

7-1-2006

Chama MainStreet Community Economic Assessment

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CHAMA MAINSTREET COMMUNITY ECONOMIC ASSESSMENT

Submitted to
Chama Mainstreet.

Financial Support For This Research Was Provided By
New Mexico Economic Development Department
New Mexico MainStreet Program
And
The McCune Charitable Foundation

July 2006

UNIVERSITY OF NEW MEXICO
BUREAU OF BUSINESS AND
ECONOMIC RESEARCH



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By Dr. Jeffrey Mitchell

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1. PRINCIPAL FINDINGS OF COMMUNITY ECONOMIC ASSESSMENT

1. Demographics:

- a. Between 1990 and 2000 Chama's population increased from 1,048 to 1,199 persons. The 14.4% increase was slightly below the statewide increase of 20%. Data is not available for the town for the period since the 2000 Census; the best estimate is for Rio Arriba County, which saw a population decline of 0.6% between 2000 and 2005.
- b. During the period 1990-2000 the median age of Chama's population increased very sharply, from 31.0 to 38.1 y/o, and is now well above the statewide median of 34.6. The high median age is a function of the dynamics at both ends of the end spectrum – compared to the state as a whole, Chama has a smaller share of children under 5 y/o and a greater share of persons over 65 y/o. The data suggests the aging of Chama's population is the result of both the maturation of long-term population and in-migration of older persons, including many retirees. Fully 22.1% of Chama's 2000 population (5 y/o and older) relocated into the county during the period 1995-2000, compared to 17.7% of the town's 1990 population during the 1985-1990 period. Further, the share of households in Chama that receive retirement income increased from only 9.2% in 1990 to 19.4% in 2000, from well below to well above the state average.
- c. Chama is a predominately Hispanic community. According to the 2000 Census, 854 of the village's 1,199 residents are of Hispanic origin (71%), slightly greater than the 1990 share (69.6%). Most of the remaining population is white/non-Hispanic – 27% in 2000, slightly lower than the 1990 share of 29%¹. Significantly, a large percentage of Chama's Hispanic population is not fluent in English: nearly one in five persons living in Chama reported to the 2000 Census that they speak Spanish at home and speak English "less than very well". This represents only a slight decline with respect to 1990, and is about twice the statewide rate of 9.4%.
- d. Educational attainment of Chama's population is well below the New Mexico average, which is generally characteristic of the state's smaller and more rural communities. In 2000, nearly one-quarter of Chama's population 25 y/o or older failed to receive a HS diploma, while only 15.3% had completed a post-secondary degree of any

¹ Beginning in 1990, the US Census Bureau tabulates race and Hispanic ethnicity separately; thus a person of any race may be considered Hispanic. The number of 'white' persons documented in the attached tables include persons of both Hispanic and non-Hispanic ethnoses, which naturally exceeds the number of white/non-Hispanic persons reported here in the text.

kind (Associates Degree or higher). While this does reflect an improvement over the 1990 rates of educational attainment, the improvements are only consistent with broader state and national patterns.

2. Housing:

- a. According to 2000 Census data, 68% of households in Chama own their own home; this is only slightly lower than the Statewide average of 69% and reflects a significant improvement over the 1990 rate of 59.4%.
- b. At \$717 per month, the cost of homeownership in Chama is about one-quarter lower than the New Mexico average. However, in relation to incomes, homeowners on average face greater challenges than those in other parts of the state. In 2000, homeowners spent 26.4% of total household income on housing costs, compared to an average of 22.2% for homeowners across the state and 21.7% for the U.S. as a whole. As in other areas, housing affordability improved only slightly during the 1990-2000 period.
- c. Notably, housing vacancy rates in Chama, while declining, are significantly higher than in other parts of the state. According to the 2000 Census, 22.3% of all housing structures in Chama were vacant, compared to 13.1% for the state as a whole. No doubt, many of the vacant units would require renovation before occupation, but in any case the large number of vacant properties suggests little pressure for continued increases in housing costs for local residents.

3. Income:

- a. Per capita incomes in Chama are only slightly below the statewide average and for a rural area in New Mexico relatively high. Compared to the state as a whole, Chama has about the same share of households with incomes less than \$10,000 (12.4%); a higher share with incomes between \$10,000 and \$25,000 and between \$25,000 and \$50,000 (28.2% and 39.8% respectively); and a smaller share with incomes between \$50,000 and \$100,000 and over \$100,000 (16.7% and 2.9%, respectively).
- b. Consistent with these figures, poverty rates in Chama are comparable to those of the state as a whole – 11.9% of families (compared to 14.5% for the state) and 17.8% of all individuals (compared to 18.1%).
- c. Sources of income in Chama reflect the overall demographic patterns. With a relatively small population under 18 y/o, the share of households

with earning from employment is relatively high (81.6% compared to 79.5% for the state). Conversely, with a large population of residents 65 y/o and older, a proportionately larger share of households in Chama receive incomes from retirement and social security (19.4% and 29.8% respectively, compared to 17.4% and 25.5% for the state).

4. **Chama's economy:** Taxable gross receipts in Chama are in deficit with respect to other parts of New Mexico, and by all measures the situation has deteriorated significantly since the late-1980s...
 - a. Market area: Chama is located in remote northern Rio Arriba County. From Chama, one must drive at least 1 ½ hours to arrive at a community with at least 3,000. Dulce, 45 minutes to the west, has a population of 2,629. 100 minutes to the southeast, along NM-84, is Espanola (population 37,770); 2 hrs to the east is Taos (population 8,343 with a large tourism population during season); 2 ¼ hours to the northwest is Durango, Colorado (population 14,821, also with a large tourist population); and 2 hours and 20 minutes to the west is Farmington (metropolitan population of 56,567). Each of the four larger outlying communities has a Wal-Mart outlet. The principal route through Chama is the north-south Highway 84, which also serves as a segment along east-west Highway 64. These highways serve travelers from central and northeastern New Mexico en route to the San Juan Mountains in southwestern Colorado, and those traveling across northern New Mexico. Markets for businesses located in Chama include the local population (about 1,200); a handful of very small neighboring communities (e.g. Tierra Amarilla); visitors whose destination includes Chama (mainly those planning to ride the Cumbres & Toltec Scenic Railroad, based in Chama); and those traveling along Highways 84 and 64. Opportunities to expand markets include the growth of ridership on the Scenic Railroad and/or growth of the local economy; there is little reason to expect growth of the regional economy outside Chama.
 - b. The strongest industry in Chama's is tourism, which is based mainly on the Cumbres & Toltec Scenic Railroad. This activity generates taxable gross receipt surpluses in three related sectors: hotels & motels (\$772,000 net inflow of receipts in 2002); eating & drinking establishments (\$695,000); and transportation, communications and utilities (\$335,000). According to 2004 ES-202 establishment-scale data, these three sectors account for 150 of the communities 388 jobs (38.6%). No other sector of the local economy serves to draw revenues into the community on a net basis.
 - c. Chama's economy faces two significant constraints. First, at present there is virtually no primary or secondary export-oriented industries

(e.g. agriculture, mining, manufacturing, construction) to draw revenues into the community to fund job creation. In total, these four sectors accounted for 67 jobs in 2004. Second, the small population and isolation of the community makes non-economical the establishment of retail, wholesale and service businesses of sufficient scale to meet the needs of local consumers; consequently retail and service dollars leak from the local economy.

