0.7%
<b>Households by Net Worth</b>			
< \$15,000	50.1%	49.5%	41.8%
\$15,000-\$34,999	9.7%	9.6%	9.4%
\$35,000-\$49,999	5.7%	5.5%	5.3%
\$50,000-\$74,999	6.1%	6.4%	6.6%
\$75,000-\$99,999	6.4%	6.7%	6.4%
\$100,000-\$149,999	4.6%	5.4%	6.7%
\$150,000-\$249,999	5.1%	5.4%	7.1%
\$250,000-499,999	5.7%	5.6%	8.3%
500,000 +	6.6%	5.9%	8.3%
Median Net Worth	\$15,000	\$15,603	\$31,147

(1) Disposable Income is total income after direct taxes.

CLOVIS MAINSTREET – Community Economic Assessment

**TABLE 4: LOCAL TRADE AREA, CONTINUED**

**CONSUMER EXPENDITURES (2006)**

<b>Retail Goods Total</b>	2,469,277	44,097,364	138,063,675
<b>Apparel</b>	236,573	2,420,769	11,821,538
Men`s Apparel	43,518	720,967	2,241,125
Women`s Apparel	69,587	69,587	3,575,825
Children`s Apparel	42,953	708,415	2,135,047
Infant Apparel (Under 2 Years)	13,371	215,121	631,390
Footwear	22,833	22,833	1,121,819
Watches & Jewelry	18,590	310,215	1,003,816
Apparel Products & Services	25,720	373,631	1,112,515
<b>Computer</b>			
Computers & Hardware for Home Use	23,365	390,394	1,229,563
Software & Accessories for Home Use	3,246	56,362	174,595
<b>Entertainment/Recreation</b>	320,039	5,545,751	17,817,047
<b>Fees &amp; Admissions</b>	60,341	984,933	3,261,027
Membership Fees	15,164	261,058	884,739
Fees for Participant Sports excluding Trips	10,380	183,816	613,684
Admission to Movies/Theater/Opera/Ballet	16,586	255,596	806,984
Admission to Sporting Events excluding Trips	5,670	92,861	303,864
Fees for Recreational Lessons	12,540	191,602	651,755
<b>TV/Video/Sound Equipment</b>	118,462	2,930,652	5,314,721
Community Antenna or Cable TV	65,281	2,033,491	3,484,001
Color TVs	13,188	226,812	702,936
VCRs/Video Cameras & DVD Players	4,233	70,639	219,896
Video Cassettes & DVDs	5,706	95,324	287,945
Video Game Hardware & Software	4,110	65,299	198,553
Satellite Dishes	167	3,382	10,894
Rental of Video Cassettes & DVDs	7,061	120,951	356,813
Sound Equipment	17,979	302,772	17,979
Rental/Repair of TV/VCR/Sound Equipment	738	11,982	35,704
Pets	40,874	731,506	2,399,808
Toys & Games	20,559	348,239	1,089,766
Recreational Vehicles & Fees	27,153	542,741	1,926,849
Sports/Rec/Exercise Equipment	15,752	281,922	913,448
Photo Equipment/Supplies	14,534	247,777	787,895
Film Processing	4,346	73,767	234,036
Reading	22,364	375,142	1,224,653
<b>Food at Home</b>	538,599	9,126,237	27,800,321
Bakery & Cereal Products	80,086	1,329,756	4,066,795
Meat/Poultry/Fish/Eggs	142,537	2,440,526	7,367,943
Dairy Products	57,967	2,440,526	3,005,190
Fruit & Vegetables	95,035	1,569,937	4,806,005
Snacks/Other Food	162,974	2,805,961	8,554,389
Nonalcoholic Beverages	46,103	781,307	2,371,109
<b>Food Away from Home</b>	364,301	6,088,208	18,712,457
<b>Alcoholic Beverages</b>	58,846	58,846	2,933,266

**TABLE 4: LOCAL TRADE AREA, CONTINUED**  
**CONSUMER EXPENDITURES (2006) continued**

<b>Financial</b>			
Investments	391,835	6,089,631	21,924,941
Vehicle Loans	535,778	10,488,816	32,544,638
<b>Health</b>			
Nonprescription Drugs	338,614	6,655,807	21,173,706
Prescription Drugs	11,701	215,323	664,130
Eyeglasses & Contact Lenses	50,592	1,081,261	3,396,154
	8,359	149,209	481,115
<b>Housing</b>			
Mortgage Payment & Basics	1,502,361	23,943,215	76,181,848
Maintenance & Remodeling Services	645,546	12,168,195	42,210,310
Maintenance & Remodeling Materials	137,863	2,574,101	9,192,764
Utilities/Fuel/Public Services	28,424	539,075	1,872,027
Telephone Services	435,850	7,866,527	24,277,607
	161,060	2,769,498	8,368,549
<b>Household Furnishings &amp; Equipment</b>			
Household Textiles	183,510	3,217,219	10,347,065
Furniture	13,054	224,286	721,927
Floor Coverings	60,384	1,052,318	3,348,457
Major Appliances	7,218	120,208	425,241
Housewares	25,341	470,841	1,527,639
Small Appliances	8,126	137,862	444,151
Luggage	3,799	65,540	208,026
Telephones & Accessories	1,042	16,962	55,406
	2,614	42,701	129,476
<b>Household Services &amp; Supplies</b>			
Computer Information Services	17,206	292,133	927,164
Child Care	45,033	712,742	2,230,154
Lawn & Garden	34,147	668,621	2,278,715
Moving/Storage/Freight Express	5,656	91,750	279,986
Housekeeping Services	10,404	196,375	681,269
Housekeeping Supplies	77,147	4,253,362	4,253,362
<b>Miscellaneous</b>			
Personal Care Products	49,149	49,149	2,557,933
School Books & Supplies	15,086	258,306	728,191
Smoking Products	58,846	58,846	2,933,266
<b>Insurance</b>			
Owners & Renters	34,959	742,254	2,462,015
Vehicle	137,157	137,157	7,618,720
Health	167,430	3,260,953	10,394,919
Life & Other Personal	55,677	1,081,556	391,835
<b>Transportation (Local)</b>			
Transportation-Vehicle Purchases (Net Outlay)	540,693	10,256,071	32,047,234
Transportation - Gasoline & Motor Oil	181,491	3,331,302	10,246,247
Vehicle Maintenance & Repairs	105,345	1,854,931	5,828,172
<b>Travel</b>			
Airline Fares	172,351	2,973,058	9,756,560
Travel - Lodging on Trips	40,449	649,541	2,124,400
Auto/Truck/Van Rental on Trips	36,140	634,143	2,140,707
Travel - Food & Drink on Trips	4,355	70,436	237,154
	43,771	768,424	2,511,124

Source: ESRI, 2006 Estimates & Projections.

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TABLE 5: CLOVIS TAXABLE GROSS RECEIPTS AND PULL FACTORS, 1989 & 2002

CLOVIS INDUSTRIES	TAXABLE GROSS RECEIPTS (2002 \$)		PULL FACTOR		NET GAIN/LOSS (2002 \$)		CHANGE (1989-2002)	
	1989	2002	1989	2002	1989	2002	TGR Real	Real Gain/Loss
<b>Agriculture</b>	2,087,288	1,174,877	132%	116%	501,425	165,462	-44%	(335,962)
<b>Contract Construction</b>	35,213,125	34,401,714	73%	52%	(12,949,150)	(32,116,475)	-2%	(19,167,325)
<b>Manufacturing</b>	6,515,277	1,925,414	51%	17%	(6,249,192)	(9,654,097)	-70%	(3,404,906)
<b>Transportation, Communications, Utilities</b>	47,262,169	39,454,316	108%	110%	3,585,801	3,668,157	-17%	82,355
<b>Wholesale Trade</b>	13,858,213	13,298,842	54%	51%	(11,724,678)	(12,666,125)	-4%	(941,448)
Building Materials	4,899,626	9,846,433	98%	380%	(83,269)	7,254,468	101%	7,337,737
Retail Food Stores	58,288,273	38,568,406	188%	136%	27,232,983	10,245,258	-34%	(16,987,725)
Motor Vehicle Dealers	6,417,477	7,339,064	210%	211%	3,365,283	3,861,163	14%	495,880
Gasoline Service Stations	4,028,434	571,951	138%	19%	1,115,015	(2,380,963)	-86%	(3,495,978)
Misc Vehicle and Accessory Dealers	7,093,035	4,141,652	135%	82%	1,825,534	(902,919)	-42%	(2,728,454)
Apparel and Accessory Stores	13,701,754	9,863,944	155%	135%	4,883,862	2,547,249	-28%	(2,336,613)
Furniture and Home Furnishings	9,482,555	4,627,602	144%	93%	2,884,203	(342,203)	-51%	(3,226,405)
Eating and Drinking Establishments	32,005,091	33,914,305	151%	142%	10,739,672	9,950,712	6%	(788,960)
Liquor Dispensers	5,894,999	4,755,904	88%	165%	(810,710)	1,869,196	-19%	2,679,906
Drug and Proprietary Stores	13,410,615	7,982,490	197%	230%	6,600,396	4,516,016	-40%	(2,084,380)
Misc Retailers (ALL)*	90,347,596	164,305,189	93%	150%	(6,552,040)	54,781,640	82%	61,333,680
<b>Total Retail Trade</b>	<b>254,341,848</b>	<b>287,752,614</b>	<b>148%</b>	<b>145%</b>	<b>82,939,036</b>	<b>89,672,786</b>	<b>13%</b>	<b>6,733,750</b>
<b>Finance, Insurance and Real Estate</b>	<b>12,762,858</b>	<b>10,811,894</b>	<b>110%</b>	<b>95%</b>	<b>1,110,841</b>	<b>(619,021)</b>	<b>-15%</b>	<b>(1,729,863)</b>
Hotels, Motels	6,466,844	4,750,755	78%	57%	(1,855,891)	(3,520,866)	-27%	(1,664,975)
Personal Services	5,337,359	6,343,765	94%	84%	(334,146)	(1,214,046)	19%	(879,900)
Misc Business Services	7,256,275	16,747,063	34%	68%	(14,045,298)	(7,812,739)	131%	6,232,559
Auto Rental and Repair	8,240,161	12,029,008	110%	139%	755,040	3,366,923	46%	2,611,882
Misc Repair Services	4,587,190	1,383,032	159%	47%	1,709,709	(1,534,696)	-70%	(3,244,405)
Physicians and Dentists	21,123,939	15,780,418	141%	110%	6,162,859	1,452,539	-25%	(4,710,320)
Hospitals and Other Health Services	7,425,679	29,717,694	77%	259%	(2,249,663)	18,250,060	300%	20,499,723
Legal Services	4,102,386	5,005,053	49%	63%	(4,278,980)	(2,987,391)	22%	1,291,589
Misc Services	11,800,696	33,966,309	59%	61%	(8,166,763)	(21,953,241)	188%	(13,786,478)
Engineering and Architectural Services	1,222,687		19%		(5,134,269)			
<b>Total Services</b>	<b>84,332,939</b>	<b>129,086,447</b>	<b>64%</b>	<b>76%</b>	<b>(48,438,692)</b>	<b>(40,020,178)</b>	<b>53%</b>	<b>8,418,514</b>
<b>Total Taxable Gross Receipts</b>	<b>461,845,426</b>	<b>518,636,926</b>	<b>132%</b>	<b>97%</b>	<b>112,784,406</b>	<b>(18,701,060)</b>	<b>12%</b>	<b>(131,485,466)</b>

\* Misc Retailers (ALL) includes Department Stores, General Merchandise, and Misc Retailers.

All values are adjusted for inflation and reported in terms of 2002 dollars.

Data is classified according to Standard Industrial Classification (SIC). 1989 and 2002 are the first and last years for which comparable data are available.

Major sectors do not sum to total taxable gross receipts because non-classified businesses are not included.

Source: NM Taxation & Revenue Department, RP80 tables; US Census Bureau. Calculations by BBER, 2007.



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TABLE 6: CURRY COUNTY TAXABLE GROSS RECEIPTS AND PULL FACTORS, 1989 & 2002

CURRY COUNTY INDUSTRIES	TAXABLE GROSS RECEIPTS (2002 \$)		PULL FACTOR		NET GAIN/LOSS (2002 \$)		CHANGE (1989-2002)	
	1989	2002	1989	2002	1989	2002	TGR Real	Real Gain/Loss
<b>Agriculture</b>	<b>2,902,750</b>	<b>1,514,858</b>	<b>136%</b>	<b>112%</b>	<b>774,681</b>	<b>163,473</b>	<b>-48%</b>	<b>(611,208)</b>
<b>Contract Construction</b>	<b>44,725,921</b>	<b>61,183,238</b>	<b>69%</b>	<b>69%</b>	<b>(19,903,009)</b>	<b>(27,870,027)</b>	<b>37%</b>	<b>(7,967,018)</b>
<b>Manufacturing</b>	<b>6,651,375</b>	<b>1,733,642</b>	<b>39%</b>	<b>11%</b>	<b>(10,477,259)</b>	<b>(13,768,784)</b>	<b>-74%</b>	<b>(3,291,525)</b>
<b>Transportation, Communications, Utilities</b>	<b>68,835,799</b>	<b>67,645,154</b>	<b>117%</b>	<b>141%</b>	<b>10,226,506</b>	<b>19,735,336</b>	<b>-2%</b>	<b>9,508,830</b>
<b>Wholesale Trade</b>	<b>16,459,617</b>	<b>15,513,943</b>	<b>48%</b>	<b>45%</b>	<b>(17,870,051)</b>	<b>(19,247,453)</b>	<b>-6%</b>	<b>(1,377,403)</b>
Building Materials	5,109,436	10,012,053	76%	289%	(1,577,108)	6,541,980	96%	8,119,088
Hardware Stores	2,087,335		108%		161,904			
Retail Food Stores	60,687,540	41,248,642	146%	109%	19,014,464	3,330,159	-32%	(15,684,305)
Motor Vehicle Dealers	6,417,477	7,410,893	157%	159%	2,321,740	2,754,746	15%	433,006
Gasoline Service Stations	4,453,266	595,034	114%	15%	543,751	(3,358,270)	-87%	(3,902,021)
Misc Vehicle and Accessory Dealers	7,288,463	4,816,286	103%	71%	220,007	(1,937,288)	-34%	(2,157,295)
Apparel and Accessory Stores	14,417,079	9,900,410	122%	101%	2,584,355	104,960	-31%	(2,479,394)
Furniture and Home Furnishings	9,536,054	4,636,510	108%	70%	681,728	(2,016,969)	-51%	(2,698,697)
Eating and Drinking Establishments	32,811,066	34,254,591	115%	107%	4,275,013	2,172,596	4%	(2,102,417)
Liquor Dispensers	5,894,999	4,755,904	66%	123%	(3,103,388)	891,235	-19%	3,994,624
Drug and Proprietary Stores	13,410,615	7,982,490	147%	172%	4,271,986	3,341,642	-40%	(930,344)
Misc Retailers (ALL)*	93,286,340	167,310,344	72%	114%	(36,743,227)	20,682,333	79%	57,425,561
<b>Total Retail Trade</b>	<b>264,665,172</b>	<b>300,735,271</b>	<b>115%</b>	<b>113%</b>	<b>34,659,835</b>	<b>35,549,826</b>	<b>14%</b>	<b>889,991</b>
<b>Finance, Insurance and Real Estate</b>	<b>13,132,999</b>	<b>11,215,979</b>	<b>84%</b>	<b>73%</b>	<b>(2,502,835)</b>	<b>(4,087,510)</b>	<b>-15%</b>	<b>(1,584,675)</b>
Hotels, Motels	6,508,258	4,767,961	58%	43%	(4,660,014)	(6,305,925)	-27%	(1,645,911)
Personal Services	5,813,100	7,053,574	76%	70%	(1,797,489)	(3,064,677)	21%	(1,267,188)
Misc Business Services	8,150,768	29,095,117	29%	88%	(20,433,800)	(3,785,071)	257%	16,648,729
Auto Rental and Repair	10,325,300	13,383,023	103%	115%	281,020	1,786,391	30%	1,505,371
Misc Repair Services	6,489,330	2,554,342	168%	65%	2,628,039	(1,351,856)	-61%	(3,979,895)
Amusement	5,694,124	796,285	199%	40%	2,827,844	(1,184,189)	-86%	(4,012,033)
Physicians and Dentists	21,151,267	15,780,418	105%	82%	1,075,001	(3,401,469)	-25%	(4,476,471)
Hospitals and Other Health Services	7,551,330	29,750,314	58%	194%	(5,432,005)	14,397,667	294%	19,829,672
Legal Services	4,127,338	5,005,053	37%	47%	(7,119,611)	(5,695,076)	21%	1,424,535
Educational Services	119,274	314,741	10%	15%	(1,029,008)	(1,831,326)	164%	(802,318)
Misc Services	15,080,908	41,376,628	56%	55%	(11,713,414)	(33,487,384)	174%	(21,773,971)
Engineering and Architectural Services	1,227,349		14%		(7,303,048)			
<b>Total Services</b>	<b>93,315,951</b>	<b>152,571,430</b>	<b>52%</b>	<b>67%</b>	<b>(84,850,226)</b>	<b>(73,825,251)</b>	<b>63%</b>	<b>11,024,975</b>
<b>Total Taxable Gross Receipts</b>	<b>516,204,812</b>	<b>612,821,123</b>	<b>110%</b>	<b>85%</b>	<b>47,800,028</b>	<b>(106,556,585)</b>	<b>19%</b>	<b>(154,356,613)</b>