- d. By various accounts, Chama requires significant investment in its infrastructure, including water, sewer and fire systems. If not addressed, the need for investment in infrastructure may restrict business and residential development.

5. Cumbres & Toltec Scenic Railroad²

- a. Cumbres & Toltec Scenic Railroad (CTSR) is owned jointly by the states of Colorado and New Mexico. The railroad assumed new management for the 2006 season; expectations are that present management will be transition, pending the establishment of a long management company.
- b. Capital budget: as a result of under-investment for a period of 15 years, CTSR requires substantial capital expenditures for improvements in tracks, locomotives and cars. The cost to bring all equipment to the highest standards is estimated to be as high as \$25 million, though these costs could be reduced substantially with the use of remanufactured equipment. Given an average amortization period for capital improvements of 15 years, ongoing capital costs can be expected to be \$1 to \$2 million per year³. These investments are not necessary to satisfy federal codes in the short term, and it is unlikely that most improvements will be made in the near term.
- c. Operating budget: CTSR requires revenues from about 32,000 passengers per season to pay operating expenses of approximately \$2.5 million per season. The railroad employs between 55 and 61 persons during the 6 month season of operation, which wages ranging from \$9 to \$17 per hour.

6. Recommendations:

² Notes on Cumbres & Toltec Scenic Railroad are based primarily on information provided by Mr. Elmer Salazar of the Cumbres and Toltec Management Commission in a telephone interview on April 24, 2006.

³ Estimate by BBER based on information provided by Mr. Salazar.

- a. Diversification of the local economy: given the small size of local markets and the town's geographical isolation, it is unlikely that Chama can succeed in further limiting leakages in the retail and service industries. For this reason it is important that Chama expand and diversify revenues sources to offset leakages that are likely to occur. Options include:
 - i. Establish a base (export-oriented) industry in agriculture, resources or manufacturing. As suggested by Mr. Elmer Salazar, there may be potential for development of organic or 'natural beef' industry. Something akin to 'natural beef' production already exists in and around Chama; the necessary step to develop processing to adhere to consumer standards for the market. Vertical integration of the industry within the region will allow for quality control while allow the community to retain a greater share of the revenues generated by the industry. In addition, possibilities may exist for the development of a 'sustainable', 'alternative' energy industry based on biomass. This recommendation was advanced in the 2004 Village of Chama Comprehensive Plan⁴.
 - ii. Re-fashion the tourism sector to attract more 'destination visitors' – visitors who come specifically to Chama, spending time – and money – in the town. There are at least three strategies to serve this end. One strategy is to build upon attractions that already exist – principally CTSR. Without more detailed study it is impossible to precisely estimate the impact of CTSR on Chama's economy, but anecdotal evidence suggests that the impact is limited. By most accounts, most riders arrive in town, ride the railroad and leave in the same day. A successful strategy would begin by identifying related interests of riders and build upon these to create a broader package of offerings. A second strategy might capitalize on Chama's natural environment, establishing itself as a recreational center for outdoor enthusiasts with specific interests; e.g. mountain biking, cross-country skiing. This strategy could be linked to a third strategy to lengthen the short 6 or 7 month visitor season presently supported by the CTSR, perhaps by establishing a base in winter sports. Even a minimal increase in the number of visitors during the winter season would lessen the dependence of local businesses on

⁴ Village of Chama Comprehensive Plan, 2004. Community by Design. See Economic Development Element, Goal 4. Promote sustainable agricultural businesses such as biomass, small diameter forestry, organic greenhouses, page 28

the railroad. The establishment of a four season tourism base was also emphasized in the 2004 Comprehensive Plan⁵.

- iii. Utilize natural and cultural amenities to attract retirees. As noted above, data clearly indicates that Chama has achieved some success in attracting retirees who bring with them financial resources. This creates a market for a variety of services, including a short term demand for construction, and may also bring to the community skills that are valuable to the development new businesses. To be sure, the growth of this population has costs, such as a possible increase in housing costs, but these can be anticipated and checked.

- b. Development of physical and social infrastructure: As documented in the 2004 Comprehensive Plan, Chama has inadequate and aging water and waste water treatment facilities, and is need of improved short and long term medical care opportunities. Nearly all economic development strategies will require that these infrastructure deficiencies be addressed, although extending tourism to four seasons will place lesser demands on existing infrastructure. As suggested in the Comprehensive Plan, it is important that the needs for investment in infrastructure be coordinated with the formulation of economic development strategies.

⁵ Village of Chama Comprehensive Plan, 2004. Community by Design. See Tourism Element, Goal 1: Promote the diversity of four season opportunities, page 32.

2. 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 the State of New Mexico, only percentages are provided, for the purposes of comparison.

Taxable Gross Receipts and Pull Factors

Source: New Mexico Taxation and Revenue Department; calculations by UNM/BBER.

Data is provided for the years 1989 and 2002. Using two years of data allows for historical comparison (comparative static analysis). The years 1989 and 2002 are used to ensure comparability -- beginning in 2003, accounting methods used by NMTRD were changed, resulting initially in significant problems of reliability and later in discrepancies in comparability. Gross Receipts data is problematic and should be considered only as a general indicator.

- The data does not specifically 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 Misc Retailers.
- Businesses are self-categorized, and sometimes inaccurate.
- Not all products are taxable as gross receipts in New Mexico; a notable example is gasoline.

A 'pull factor' indicates the capacity of an industrial sector (including 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 and money is spent by locals outside the community), whereas values less than 100% indicate that the sector is leaking money to other communities.

The Net Gain/Loss derives 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%. The values are in nominal terms, meaning that they are NOT adjusted for inflation.

Change (1989-2002) indicates the changing performance of industry, adjusted for price inflation. The column TGR Real shows the change in Taxable Gross Receipts adjusted inflation; the value is in 2002 dollars. Similarly, Real Gain/Loss shows the improvement or deterioration of the industry, again adjusted for inflation

and displayed in 2002 dollars. The Pull Factor column shows the percentage change in the Pull Factor, again adjusted for inflation.

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 both 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), 1995 and 2004; calculations by UNM/BBER.

For Las Vegas, Chama and Chama, tables are included that compare businesses located in the MS service with businesses located in other parts of the city. The columns labeled 'MS' refer to businesses and employment located within the boundaries of the MainStreet service area; the columns labeled 'outside' refer to businesses located within the city but outside the MS service area. The column '%' is the share of all businesses or employment that is located in the MS area.

Location Quotients

Source: Census 2000 Summary File 3 (SF3) – Sample Data; calculations by UNM/BBER.

A location quotient indicates the relative concentration of employment by industry, occupations and types 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.

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.

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.

Market Area

The market area analysis chart assigns communities to market areas according to proximity to lower-order goods – I.e. goods and services of lesser value that are purchased more frequently than higher order goods. In contrast to the first chart, the purpose of this chart is to assign communities in Northeastern New Mexico to regional centers that may or may not provide higher order goods and services associated with Wal-Mart stores. An application of this chart is to understand market relations among the four MainStreet communities in Northeastern New Mexico – Las Vegas, Chama, Springer and Chama .

Principal Consumer Clusters

Source: ESRI, *Community Tapestry*. 2006.