\* Misc Retailers (ALL) includes Department Stores, General Merchandise, and Misc Retailers.

All values are adjusted for inflation and reported in terms of 2002 dollars.

Data is classified according to Standard Industrial Classification (SIC). 1989 and 2002 are the first and last years for which comparable data are available.

Major sectors do not sum to total taxable gross receipts because non-classified businesses are not included.

Source: NM Taxation & Revenue Department, RP80 tables; US Census Bureau. Calculations by BBER, 2007.

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TABLE 7: CLOVIS TAXABLE GROSS RECEIPTS AND PULL FACTORS, 2005

CLOVIS	TAXABLE GROSS RECEIPTS and FOOD & MEDICAL DEDUCTIONS (Thousands \$)					PULL FACTOR					NET GAIN/LOSS (Thousands \$)				
	2005	Q1	Q2	Q3	Q4	2005	Q1	Q2	Q3	Q4	2005	Q1	Q2	Q3	Q4
AGRIC, FORESTRY, FISHING & HUNTING	1,498	182	812	405	99	114%	63%	218%	122%	31%	186	(108)	439	73	(218)
UTILITIES	34,951	8,969	7,369	9,122	9,491	117%	112%	116%	128%	112%	4,951	977	1,003	1,977	995
CONSTRUCTION	76,090	15,543	19,033	24,936	16,578	80%	77%	83%	100%	62%	(19,027)	(4,746)	(4,015)	95	(10,362)
MANUFACTURING	2,915	794	810	540	770	17%	21%	19%	12%	17%	(14,072)	(2,931)	(3,436)	(3,826)	(3,879)
WHOLESALE TRADE	41,488	9,080	11,604	10,797	10,007	104%	106%	116%	102%	94%	1,674	551	1,606	205	(687)
RETAIL TRADE	269,264	62,829	66,241	63,516	76,677	129%	133%	128%	124%	130%	60,106	15,619	14,388	12,259	17,840
Automobile Dealers	5,019	1,179	1,296	1,402	1,143	133%	135%	131%	139%	126%	1,241	304	306	396	235
Auto Parts, Accessories & Tire Stores	5,849	1,189	1,549	1,605	1,506	100%	86%	107%	105%	102%	4	(198)	106	73	23
Furniture & Home Furnishings Stores	4,489	1,361	987	1,021	1,121	80%	103%	67%	77%	75%	(1,132)	36	(486)	(306)	(375)
Computer & Software Stores	17			17		7%			26%		(240)			(49)	
Building Material & Supply Dealers	10,145	2,280	2,766	2,738	2,362	341%	384%	336%	327%	329%	7,170	1,686	1,942	1,899	1,643
Grocery Stores	41,262	9,214	10,983	9,703	11,362	140%	140%	147%	142%	131%	11,769	2,636	3,532	2,881	2,721
Pharmacies & Drug Stores	7,909	2,004	1,915	1,676	2,313	179%	159%	195%	174%	191%	3,497	745	935	712	1,105
Other Health & Personal Care Stores	657	161	166	134	196	135%	173%	168%	79%	157%	170	68	67	(36)	71
Gasoline Stations	1,242	217	196	537	292	59%	45%	36%	95%	55%	(876)	(262)	(348)	(26)	(240)
Women's Clothing Stores	166	166				73%	451%				(61)	129			
Family Clothing Stores	153	56	48	49		26%	58%	34%	29%		(442)	(41)	(91)	(121)	
Clothing Accessory Stores	11,300	2,489	2,556	2,754	3,502	160%	159%	150%	165%	165%	4,239	922	854	1,083	1,380
Other Clothing Stores	392	184			208	154%	758%			149%	138	159			69
Gift, Novelty & Souvenir Stores	174	52			122	39%	57%			87%	(271)	(40)			(19)
Electronic Shopping & Mail Order Houses	19	10	6		4	8%	26%	12%		4%	(210)	(30)	(42)		(97)
Miscellaneous Store Retailers (All)*	173,449	40,857	41,807	40,352	50,433	127%	132%	124%	120%	131%	36,926	9,873	8,193	6,794	12,066
TRANSPORTATION AND WAREHOUSING	3,481	1,019	677	805	980	56%	72%	43%	55%	54%	(2,791)	(399)	(901)	(670)	(820)
INFORMATION AND CULTURAL INDUSTRIES	20,351	4,934	4,397	4,716	6,303	147%	143%	134%	138%	171%	6,500	1,491	1,105	1,293	2,611
FINANCE AND INSURANCE	2,941	623	1,055	392	870	71%	59%	104%	39%	80%	(1,218)	(436)	44	(612)	(215)
REAL ESTATE AND RENTAL AND LEASING	5,866	1,746	1,566	1,174	1,379	56%	83%	58%	42%	46%	(4,677)	(349)	(1,134)	(1,602)	(1,592)
PROF, SCIENTIFIC & TECHNICAL SERVICES	33,694	6,380	7,768	11,404	8,142	51%	37%	47%	74%	50%	(31,911)	(10,974)	(8,675)	(4,039)	(8,223)
Legal Services	5,122	1,151	1,165	1,532	1,274	61%	57%	55%	78%	54%	(3,288)	(866)	(936)	(421)	(1,065)
Architectural, Engineering & Related Services	865	221	354	238	52	12%	14%	19%	13%	3%	(6,161)	(1,339)	(1,502)	(1,616)	(1,704)
Mgt OF COMPANIES & ENTERPRISES	1,609	379	501	411	318	191%	228%	228%	182%	139%	768	213	281	185	90
ADMIN & SUPPORT, WASTE MGT & REMED	786	481	119	86	100	27%	75%	16%	12%	12%	(2,161)	(158)	(604)	(660)	(738)
EDUCATIONAL SERVICES	385	75	114	69	126	18%	16%	21%	13%	23%	(1,733)	(404)	(434)	(481)	(414)
HEALTH CARE AND SOCIAL ASSISTANCE	46,010	11,909	11,921	11,575	10,606	141%	150%	137%	148%	129%	13,347	3,960	3,235	3,780	2,372
Ambulatory Health Care Services	14,173	3,524	4,023	3,889	2,736	99%	96%	105%	113%	81%	(126)	(137)	201	442	(632)
Offices of Physicians (except mental health)	525	86	139	98	201	95%	77%	104%	72%	118%	(28)	(26)	5	(38)	31
Offices of Dentists	1,279	267	291	304	417	174%	185%	147%	169%	194%	543	123	94	124	202
Offices of Physical Occup & Speech Therapists	107		60		48	89%		183%		128%	(13)		27		10
Hospitals	21,304	5,333	5,320	5,432	5,219	196%	198%	188%	207%	193%	10,452	2,646	2,483	2,811	2,512
Child Day Care Services	210	49	50	58	53	78%	103%	64%	79%	76%	(58)	1	(28)	(15)	(17)
ARTS, ENTERTAINMENT, AND RECREATION	624	208	123	130	164	28%	40%	26%	21%	29%	(1,568)	(317)	(351)	(497)	(403)