In generating principal consumer clusters, all U.S. communities, defined according to 5-digit zip codes, are analyzed and sorted according to 60 attributes, including income, source of income, employment, home value, housing type, occupation, education, household composition, age, and other key determinants of consumer behavior. Communities with similar attributes are clustered into 65 segments, with share consumer characteristics. A community may be comprised of two, three or more segments. This technique, known as geo-demographic cluster analysis, is useful in describing consumer patterns in specific communities. Data sources include the 2000 Decennial Census, proprietary ESRI's 2005 demographic updates, the Acxiom InfoBase consumer database, the Mediamark Research Inc. national consumer survey, and other sources.

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CHAMA: DEMOGRAPHIC, ECONOMIC AND HOUSING CHARACTERISTICS

Chama	1990		2000		NM 2000
SELECTED SOCIAL & DEMOGRAPHIC CHARACTERISTICS					
Population					
Total population	1,048		1,199		1,819,046
Median Age (yrs)	31.0		38.1		
Under 5 yrs	105	10.0%	73	6.1%	7.1%
18 yrs and over	707	67.5%	880	73.4%	72.1%
65 yrs and over	114	10.9%	147	12.3%	11.7%
Average household size	2.8		2.6		2.63
Race & Ethnicity					
White	920	87.8%	810	67.6%	44.7%
Black or African American	10	1.0%	19	1.6%	1.6%
American Indian and Alaska Native	14	1.3%	32	2.7%	8.9%
Hispanic or Latino (of any race)	729	69.6%	854	71.2%	42.1%
Speak Spanish at home; English less than "very well" (5 yrs+)	231	22.0%	233	18.7%	9.4%
Speak other than English or Spanish at home; English less than "very well"	0	0.0%	2	0.2%	2.5%
Not a U.S. citizen	18	1.7%	13	1.0%	5.4%
Education					
Educational Attainment: Less than High School	249	35.8%	228	25.4%	21.1%
Educational Attainment: HS graduate; and some college	349	50.2%	533	59.4%	49.5%
Educational Attainment: Associate, Bachelor's, or graduate degree	97	14.0%	137	15.3%	29.4%
Mobility					
Moved to new house since 1985/1995 (5 yrs and over)	416	41.7%	473	38.0%	45.6%
New to County since 1985/1995 (5 yrs and over)	177	17.7%	275	22.1%	19.6%
HOUSING CHARACTERISTICS					
Total housing units	566		601		780,579
Occupied: Owner-occupied housing units	246	43.5%	347	57.7%	60.8%
Occupied: Renter-occupied housing units	132	23.3%	120	20.0%	26.1%
Vacant housing units	194	34.3%	134	22.3%	13.1%
Median value (dollars)	61,800		\$85,100		\$108,100
Median costs of homeownership, with a mortgage (\$)	\$557		\$717		\$929
Median costs of homeownership, with mortgage, as % of household	27.0%		26.4%		22.2%

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

CHAMA: DEMOGRAPHIC, ECONOMIC AND HOUSING CHARACTERISTICS CONT.

Chama	1990		2000		NM 2000
ECONOMIC CHARACTERISTICS					
Real per capita income (1999 dollars)	\$10,183		\$16,670		\$17,261
Median household income in 1989/1999 (dollars)	\$14,514		\$30,513		\$34,133
Households with earnings	322	77.8%	416	81.6%	79.5%
Households with Social Security income	112	27.1%	152	29.8%	25.5%
Households with public assistance income	66	15.9%	27	5.3%	4.7%
Households with retirement income	38	9.2%	99	19.4%	17.4%
Poverty					
Families below poverty level	60	19.4%	40	11.9%	14.5%
Families with children under 18 yrs below poverty level	33	67.3%	13	48.1%	29.7%
Families with children under 5 yrs below poverty level	6	24.0%	2	11.8%	22.4%
Female head, no husband present, below poverty level	30	58.8%	15	31.9%	34.1%
Female head, no husband present, with children under 5 yrs, below	22	88.0%	0	0.0%	58.4%
Female head, no husband present, with children under 18 yrs, below	0	#DIV/0!	0	0.0%	49.5%
Individuals below poverty level	422	38.5%	235	17.8%	18.1%
LABOR CHARACTERISTICS					
Labor force (with % of population 16 yrs and over)	402	38.2%	658	65.0%	61.8%
Unemployed	110	27.4%	83	12.6%	3.3%
Class of Worker					
Private wage and salary workers	226	52.7%	359	62.4%	66.4%
Government workers	119	27.7%	153	26.6%	22.7%
Self-employed workers in own not incorporated business	72	16.8%	56	9.7%	11.7%
Unpaid family workers	12	2.8%	7	1.2%	0.4%

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

RIO ARRIBA COUNTY: DEMOGRAPHIC, ECONOMIC AND HOUSING CHARACTERISTICS

Rio Arriba	1990		2000		NM 2000
SELECTED SOCIAL & DEMOGRAPHIC CHARACTERISTICS					
Population					
Total population	34,365		41,190		1,819,046
Median Age (yrs)	29.0		34.5		
Under 5 yrs	3,176	9.2%	2,868	7.0%	7.1%
18 yrs and over	23,222	67.6%	29,416	71.4%	72.1%
65 yrs and over	3,328	9.7%	4,489	10.9%	11.7%
Average household size	3.0		2.7		2.63
Race & Ethnicity					
White	24,323	70.8%	23,320	56.6%	44.7%
Black or African American	138	0.4%	143	0.3%	1.6%
American Indian and Alaska Native	5,225	15.2%	5,717	13.9%	8.9%
Hispanic or Latino (of any race)	24,955	72.6%	30,025	72.9%	42.1%
Speak Spanish at home; English less than "very well" (5 yrs+)	6,491	18.9%	5,999	15.6%	9.4%
Speak other than English or Spanish at home; English less than "very well"	574	1.8%	342	0.9%	2.5%
Not a U.S. citizen	323	0.9%	1,250	3.0%	5.4%
Education					
Educational Attainment: Less than High School	6,821	34.1%	7,001	27.0%	21.1%
Educational Attainment: HS graduate; and some college	10,020	50.1%	13,381	51.6%	49.5%
Educational Attainment: Associate, Bachelor's, or graduate degree	3,173	15.9%	5,548	21.4%	29.4%
Mobility					
Moved to new house since 1985/1995 (5 yrs and over)	10,337	33.1%	10,487	27.3%	45.6%
New to County since 1985/1995 (5 yrs and over)	3,691	11.8%	5,509	14.3%	19.6%
HOUSING CHARACTERISTICS					
Total housing units	14,357		18,016		780,579
Occupied: Owner-occupied housing units	9,172	63.9%	12,281	68.2%	60.8%
Occupied: Renter-occupied housing units	2,289	15.9%	2,763	15.3%	26.1%
Vacant housing units	2,896	20.2%	2,972	16.5%	13.1%
Median value (dollars)	57,600		\$107,500		\$108,100
Median costs of homeownership, with a mortgage (\$)	\$521		\$870		\$929
Median costs of homeownership, with mortgage, as % of household	21%		23.5%		22.2%

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

RIO ARRIBA COUNTY: DEMOGRAPHIC, ECONOMIC AND HOUSING CHARACTERISTICS CONT.

Rio Arriba County	1990		2000		NM 2000
ECONOMIC CHARACTERISTICS					
Real per capita income (1999 dollars)	\$10,559		\$14,263		\$17,261
Median household income in 1989/1999 (dollars)	\$18,373		\$29,429		\$34,133
Households with earnings	9,120	79.1%	11,487	76.5%	79.5%
Households with Social Security income	2,892	25.1%	4,121	27.4%	25.5%
Households with public assistance income	1,390	12.1%	532	3.5%	4.7%
Households with retirement income	1,561	13.5%	2,580	17.2%	17.4%
Poverty					
Families below poverty level	1,023	11.4%	1,793	16.6%	14.5%
Families with children under 18 yrs below poverty level	529	34.6%	406	31.9%	29.7%
Families with children under 5 yrs below poverty level	279	24.5%	134	14.1%	22.4%
Female head, no husband present, below poverty level	338	20.7%	705	31.4%	34.1%
Female head, no husband present, with children under 5 yrs, below	174	63.0%	155	58.7%	58.4%
Female head, no husband present, with children under 18 yrs, below	94	47.5%	62	24.5%	49.5%
Individuals below poverty level	9,372	27.3%	8,303	20.2%	18.1%
LABOR CHARACTERISTICS					
Labor force (with % of population 16 yrs and over)	12,447	36.1%	18,061	58.8%	61.8%
Unemployed	1,703	13.7%	1,487	8.2%	3.3%
Class of Worker					
Private wage and salary workers	6,686	52.7%	9,176	55.4%	66.4%
Government workers	4,838	38.1%	6,126	37.0%	22.7%
Self-employed workers in own not incorporated business	1,107	8.7%	1,201	7.3%	11.7%
Unpaid family workers	64	0.5%	60	0.4%	0.4%

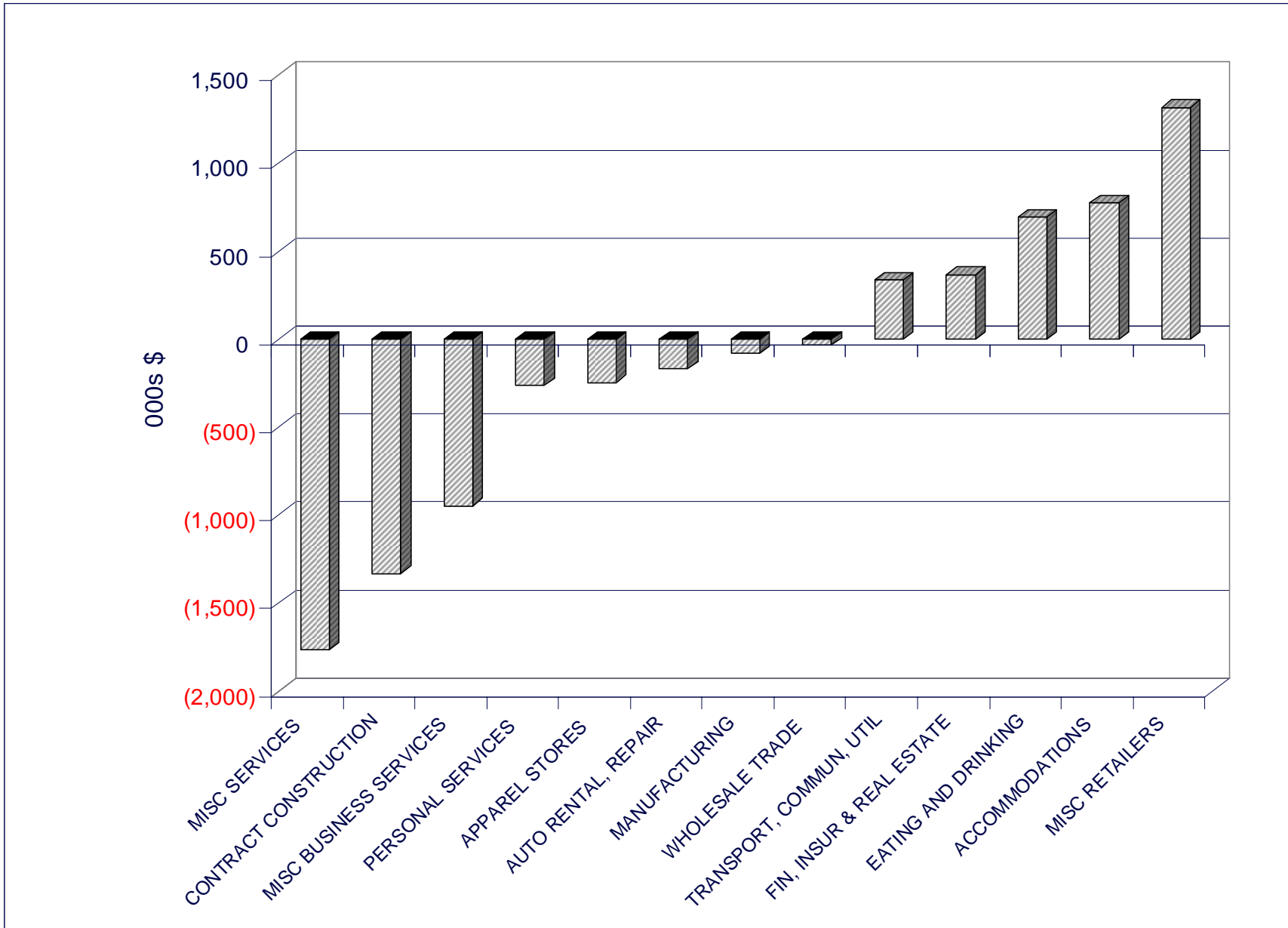
Source: US Census Bureau, 1990 and 2000 Decennial Census.