CLOVIS MAINSTREET – Community Economic Assessment

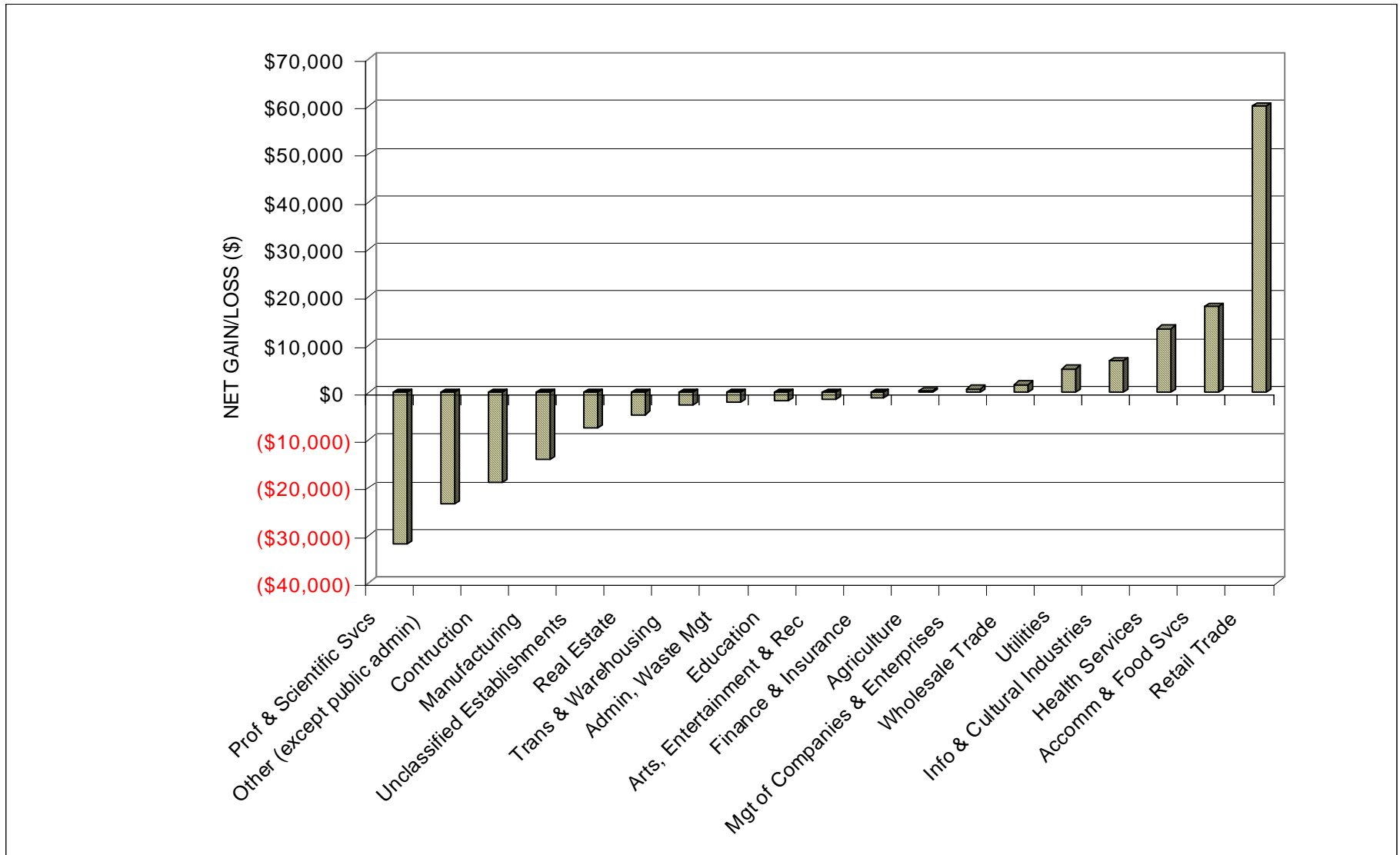
**TABLE 7: CLOVIS TAXABLE GROSS RECEIPTS AND PULL FACTORS, 2005, CONTINUED**

CLOVIS	TAXABLE GROSS RECEIPTS and FOOD & MEDICAL DEDUCTIONS (Thousands \$)					PULL FACTOR					NET GAIN/LOSS (Thousands \$)				
	2005	Q1	Q2	Q3	Q4	2005	Q1	Q2	Q3	Q4	2005	Q1	Q2	Q3	Q4
Amusement, Gambling & Recreation Industries	590	202	115	116	157	42%	53%	35%	31%	49%	(818)	(181)	(211)	(263)	(163)
<b>ACCOMMODATION AND FOOD SERVICES</b>	<b>61,480</b>	<b>14,751</b>	<b>15,608</b>	<b>16,495</b>	<b>14,626</b>	<b>141%</b>	<b>148%</b>	<b>139%</b>	<b>146%</b>	<b>133%</b>	<b>17,942</b>	<b>4,770</b>	<b>4,340</b>	<b>5,185</b>	<b>3,646</b>
Accommodations	4,724	1,189	1,158	1,336	1,041	58%	63%	55%	57%	55%	(3,477)	(711)	(936)	(989)	(842)
Eating & Drinking Establishments	53,172	12,663	13,597	14,227	12,685	160%	164%	158%	170%	150%	19,999	4,935	4,994	5,861	4,208
Drinking Places (Alcoholic Beverages)	5,352	1,381	1,452	1,056	1,463	167%	192%	186%	117%	182%	2,146	663	670	152	661
<b>OTHER SERVICES (EXCEPT PUBLIC ADMIN)</b>	<b>63,157</b>	<b>15,176</b>	<b>16,276</b>	<b>15,924</b>	<b>15,781</b>	<b>73%</b>	<b>76%</b>	<b>75%</b>	<b>73%</b>	<b>68%</b>	<b>(23,421)</b>	<b>(4,728)</b>	<b>(5,345)</b>	<b>(6,030)</b>	<b>(7,318)</b>
Automotive Repair & Maintenance	13,716	3,245	3,471	3,879	3,122	152%	156%	153%	157%	143%	4,719	1,169	1,203	1,405	941
Personal & Household Goods Repair & Mntc	963	227	306	216	214	32%	34%	39%	29%	26%	(2,065)	(435)	(479)	(533)	(616)
Personal & Laundry Services	4,208	1,091	1,333	778	1,007	62%	66%	75%	48%	57%	(2,601)	(564)	(447)	(833)	(757)
<b>UNCLASSIFIED ESTABLISHMENTS</b>	<b>28</b>	<b>18</b>	<b>10</b>			<b>0%</b>	<b>1%</b>	<b>0%</b>			<b>(7,447)</b>	<b>(2,173)</b>	<b>(2,503)</b>		
<b>TOTAL</b>	<b>666,888</b>	<b>155,217</b>	<b>166,078</b>	<b>172,542</b>	<b>173,051</b>	<b>95%</b>	<b>96%</b>	<b>96%</b>	<b>97%</b>	<b>91%</b>	<b>(36,373)</b>	<b>(6,475)</b>	<b>(7,524)</b>	<b>(4,699)</b>	<b>(17,675)</b>

\* Misc Store Retailers (ALL) includes Department Stores; Other General Merchandise Stores; Misc Store Retailers; and All Other Misc Stores.

Source: State of New Mexico Taxation and Revenue Department Combined Reporting System; Report No. 80 – NAICS Code Version; Calculations by BBER, 2007.

**FIGURE 3: CLOVIS TAXABLE GROSS RECEIPTS GAIN/LOSS, BY INDUSTRY, 2005**



Source: State of New Mexico Taxation & Revenue Department Combined Reporting System; Report No. 80 -- NAICS Code Version; Calculations by BBER, 2007.