CHAMA: TAXABLE GROSS RECEIPTS AND PULL FACTORS

Chama	TAXABLE GROSS RECEIPTS (\$)		PULL FACTOR		NET GAIN/LOSS (\$)		CHANGE (1989-2002)	
	1989	2002	1989	2002	1,989	2,002	TGR Real	Real Gain/Loss
TOTAL TAXABLE GROSS RECEIPTS								
TOTAL AGRICULTURE	0	0	0%	0%	-29,327	-47,532		-4,984
MINING	0	0	0%	0%	-325,223	-705,051		-233,215
CONTRACT CONSTRUCTION	431,957	1,007,455	48%	43%	-458,704	-1,332,469	61%	-666,978
MANUFACTURING	9,755	532,918	4%	87%	-226,297	-80,892	3666%	247,421
TRANSPORT, COMMUN, UTILITIES	1,215,072	2,013,724	150%	120%	407,369	335,393	14%	-255,620
WHOLESALE TRADE	179,539	1,189,399	38%	97%	-293,563	-33,256	357%	392,647
BUILDING MATERIALS	0	0	0%	0%	-92,148	-122,052		11,637
HARDWARE STORES	0	0	0%	0%	-26,535	-48,265		-9,768
FARM EQUIPMENT DEALERS	0	0	0%	0%	-9,216	-22,306		-8,936
GENERAL MERCHANDISE EXCEPT DEPT	432,277	24,222	579%	10%	357,603	-215,021	-96%	-733,834
DEPT STORES	0	0	0%	0%	-1,076,110	-510,221		1,051,006
RETAIL FOOD STORES	2,450,704	0	427%	0%	1,876,401	-1,333,699	-100%	-4,055,994
MOTOR VEHICLE DEALERS	0	0	0%	0%	-56,444	-163,770		-81,880
GASOLINE SERVICE STATIONS	506,515	0	940%	0%	452,637	-139,049	-100%	-795,738
MISC VEHICLE AND AUTO ACCESSORY	0	0	0%	0%	-97,411	-237,542		-96,217
APPAREL AND ACCESSORY STORES	0	98,708	0%	29%	-163,069	-245,825		-9,244
FURNITURE, HOME FURNISH	0	0	0%	0%	-122,023	-234,021		-56,990
EATING AND DRINKING	1,687,474	1,823,147	429%	162%	1,294,214	694,734	-26%	-1,182,921
LIQUOR DISPENSORS	96,962	0	78%	0%	-27,046	-135,931	-100%	-96,693
DRUG AND PROPRIETARY STORES	0	0	0%	0%	-125,941	-163,232		19,484
PACKAGE LIQUOR	0	0	0%	0%	-29,798	-54,313		-11,082
MISC RETAILERS	822,566	3,751,266	128%	169%	181,393	1,532,509	214%	1,269,343
TOTAL RETAIL TRADE	6,800,634	10,050,378	215%	141%	3,630,897	2,907,320	2%	-2,360,408
TOTAL FINANCE, INSURANCE AND REAL ESTATE	93,046	883,824	43%	171%	-122,434	366,039	555%	543,667
HOTELS, MOTELS	625,348	1,161,679	406%	298%	471,436	772,180	28%	88,217
PERSONAL SERVICES	83,930	93,452	80%	26%	-20,953	-262,435	-23%	-232,037
MISC BUSINESS SERVICES	88,828	209,383	23%	18%	-305,100	-947,105	62%	-504,464
AUTO RENTAL, REPAIR	141,029	237,426	102%	58%	2,607	-170,460	16%	-174,243
MISC REPAIR SERVICES	0	(1,418)	0%	-1%	-53,213	-138,810		-61,608
MOTION PICTURES	0	0	0%	0%	-17,714	-44,029		-18,329
AMUSEMENT	0	0	0%	0%	-39,501	-69,659		-12,351
PHYSICIANS, DENTISTS	0	0	0%	0%	-276,674	-674,680		-273,280
LEGAL SERVICES	0	0	0%	0%	-154,996	-376,353		-151,484
MISC SERVICES	183,366	864,813	50%	33%	-185,890	-1,768,363	225%	-1,498,672
ENGINEERING AND ARCHITECTURAL	0	0	0%	0%	-117,559	-301,888		-131,333
TOTAL SERVICES	1,324,373	2,868,847	54%	36%	-1,130,961	-5,094,156	49%	-3,453,350
TOTAL TAXABLE GROSS RECIEPTS	10,407,149	18,662,074	161%	81%	3,951,994	-4,422,599	24%	-10,156,177

Source: NM Taxation & Revenue Department; US Census Bureau. Calculations by BBER.

CHAMA TAXABLE GROSS RECEIPTS, GAIN/LOSS, BY INDUSTRY, 2002



Source: New Mexico Tax and Revenues Department, 2002; calculations by UNM/BBER.

ESPANOLA: TAXABLE GROSS RECEIPTS AND PULL FACTORS

Espanola	TAXABLE GROSS RECEIPTS (\$)		PULL FACTOR		NET GAIN/LOSS (\$)		CHANGE (1989-2002)	
	1989	2002	1989	2002	1,989	2,002	TGR Real	Gain/Loss
TOTAL TAXABLE GROSS RECEIPTS								
TOTAL AGRICULTURE	0	0	0%	0%	-261,115	-300,869		77,959
MINING	0	0	0%	0%	-2,895,627	-4,462,852		-261,858
CONTRACT CONSTRUCTION	5,807,414	11,001,875	73%	74%	-2,122,594	-3,809,441	31%	-729,968
MANUFACTURING	686,413	1,547,737	33%	40%	-1,415,280	-2,337,576	55%	-284,278
TRANSPORT, COMMUN, UTILITIES	7,906,416	7,427,010	110%	70%	715,021	-3,196,535	-35%	-4,233,892
WHOLESALE TRADE	1,846,511	8,720,291	44%	113%	-2,365,759	981,093	226%	4,413,352
BUILDING MATERIALS	538,753	352,675	66%	46%	-281,690	-419,894	-55%	-11,217
HARDWARE STORES	270,304	443,473	114%	145%	34,053	137,965	13%	88,562
FARM EQUIPMENT DEALERS	0	0	0%	0%	-82,052	-141,194		-22,152
GENERAL MERCHANDISE EXCEPT DEPT	7,289,718	140,067	1096%	9%	6,624,862	-1,374,298	-99%	-10,985,690
DEPT STORES	1,420,323	0	15%	0%	-8,160,831	-3,229,613	-100%	8,610,174
RETAIL FOOD STORES	17,618,029	14,503,543	345%	172%	12,504,718	6,061,458	-43%	-12,080,467
MOTOR VEHICLE DEALERS	2,150,914	653,037	428%	63%	1,648,365	-383,597	-79%	-2,775,055
GASOLINE SERVICE STATIONS	463,595	3,058,320	97%	347%	-16,105	2,178,165	355%	2,201,530
MOBILE HOME DEALERS	204,988	0	123%	0%	38,970	-301,997	-100%	-358,535
MISC VEHICLE AND AUTO ACCESSORY	334,343	5,258,891	39%	350%	-532,961	3,755,291	984%	4,528,513
APPAREL AND ACCESSORY STORES	653,409	1,836,126	45%	84%	-798,473	-344,711	94%	813,719
FURNITURE, HOME FURNISH	494,448	0	46%	0%	-591,983	-1,481,315	-100%	-622,463
EATING AND DRINKING	5,760,176	10,903,221	165%	153%	2,258,785	3,760,559	30%	483,498
LIQUOR DISPENSORS	2,434,032	830,221	220%	96%	1,329,925	-30,200	-76%	-1,959,663
DRUG AND PROPRIETARY STORES	7,211,917	6,110,547	643%	591%	6,090,602	5,077,319	-42%	-3,758,965
PACKAGE LIQUOR	438,107	0	165%	0%	172,801	-343,793	-100%	-594,493
MISC RETAILERS	4,582,129	85,364,339	80%	608%	-1,126,565	71,319,985	1184%	72,954,412
TOTAL RETAIL TRADE	53,897,786	139,728,456	191%	309%	25,675,995	94,514,126	79%	57,263,226
TOTAL FINANCE, INSURANCE AND REAL ESTATE	6,612,882	8,184,705	345%	250%	4,694,356	4,907,215	-15%	-1,903,387
HOTELS, MOTELS	812,754	3,165,256	59%	128%	-557,600	699,791	168%	1,508,760
PERSONAL SERVICES	2,404,192	3,779,512	257%	168%	1,470,368	1,526,808	8%	-606,412
MISC BUSINESS SERVICES	447,975	2,357,847	13%	32%	-3,059,369	-4,962,523	263%	-523,972
AUTO RENTAL, REPAIR	1,001,973	1,302,396	81%	50%	-230,466	-1,279,452	-10%	-945,090
MISC REPAIR SERVICES	255,496	45,701	54%	5%	-218,287	-823,966	-88%	-507,274
PHSYCIANS, DENTISTS	5,889,963	4,259,643	239%	100%	3,426,593	-10,969	-50%	-4,982,292
HOSPITALS AND OTHER HEALTH SERVICES	864,595	10,647,193	54%	311%	-728,468	7,229,115	749%	8,285,981
LEGAL SERVICES	646,324	960,012	47%	40%	-733,683	-1,422,240	2%	-357,808
MISC SERVICES	1,793,191	16,354,710	55%	98%	-1,494,488	-312,843	529%	1,855,370
ENGINEERING AND ARCHITECTURAL	0	0	0%	0%	-1,046,685	-1,910,901		-392,364
TOTAL SERVICES	16,891,321	43,693,911	77%	87%	-4,969,774	-6,710,531	78%	499,650
TOTAL TAXABLE GROSS RECIEPTS	117,604,273	310,301,994	205%	212%	60,130,729	164,179,975	82%	76,941,925

Source: NM Taxation & Revenue Department; US Census Bureau. Calculations by BBER.

RIO ARRIBA COUNTY: TAXABLE GROSS RECEIPTS AND PULL FACTORS

Rio Arriba	TAXABLE GROSS RECEIPTS (\$)		PULL FACTOR		NET GAIN/LOSS (\$)		CHANGE (1989-2002)	
	1989	2002	1989	2002	1,989	2,002	TGR Real	Real Gain/Loss
TOTAL TAXABLE GROSS RECEIPTS								
TOTAL AGRICULTURE	0	209,787	0%	17%	-953,517	-1,060,241		323,127
MINING	16,971,480	33,856,939	161%	180%	6,397,499	15,018,364	38%	5,736,831
CONTRACT CONSTRUCTION	34,514,575	62,211,960	119%	100%	5,556,512	-309,510	24%	-8,370,934
MANUFACTURING	2,486,810	6,715,827	32%	41%	-5,187,958	-9,684,840	86%	-2,158,117
TRANSPORT, COMMUN, UTILITIES	25,519,462	31,849,618	97%	71%	-741,402	-12,994,449	-14%	-11,918,817
WHOLESALE TRADE	2,459,198	12,770,920	16%	39%	-12,922,778	-19,897,755	258%	-1,149,305
BUILDING MATERIALS	1,187,592	4,541,971	40%	139%	-1,808,425	1,280,805	164%	3,904,479
HARDWARE STORES	551,717	1,197,414	64%	93%	-311,004	-92,194	50%	359,012
FARM EQUIPMENT DEALERS	959,222	0	320%	0%	659,592	-596,008	-100%	-1,552,948
GENERAL MERCHANDISE EXCEPT DEPT	10,287,947	3,249,717	424%	51%	7,860,086	-3,142,713	-78%	-14,546,177
DEPT STORES	995,866	552,683	3%	4%	-33,991,700	-13,080,147	-62%	36,235,230
RETAIL FOOD STORES	16,912,393	19,749,416	91%	55%	-1,759,919	-15,886,281	-20%	-13,332,979
MOTOR VEHICLE DEALERS	1,930,446	1,371,954	105%	31%	95,283	-3,003,881	-51%	-3,142,119
GASOLINE SERVICE STATIONS	1,098,511	5,443,959	63%	147%	-653,212	1,728,654	242%	2,676,338
MOBILE HOME DEALERS	205,037	0	34%	0%	-401,213	-1,274,790	-100%	-692,708
MISC VEHICLE AND AUTO ACCESSORY	779,799	5,812,875	25%	92%	-2,387,340	-534,118	414%	2,929,450
APPAREL AND ACCESSORY STORES	703,225	2,007,858	13%	22%	-4,598,623	-7,197,882	97%	-526,170
FURNITURE, HOME FURNISH	514,447	0	13%	0%	-3,452,880	-6,252,923	-100%	-1,243,462
EATING AND DRINKING	8,235,518	14,785,391	64%	49%	-4,550,533	-15,365,189	24%	-8,763,246
LIQUOR DISPENSORS	4,473,327	2,097,702	111%	58%	441,450	-1,534,304	-68%	-2,174,763
DRUG AND PROPRIETARY STORES	7,457,975	4,356,515	182%	100%	3,363,261	-4,943	-60%	-4,884,383
PACKAGE LIQUOR	780,014	94,965	81%	7%	-188,807	-1,356,252	-92%	-1,082,330
MISC RETAILERS	7,988,738	98,190,841	38%	166%	-12,857,738	38,906,865	747%	57,560,954
TOTAL RETAIL TRADE	71,130,345	169,330,416	69%	89%	-31,927,357	-21,528,146	64%	24,792,269
TOTAL FINANCE, INSURANCE AND REAL ESTATE	7,357,050	11,156,687	105%	81%	351,156	-2,678,243	5%	-3,187,702
HOTELS, MOTELS	3,069,494	5,324,710	61%	51%	-1,934,635	-5,082,500	20%	-2,275,719
PERSONAL SERVICES	2,778,374	4,247,856	81%	45%	-631,676	-5,261,251	5%	-4,344,811
MISC BUSINESS SERVICES	3,002,710	17,624,089	23%	57%	-9,805,080	-13,276,631	305%	948,642
AUTO RENTAL, REPAIR	1,625,984	2,615,406	36%	24%	-2,874,522	-8,283,080	11%	-4,112,705
MISC REPAIR SERVICES	370,569	447,314	21%	12%	-1,359,546	-3,223,722	-17%	-1,251,283
AMUSEMENT	158,820	1,181,706	12%	63%	-1,125,464	-679,538	413%	953,292
PHSYCIANS, DENTISTS	6,187,977	5,139,336	69%	29%	-2,807,526	-12,887,754	-43%	-8,814,577
HOSPITALS AND OTHER HEALTH SERVICES	3,092,817	10,710,013	53%	74%	-2,724,581	-3,718,366	139%	234,474
LEGAL SERVICES	797,984	1,030,049	16%	10%	-4,241,398	-9,025,906	-11%	-2,872,458
EDUCATIONAL	0	132,073	0%	7%	-514,507	-1,884,796		-1,138,346
NON-PROFIT ORGANIZATION	157,712	0	57%	0%	-117,391	-205,436	-100%	-35,124
MISC SERVICES	5,696,741	42,412,297	47%	60%	-6,308,899	-27,944,717	413%	-18,791,726
ENGINEERING AND ARCHITECTURAL	547,003	1,467,692	14%	18%	-3,275,183	-6,598,597	85%	-1,846,941
TOTAL SERVICES	27,765,713	92,937,138	35%	44%	-52,064,594	-119,829,905	131%	-44,294,256
TOTAL TAXABLE GROSS RECIEPTS	188,880,380	422,973,573	90%	69%	-20,996,143	-193,836,154	54%	-163,374,814

Source: NM Taxation & Revenue Department; US Census Bureau. Calculations by BBER.