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**TABLE 8: LOCATION QUOTIENT: CLOVIS EMPLOYMENT, BY INDUSTRY, IN RELATION TO CURRY COUNTY, THE EASTERN PLAINS NEW MEXICO REGION, AND NEW MEXICO; CURRY COUNTY IN RELATION TO THE EASTERN PLAINS NEW MEXICO REGION AND NEW MEXICO; AND THE EASTERN PLAINS NEW MEXICO REGION IN RELATION TO NEW MEXICO**

	CLOVIS			CURRY COUNTY		EASTERN PLAINS
	Curry County	Eastern Plains	New Mexico	Eastern Plains	New Mexico	New Mexico
<b>Base Geography</b>						
<b>Agriculture; forestry; fishing and hunting; and mining</b>	<b>0.62</b>	<b>0.44</b>	<b>0.91</b>	<b>0.71</b>	<b>1.47</b>	<b>2.07</b>
Agriculture; forestry; fishing and hunting	0.60	0.43	1.57	0.71	2.62	3.68
Mining	1.04	0.65	0.18	0.63	0.17	0.27
<b>Construction</b>	<b>0.82</b>	<b>0.79</b>	<b>0.65</b>	<b>0.96</b>	<b>0.79</b>	<b>0.82</b>
<b>Manufacturing</b>	<b>1.06</b>	<b>1.27</b>	<b>0.87</b>	<b>1.20</b>	<b>0.83</b>	<b>0.69</b>
<b>Wholesale trade</b>	<b>0.90</b>	<b>0.96</b>	<b>0.62</b>	<b>1.07</b>	<b>0.68</b>	<b>0.64</b>
<b>Retail trade</b>	<b>1.08</b>	<b>1.17</b>	<b>1.44</b>	<b>1.08</b>	<b>1.34</b>	<b>1.24</b>
<b>Transportation and warehousing; and utilities</b>	<b>1.02</b>	<b>1.15</b>	<b>1.62</b>	<b>1.13</b>	<b>1.60</b>	<b>1.42</b>
Transportation and warehousing	1.05	1.20	1.96	1.14	1.87	1.64
Utilities	0.80	0.84	0.66	1.05	0.82	0.78
<b>Information</b>	<b>1.01</b>	<b>0.93</b>	<b>0.91</b>	<b>0.92</b>	<b>0.91</b>	<b>0.99</b>
<b>Finance; insurance; real estate and rental and leasing</b>	<b>1.06</b>	<b>1.18</b>	<b>0.94</b>	<b>1.11</b>	<b>0.89</b>	<b>0.80</b>
Finance and insurance	1.05	1.21	1.09	1.15	1.04	0.90
Real estate and rental and leasing	1.09	1.10	0.69	1.01	0.63	0.63
<b>Professional; scientific; management; administrative; and waste management services</b>	<b>1.05</b>	<b>1.28</b>	<b>0.59</b>	<b>1.22</b>	<b>0.56</b>	<b>0.46</b>
Professional; scientific; and technical services	1.07	1.42	0.53	1.33	0.50	0.38
Management of companies and enterprises	0.00	0.00	0.00	0.00	0.00	0.00
Administrative and support and waste management services	1.02	1.12	0.70	1.09	0.68	0.63
<b>Educational; health and social services</b>	<b>1.07</b>	<b>0.98</b>	<b>1.10</b>	<b>0.92</b>	<b>1.03</b>	<b>1.12</b>
Educational services	1.07	0.82	1.05	0.77	0.98	1.28
Health care and social assistance	1.07	1.20	1.15	1.12	1.07	0.96
<b>Arts; entertainment; recreation; accommodation and food services</b>	<b>1.09</b>	<b>0.99</b>	<b>0.88</b>	<b>0.91</b>	<b>0.81</b>	<b>0.89</b>
Arts; entertainment; and recreation	1.12	1.23	0.47	1.10	0.42	0.38
Accommodation and food services	1.08	0.97	1.01	0.89	0.93	1.04
<b>Other services (except public administration)</b>		<b>1.07</b>	<b>1.16</b>	<b>1.12</b>	<b>1.22</b>	<b>1.09</b>
<b>Public administration</b>	<b>0.92</b>	<b>0.96</b>	<b>0.92</b>	<b>1.05</b>	<b>1.00</b>	<b>0.95</b>

Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P49. Universe: Employed civilian population 16 years and over. Calculations by BBER, 2007.

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**TABLE 9: LOCATION QUOTIENT: CLOVIS EMPLOYMENT, BY OCCUPATION, IN RELATION TO CURRY COUNTY, THE EASTERN PLAINS NEW MEXICO REGION, AND NEW MEXICO; CURRY COUNTY IN RELATION TO THE EASTERN PLAINS NEW MEXICO REGION AND NEW MEXICO; AND THE EASTERN PLAINS NEW MEXICO REGION IN RELATION TO NEW MEXICO**

	CLOVIS			CURRY COUNTY		EASTERN PLAINS
	Curry County	Eastern Plains	New Mexico	Eastern Plains	New Mexico	New Mexico
<b>Base Geography</b>						
<b>Management; professional; and related occupations</b>	<b>1.02</b>	<b>0.95</b>	<b>0.82</b>	<b>0.93</b>	<b>0.81</b>	<b>0.87</b>
Management; business; and financial operations occupations	0.96	0.88	0.86	0.92	0.90	0.98
Management occupations; except farmers	1.06	1.02	0.78	0.96	0.74	0.77
Farmers and farm managers	0.55	0.34	1.79	0.62	3.25	5.21
Business and financial operations occupations	1.07	1.41	0.86	1.31	0.80	0.61
Business operations specialists	0.92	1.29	0.57	1.40	0.62	0.44
Financial specialists	1.16	1.47	1.12	1.26	0.97	0.76
Professional and related occupations	1.06	0.99	0.80	0.94	0.75	0.81
Computer and mathematical occupations	1.09	0.87	0.28	0.80	0.26	0.32
Architecture and engineering occupations	1.08	1.31	0.38	1.22	0.35	0.29
Architects; surveyors; cartographers; and engineers	0.98	1.11	0.18	1.12	0.18	0.16
Drafters; engineering; and mapping technicians	1.12	1.43	0.76	1.27	0.67	0.53
Life; physical; and social science occupations	1.20	1.17	0.33	0.98	0.28	0.28
Community and social services occupations	1.08	1.01	1.35	0.94	1.25	1.34
Legal occupations	1.02	1.30	0.66	1.27	0.64	0.51
<b>Education; training; and library occupations</b>	<b>1.05</b>	<b>0.86</b>	<b>1.06</b>	<b>0.82</b>	<b>1.01</b>	<b>1.23</b>
Arts; design; entertainment; sports; and media occupations	1.16	0.77	0.40	0.66	0.35	0.53
Healthcare practitioners and technical occupations	1.03	1.22	1.03	1.18	1.00	0.85
<b>Service occupations</b>	<b>1.04</b>	<b>1.06</b>	<b>1.12</b>	<b>1.02</b>	<b>1.08</b>	<b>1.06</b>
Healthcare support occupations	1.03	1.12	1.14	1.09	1.10	1.01
Protective service occupations	1.06	1.13	0.98	1.06	0.92	0.87
Food preparation and serving related occupations	1.05	1.00	1.11	0.95	1.05	1.11
Building and grounds cleaning and maintenance occupations	1.03	1.08	1.12	1.05	1.09	1.04
Personal care and service occupations	1.02	1.06	1.24	1.04	1.22	1.18
<b>Sales and office occupations</b>	<b>1.02</b>	<b>1.09</b>	<b>1.08</b>	<b>1.06</b>	<b>1.05</b>	<b>0.99</b>
Sales and related occupations	1.09	1.21	1.30	1.12	1.20	1.07
Office and administrative support occupations	0.96	0.97	0.91	1.02	0.95	0.93