**LOCATIONAL QUOTIENTS: CHAMA EMPLOYMENT, BY INDUSTRY, IN RELATION
TO RIO ARRIBA COUNTY, THE NE COUNTY REGION, AND NM; RIO ARRIBA
COUNTY INDUSTRIES IN RELATION TO NM**

Base Geography	Chama		Rio Arriba County
	RA County	NM	NM
Total	1.00	1.00	1.00
Agriculture; forestry; fishing and hunting; and mining	1.04	1.09	1.05
Agriculture; forestry; fishing and hunting	1.26	2.05	1.63
Mining	0.00	0.00	0.39
Construction	0.88	1.16	1.32
Manufacturing	0.74	0.43	0.57
Wholesale trade	0.29	0.19	0.67
Retail trade	1.10	0.84	0.77
Transportation and warehousing; and utilities	1.86	1.49	0.80
Transportation and warehousing	1.97	1.35	0.68
Utilities	1.65	1.87	1.14
Information	0.90	0.43	0.48
Finance; insurance; real estate and rental and leasing	1.36	0.92	0.68
Finance and insurance	1.48	1.01	0.68
Real estate and rental and leasing	1.15	0.78	0.68
Professional; scientific; management; administrative; and waste management services	0.78	0.65	0.83
Professional; scientific; and technical services	0.80	0.61	0.76
Management of companies and enterprises	0.00	0.00	0.00
Administrative and support and waste management services	0.74	0.72	0.97
Educational; health and social services	0.84	0.81	0.96
Educational services	1.07	1.05	0.99
Health care and social assistance	0.60	0.56	0.93
Arts; entertainment; recreation; accommodation and food services	1.59	1.88	1.18
Arts; entertainment; and recreation	0.51	1.26	2.45
Accommodation and food services	2.68	2.08	0.78
Other services (except public administration)	1.22	1.23	1.00
Public administration	0.70	1.43	2.04

Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P49. SEX BY INDUSTRY FOR THE EMPLOYED CIVILIAN POPULATION 16 YEARS AND OVER [55] - Universe: Employed civilian population 16 years and over.

**LOCATIONAL QUOTIENTS: CHAMA EMPLOYMENT, BY OCCUPATION, IN
RELATION TO RIO ARRIBA COUNTY AND NM; RIO ARRIBA COUNTY
INDUSTRIES IN RELATION TO NM**

Base Geography	Chama		Rio Arriba County
	County	NM	NM
Total	1.00	1.00	1.00
Management; professional; and related occupations	0.96	0.84	0.88
Management; business; and financial operations occupations	1.22	1.11	0.91
Management occupations; except farmers and farm managers	1.66	1.48	0.89
Farmers and farm managers	0.00	0.00	1.17
Business and financial operations occupations	0.60	0.53	0.88
Business operations specialists	0.12	0.10	0.81
Financial specialists	0.97	0.93	0.95
Professional and related occupations	0.81	0.70	0.87
Computer and mathematical occupations	0.13	0.10	0.76
Architecture and engineering occupations	0.97	0.72	0.74
Architects; surveyors; cartographers; and engineers	1.01	0.50	0.50
Drafters; engineering; and mapping technicians	0.94	1.13	1.20
Life; physical; and social science occupations	0.72	0.84	1.16
Community and social services occupations	0.53	0.64	1.22
Legal occupations	0.66	0.47	0.71
Education; training; and library occupations	1.06	1.03	0.97
Arts; design; entertainment; sports; and media occupations	0.71	0.77	1.09
Healthcare practitioners and technical occupations	0.79	0.43	0.54
Health diagnosing and treating practitioners and technical occupations	0.21	0.11	0.52
Health technologists and technicians	2.06	1.22	0.59
Service occupations	1.05	1.30	1.24
Healthcare support occupations	1.66	1.62	0.97
Protective service occupations	0.85	1.31	1.54
Fire fighting; prevention; and law enforcement workers; including supervisors	1.74	2.03	1.17
Other protective service workers; including supervisors	0.16	0.32	2.04
Food preparation and serving related occupations	1.72	1.53	0.89
Building and grounds cleaning and maintenance occupations	0.97	1.52	1.57
Personal care and service occupations	0.31	0.44	1.42
Sales and office occupations	0.94	0.90	0.95
Sales and related occupations	1.01	0.76	0.75
Office and administrative support occupations	0.91	1.01	1.11
Farming; fishing; and forestry occupations	2.07	3.15	1.52
Construction; extraction; and maintenance occupations	0.96	1.13	1.17
Construction and extraction occupations	0.97	1.35	1.39
Supervisors; construction and extraction workers	0.97	1.04	1.07
Construction trades workers	0.99	1.52	1.53
Extraction workers	0.00	0.00	0.46
Installation; maintenance; and repair occupations	0.95	0.76	0.80
Production; transportation; and material moving occupations	1.05	0.92	0.88
Production occupations	0.83	0.80	0.97
Transportation and material moving occupations	1.31	1.04	0.79
Supervisors; transportation and material moving workers	0.80	0.97	1.21
Aircraft and traffic control occupations	0.00	0.00	0.13
Motor vehicle operators	1.03	0.92	0.90
Rail; water and other transportation occupations	2.47	1.59	0.64
Material moving workers	1.85	1.20	0.65

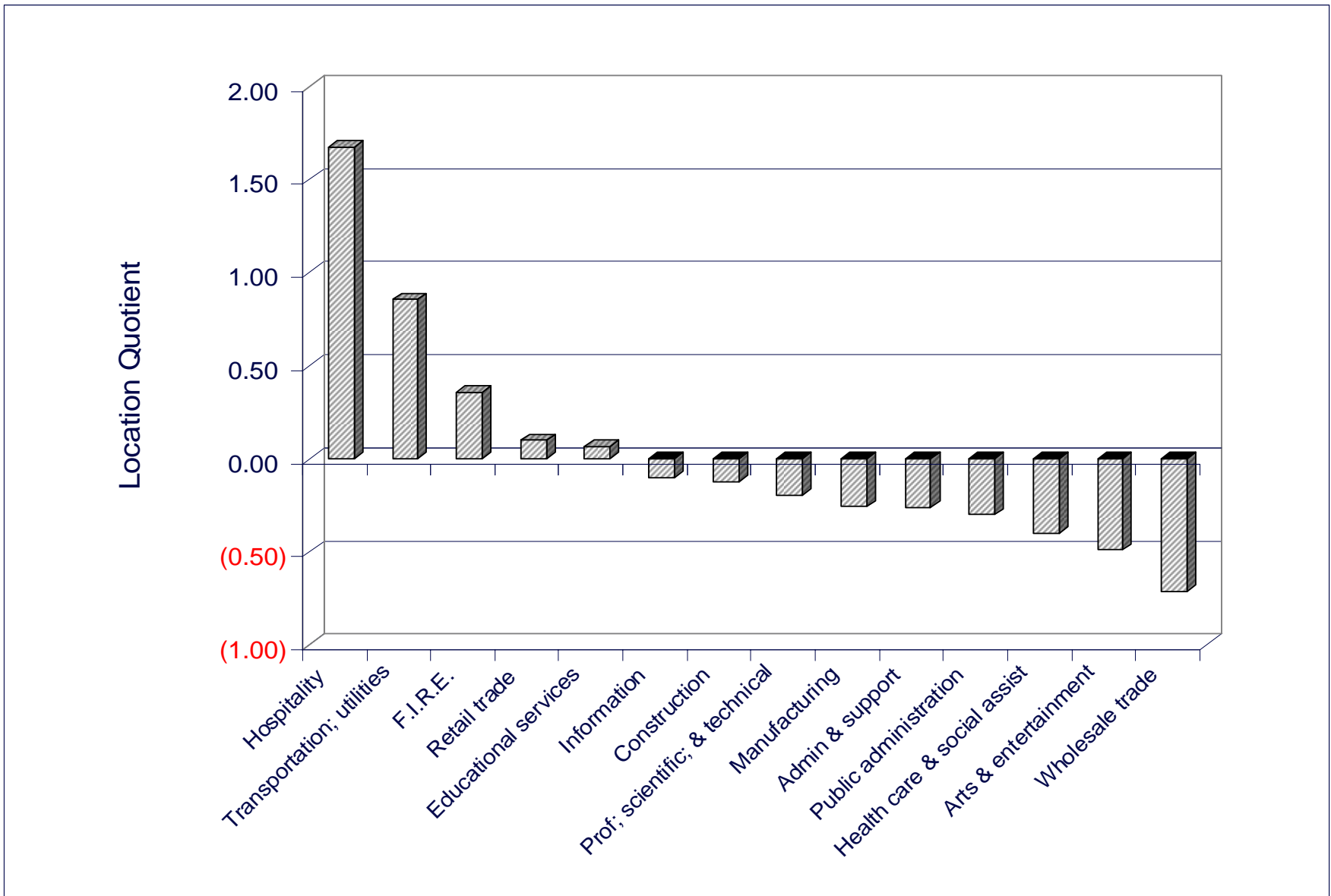
Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P50. SEX BY OCCUPATION FOR THE EMPLOYED CIVILIAN POPULATION 16 YEARS AND OVER [95] - Universe: Employed civilian population 16 years and over.