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**TABLE 9: LOCATION QUOTIENT: CLOVIS EMPLOYMENT, BY OCCUPATION, IN RELATION TO CURRY COUNTY, THE EASTERN PLAINS NEW MEXICO REGION, AND NEW MEXICO; CURRY COUNTY IN RELATION TO THE EASTERN PLAINS NEW MEXICO REGION AND NEW MEXICO; AND THE EASTERN PLAINS NEW MEXICO REGION IN RELATION TO NEW MEXICO, CONTINUED**

	CLOVIS			CURRY COUNTY		EASTERN PLAINS
	Curry County	Eastern Plains	New Mexico	Eastern Plains	New Mexico	New Mexico
<b>Base Geography</b>						
<b>Farming; fishing; and forestry occupations</b>	<b>0.63</b>	<b>0.45</b>	<b>1.47</b>	<b>0.72</b>	<b>2.33</b>	<b>3.24</b>
<b>Construction; extraction; and maintenance occupations</b>	<b>0.91</b>	<b>0.93</b>	<b>0.92</b>	<b>1.02</b>	<b>1.01</b>	<b>0.99</b>
Construction and extraction occupations	0.88	0.83	0.68	0.95	0.78	0.82
Supervisors; construction and extraction workers	0.64	0.64	0.54	1.01	0.85	0.85
Construction trades workers	0.90	0.84	0.72	0.93	0.80	0.86
Extraction workers	1.30	1.87	0.55	1.44	0.42	0.29
Installation; maintenance; and repair occupations	0.95	1.03	1.31	1.09	1.38	1.27
<b>Production; transportation; and material moving occupations</b>	<b>1.00</b>	<b>1.07</b>	<b>1.23</b>	<b>1.07</b>	<b>1.23</b>	<b>1.15</b>
Production occupations	0.94	1.02	0.91	1.08	0.97	0.90
Transportation and material moving occupations	1.05	1.11	1.54	1.06	1.47	1.39

Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P49. Universe: Employed civilian population 16 years and over. Calculations by BBER, 2007.

CLOVIS MAINSTREET – Community Economic Assessment

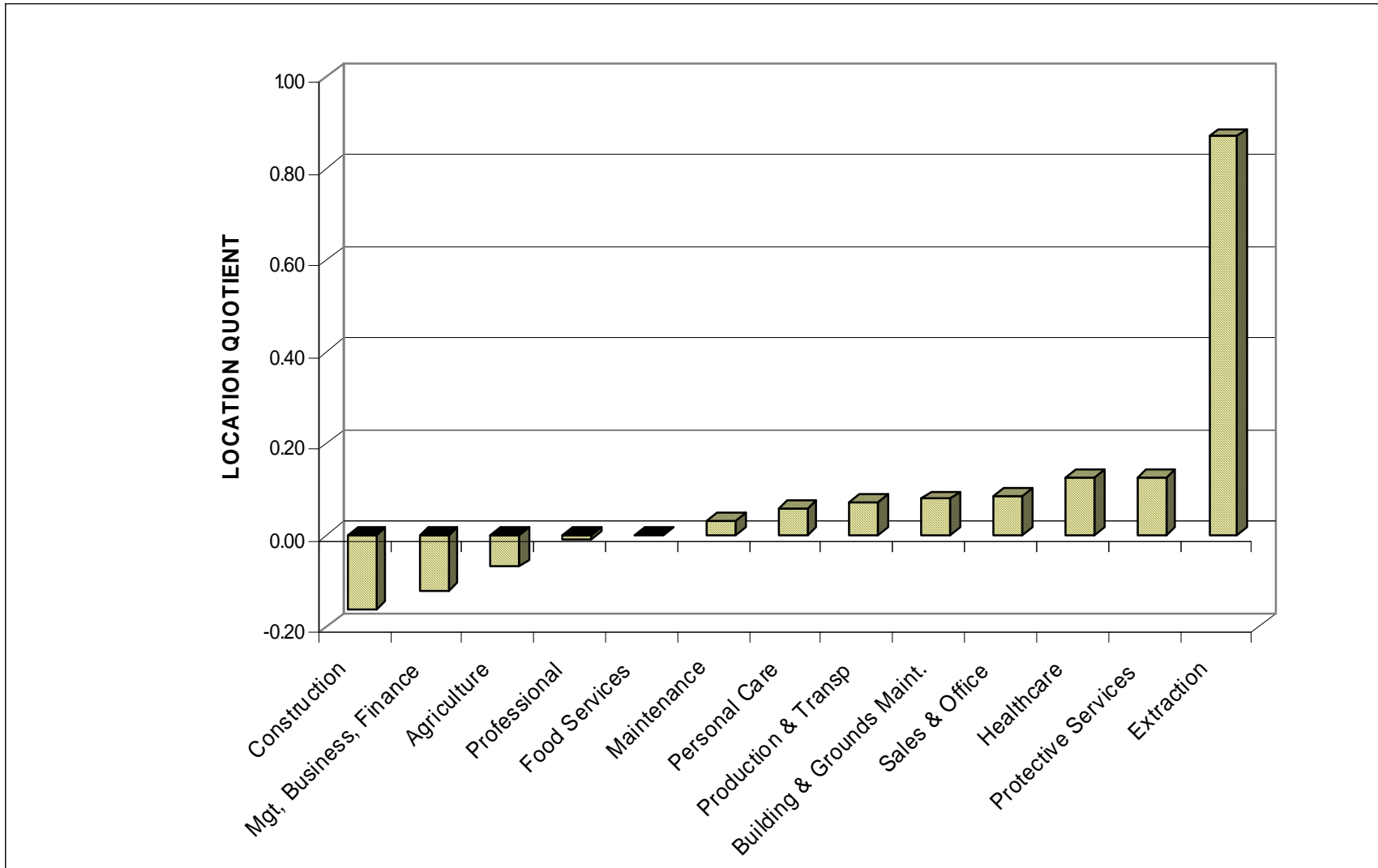
**TABLE 10: LOCATION QUOTIENT: CLOVIS EMPLOYMENT, BY BUSINESS OWNERSHIP, IN RELATION TO CURRY COUNTY, THE EASTERN PLAINS NEW MEXICO REGION, AND NEW MEXICO; CURRY COUNTY IN RELATION TO THE EASTERN PLAINS NEW MEXICO REGION AND NEW MEXICO; AND THE EASTERN PLAINS NEW MEXICO REGION IN RELATION TO NEW MEXICO**

	CLOVIS			CURRY COUNTY		EASTERN PLAINS
	Curry County	Eastern Plains	New Mexico	Eastern Plains	New Mexico	New Mexico
<b>Base Geography</b>						
<b>Private for-profit wage and salary workers</b>	<b>1.02</b>	<b>1.08</b>	<b>1.02</b>	<b>1.06</b>	<b>1.00</b>	<b>0.94</b>
Employee of private company	1.03	1.08	1.02	1.05	0.99	0.94
Self-employed in own incorporated business	0.95	1.09	1.01	1.15	1.07	0.93
<b>Private not-for-profit wage and salary workers</b>	<b>1.08</b>	<b>1.11</b>	<b>0.96</b>	<b>1.03</b>	<b>0.89</b>	<b>0.86</b>
<b>Local government workers</b>	<b>1.00</b>	<b>0.89</b>	<b>0.92</b>	<b>0.90</b>	<b>0.93</b>	<b>1.03</b>
<b>State government workers</b>	<b>1.10</b>	<b>0.80</b>	<b>0.98</b>	<b>0.73</b>	<b>0.89</b>	<b>1.23</b>
<b>Federal government workers</b>	<b>0.84</b>	<b>1.03</b>	<b>0.92</b>	<b>1.23</b>	<b>1.10</b>	<b>0.90</b>
<b>Self-employed workers in own not incorporated business</b>	<b>0.88</b>	<b>0.79</b>	<b>1.08</b>	<b>0.91</b>	<b>1.24</b>	<b>1.36</b>
<b>Unpaid family workers</b>	<b>0.45</b>	<b>0.30</b>	<b>0.36</b>	<b>0.66</b>	<b>0.80</b>	<b>1.21</b>

Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P51 Universe: Employed civilian population 16 years and over. Calculations by BBER, 2007.



**FIGURE 4: CLOVIS LOCATION QUOTIENTS, BY OCCUPATION, 2005**



Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P51 Universe: Employed civilian population 16 years and over. Calculations by BBER, 2007.

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**TABLE 11: CLOVIS BUSINESSES BY INDUSTRY, BY LOCAL GEOGRAPHY, 2005**

<b>INDUSTRY</b>	<b>MS<sup>1</sup></b>	<b>CLOVIS<sup>2</sup></b>	<b>MS%<sup>3</sup></b>	<b>COUNTY<sup>4</sup></b>	<b>TOTAL<sup>5</sup></b>
Agriculture, Forestry		47		19	66
Mining		2			2
Utilities	2	4	33%	3	9
Construction	3	120	2%	18	141
Manufacturing	6	27	18%	4	37
Wholesale trade	1	55	2%	5	61
Retail Trade	33	167	17%	17	217
Transportation & Warehousing	3	39	7%	14	56
Information	7	12	37%	5	24
Finance & Insurance	17	48	26%	7	72
Real Estate, Rental & Leasing	5	41	11%	4	50
Prof, Scientific, Tech Services	22	43	34%	11	76
Mgt of Companies		3			3
Administrative & Support Services	6	32	16%	15	53
Educational Services	1	2	33%	7	10
Health Care and Social Assistance	10	100	9%	14	124
Arts, Entertainment and Recreation	1	12	8%		13
Accommodations & Food Services	5	59	8%	12	76
Other Services	9	78	10%	9	96
Public Administration	17	16	52%	12	45
Other	1	3	25%		4
<b>TOTAL</b>	<b>149</b>	<b>910</b>	<b>14%</b>	<b>176</b>	<b>1,235</b>

1 MainStreet District.

2 Town, not including MainStreet District.

3 MainStreet District as a percentage of entire town.

4 County, not including town.

5 County total.

Source: NM Department of Labor, ES-202 (Covered Employment Statistics), 2005. Calculations by BBER, 2007.

CLOVIS MAINSTREET – Community Economic Assessment

**TABLE 12: CLOVIS EMPLOYMENT BY INDUSTRY, IN MAINSTREET AREA, 2005**

INDUSTRY	MS <sup>1</sup>	CLOVIS <sup>2</sup>	MS% <sup>3</sup>	COUNTY <sup>4</sup>	TOTAL <sup>5</sup>
Agriculture, Forestry		996		316	1,313
Mining		3			3
Utilities	24	71	25%	12	107
Construction	12	1,004	1%	73	1,089
Manufacturing	25	386	6%	36	447
Wholesale trade	1	428	0%	6	435
Retail Trade	203	2,161	9%	109	2,473
Transportation & Warehousing	28	460	6%	35	522
Information	133	81	62%	42	256
Finance & Insurance	245	316	44%	11	572
Real Estate, Rental & Leasing	12	129	8%	4	145
Prof, Scientific, Tech Services	111	165	40%	32	307
Mgt of Companies		333			333
Administrative & Support Services	49	316	13%	45	411
Health Care and Social Assistance	115	2,327	5%	247	2,689
Arts, Entertainment and Recreation	0	185	0%		185
Accommodations & Food Services	82	1,491	5%	111	1,684
Other Services	25	398	6%	36	459
Public Administration	361	192	65%	466	1,018
Other	0	3			3
<b>TOTAL</b>	<b>1,470</b>	<b>11,736</b>	<b>11%</b>	<b>1,779</b>	<b>16,034</b>

1 MainStreet District.

2 Town, not including MainStreet District.

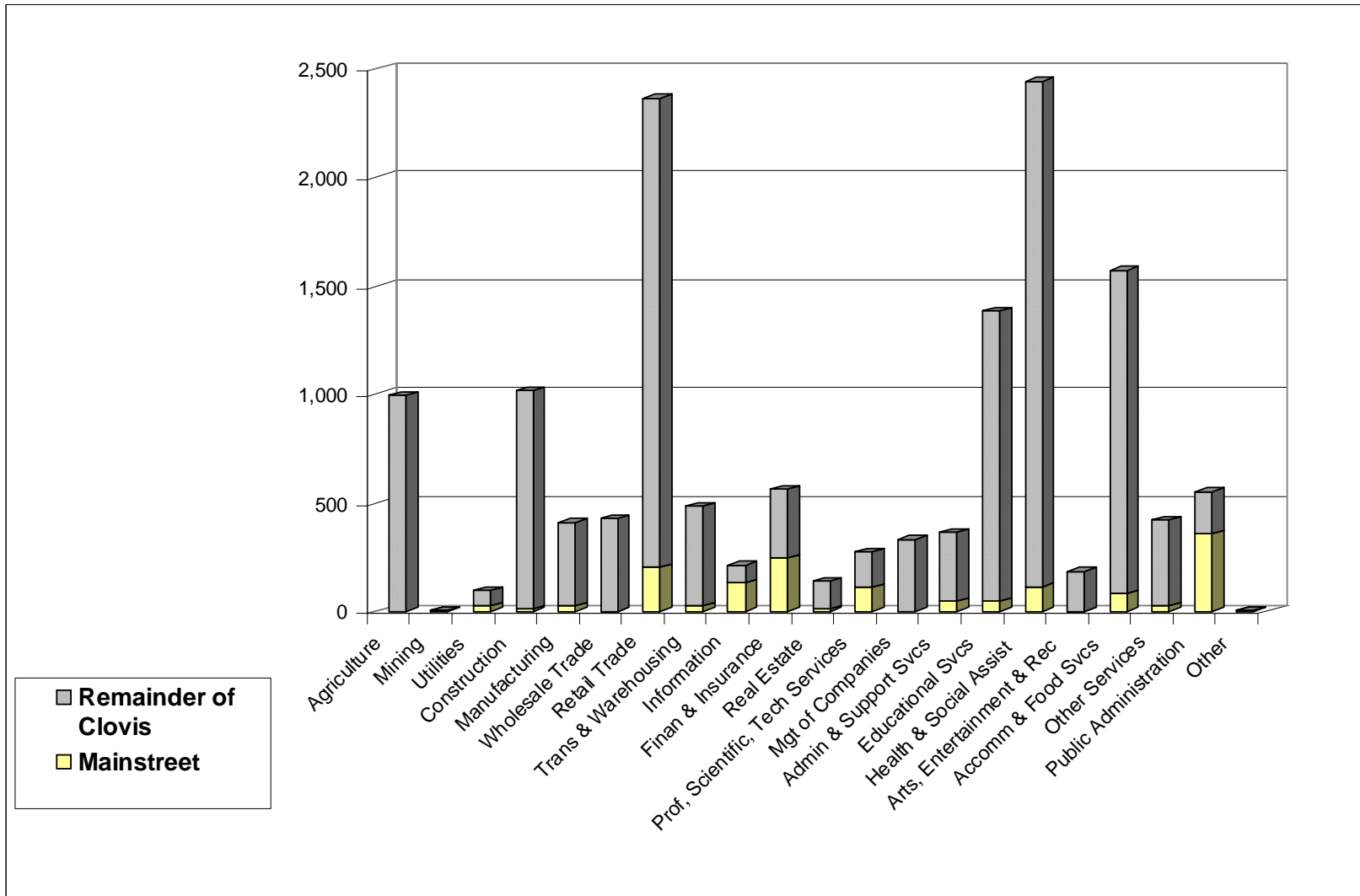
3 MainStreet District as a percentage of entire town.

4 County, not including town.

5 County total.

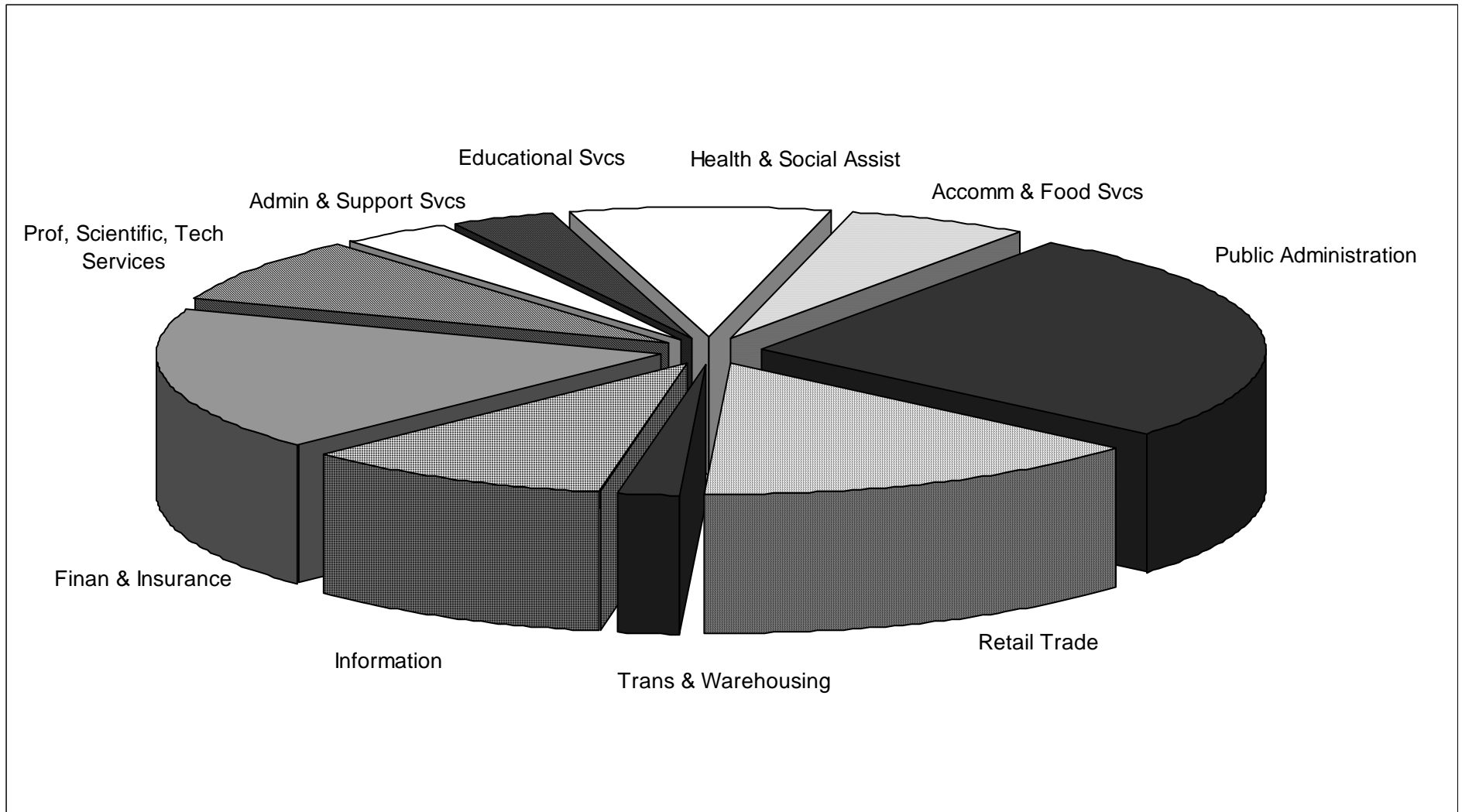
Source: NM Department of Labor, ES-202 (Covered Employment Statistics), 2005. Calculations by BBER, 2007.

**FIGURE 5: CLOVIS EMPLOYMENT, BY INDUSTRY AND LOCAL GEOGRAPHY, 2005**



Source: NM Department of Labor, ES-202 (Covered Employment Statistics), 2005. Calculations by BBER, 2007.

**FIGURE 6: CLOVIS EMPLOYMENT IN MAINSTREET AREA, BY INDUSTRY, 2005**



Source: NM Department of Labor, ES-202 (Covered Employment Statistics), 2005. Calculations by BBER, 2007.

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**TABLE 13: CLOVIS EMPLOYMENT BY 3-DIGIT RETAIL & SERVICE SUBSECTOR, IN MAINSTREET AREA, 2005**

NAICS INDUSTRY	MS <sup>1</sup>	CLOVIS <sup>2</sup>	MS% <sup>3</sup>	COUNTY <sup>4</sup>	TOTAL <sup>5</sup>
423 Merchant Wholesalers, Durable Goods		134		3	138
424 Merchant Wholesalers, Nondurable Goods	1	291	0%		292
425 Wholesale Electronic Markets		2		3	5
441 Motor Vehicle & Parts Dealers	34	418	8%	4	456
442 Furniture & Home Furnishings Stores	48	11	82%		59
443 Electronics & Appliance Stores	5	41	11%	10	56
444 Building Material, Garden Equipment Dealers	3	265	1%		268
445 Food & Beverage Stores	37	155	19%	37	229
446 Health & Personal Care Stores		101		6	107
447 Gasoline Stations	9	98	9%	39	147
448 Clothing & Clothing Accessories Stores	20	84	19%		104
451 Sporting Goods, Hobby, Book, & Music Stores	9	70	11%	1	80
452 General Merchandise Stores		855		0	855
453 Miscellaneous Store Retailers	30	52	36%	11	93
454 Nonstore Retailers	8	11	42%		19
484 Truck Transportation	27	130	17%	19	177
485 Transit and Ground Passenger Transport		48		15	64
486 Pipeline Transportation		22			22
488 Support Services for Transportation	0	133	0%	1	134
491 Postal Service		78			78
492 Couriers and Messengers		29			29
493 Warehousing and Storage		17			17
511 Publishing Industries	71		100%		71
512 Motion Picture & Sound Recording Industries		25			25
515 Broadcasting (except Internet)	14	24	37%	10	47
517 Telecommunications	29	30	49%	0	60
518 Internet Service Providers & Data Processing Svcs	3	2	69%	20	25
519 Other Information Services	16		100%	12	28
522 Credit Intermediation & Related Activities	174	248	41%	6	428
523 Securities, Commodity Contracts & Fin Investments	2	32	6%	2	36
524 Insurance Carriers & Related Activities	69	36	66%	3	108
531 Real Estate	12	84	12%	4	100
532 Rental & Leasing Services		45			45
541 Professional, Scientific, & Technical Services	111	165	40%	32	307
551 Management of Companies & Enterprises		333			333

CLOVIS MAINSTREET – Community Economic Assessment

**TABLE 13: CLOVIS EMPLOYMENT BY 3-DIGIT RETAIL & SERVICE SUBSECTOR, IN MAINSTREET AREA, 2005, CONTINUED**

NAICS INDUSTRY	MS <sup>1</sup>	CLOVIS <sup>2</sup>	MS% <sup>3</sup>	COUNTY <sup>4</sup>	TOTAL <sup>5</sup>
561 Administrative & Support Services	49	231	17%	38	318
562 Waste Management & Remediation Service		85		8	93
611 Educational Services	1,094	292	79%	198	1,585
621 Ambulatory Health Care Services	8	991	1%	29	1,029
622 Hospitals		616			616
623 Nursing & Residential Care Facilities		172		195	367
624 Social Assistance	106	549	16%	23	678
713 Amusement, Gambling & Recreation Industries		184			184
721 Accommodation		178		18	196
722 Food Services & Drinking Places	82	1,313	6%	93	1,488
811 Repair & Maintenance	11	166	6%	20	197
812 Personal & Laundry Services		128		8	136
813 Religious, Grantmaking, Civic, Prof. Orgs	15	97	13%		112
814 Private Households	0	7		8	14
921 Executive, Legislative & Gov't Support	104	7	93%	34	145
922 Justice, Public Order, and Safety Activities	242	118	67%	10	370
923 Administration of Human Resource Programs		10			10
924 Admin of Environmental Quality Programs	4	17	19%	5	26
925 Admin of Housing, Urban Pln & Community Dev'l		17			17
926 Administration of Economic Programs	10	23	31%	10	43
928 National Security and International Affairs				407	407
999 Nonclassified	0	3			3

1 MainStreet District.

2 Town, not including MainStreet District.

3 MainStreet District as a percentage of entire town.

4 County, not including town.

5 County total.

Source: NM Department of Labor, ES-202 (Covered Employment Statistics), 2005. Calculations by BBER, 2007.