**LOCATIONAL QUOTIENTS: CHAMA EMPLOYMENT, BY OWNERSHIP, IN
RELATION TO RIO ARRIBA COUNTY, THE NE COUNTY REGION, AND NM; RIO
ARRIBA COUNTY INDUSTRIES IN RELATION TO NM**

Base Geography	Chama		Rio Arriba County
	County	NM	NM
Total	1.00	1.00	1.00
Private for-profit wage and salary workers	0.94	0.95	1.01
Employee of private company	2.27	1.86	0.82
Self-employed in own incorporated business	1.11	1.65	1.48
Private not-for-profit wage and salary workers	1.00	1.84	1.83
Local government workers	0.61	1.10	1.79
State government workers	0.41	1.17	2.84
Federal government workers	1.21	1.35	1.12
Self-employed workers in own not incorporated business	3.03	3.23	1.07
Unpaid family workers	0.80	0.05	0.07

Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P51. SEX BY INDUSTRY BY CLASS OF WORKER FOR THE EMPLOYED CIVILIAN POPULATION 16 YEARS AND OVER [65] - Universe: Employed civilian population 16 years and over.

CHAMA EMPLOYMENT LOCATION QUOTIENTS, BY INDUSTRY, 2000



Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P49. Calculations by UNM/BBER

CHAMA – PRINCIPAL CONSUMER CLUSTERS

Segment 31 Rural Resort Dwellers



Rural Resort Dwellers residents follow the scenic route. Favoring milder climates and pastoral settings, they live in rural nonfarm areas throughout the United States. These small, growing communities consist of single-family or mobile homes with a significant inventory of seasonal housing. With a median age of 46 years, the population is older than the U.S. median; most residents are married with no children living at home. Although retirement officially looms for many, most are still working. Many in *Rural Resort Dwellers* neighborhoods are self-employed with a median household income of \$43,000. Simple living and consumer tastes describe the *Rural Resort Dwellers* residents. They own equipment so they can work on home and garden improvement projects. Domestic four-wheel drive trucks are popular. Their lifestyle includes baking and preparing home-cooked meals as well as participating in local civic issues. They read magazines that focus on fishing, hunting, and home improvement. They go hunting, listen to country music, and zoom around in power

Source: ESRI, Community Tapestry. 2006

CHAMA: BUSINESS ESTABLISHMENTS, EMPLOYMENT AND WAGES, BY 2-DIGIT NAICS, 2004

NAICS	Sector	# Est	Employ	Wages	Avg Est Size	Avg Wage
11	Agriculture	5	19.7	17,595	3.9	895
22	Utilities	2	19.3	33,989	9.7	1,758
23	Construction	6	19.2	20,907	3.2	1,091
31-33	Manufacturing	3	8.6	73,352	2.9	8,546
44-45	Retail Trade	15	67.8	37,906	4.5	559
48-49	Transp & Warehousing	3	36.5	29,636	12.2	812
51	Information	2	3.8	21,800	1.9	5,687
52	Finance & Insurance	3	13.8	21,746	4.6	1,572
53	Real Estate	2	3.3	41,456	1.6	12,756
54	Prof, Scientific, Tech	1	4.0	138,830	4.0	34,708
56	Admin & Support	2	2.9	33,267	1.5	11,406
61	Educational Services	1	26.2	822,812	26.2	31,445
62	Health Care & Social Assist	3	13.5	317,642	4.5	23,529
71	Arts, Entertain & Recr	2	4.7	87,043	2.3	18,652
72	Hospitality	21	120.2	1,823,983	5.7	15,179
81	Other Services	4	6.7	122,557	1.7	18,384
92	Public Administration	5	18.8	468,590	3.8	24,991
Total	Total	80	388.8	4,113,110	4.9	10,578

Source: NM Department of Labor, ES-202 (Covered Employment Statistics, 2004. Calculations by UNM-BBER, 2006.

CHAMA: BUSINESS ESTABLISHMENTS, EMPLOYMENT AND WAGES, BY 3-DIGIT NAICS, 2004

NAICS Sector	# Est	# Empl	Total Wages	Avg Empl/Est	Avg Wage
111 Crop Production	1	1.2	33,782	1.2	28,956
112 Animal Production	1	4.0	134,624	4.0	33,656
113 Forestry and Logging	2	10.7	111,272	5.3	10,432
115 Support Activities for Agriculture and Forestry	1	3.8	66,350	3.8	17,309
221 Utilities	2	19.3	657,126	9.7	33,989
236 Construction of Buildings	2	10.9	226,811	5.5	20,777
237 Heavy and Civil Engineering Construction	2	4.3	105,699	2.1	24,870
238 Specialty Trade Contractors	2	4.0	68,200	2.0	17,050
314 Textile Product Mills	1	2.8	16,387	2.8	5,959
327 Nonmetallic Mineral Product Manufacturing	1	3.8	123,543	3.8	32,229
332 Fabricated Metal Product Manufacturing	1	2.0	70,328	2.0	35,164
441 Motor Vehicle & Parts Dealers	1	4.5	105,251	4.5	23,389
443 Electronics & Appliance Stores	1	1.0	18,352	1.0	18,352
444 Building Material Dealers (1)	2	3.5	70,128	1.8	20,037
445 Food & Beverage Stores	1	20.3	482,257	20.3	23,815
446 Health & Personal Care Stores	1	6.7	194,378	6.7	29,157
447 Gasoline Stations	2	11.3	188,475	5.7	16,630
451 Sporting Goods, Hobby, Book, & Music Stores	2	2.1	20,605	1.0	9,890
452 General Merchandise Stores	1	4.9	70,412	4.9	14,321
453 Miscellaneous Store Retailers	3	10.4	124,369	3.5	11,939
454 Nonstore Retailers	1	3.2	103,592	3.2	32,713
484 Truck Transportation	1	5.0	154,073	5.0	30,815
486 Pipeline Transportation	1	2.0	91,600	2.0	45,800
487 Scenic & Sightseeing Transportation	1	29.5	836,051	29.5	28,341
515 Broadcasting (except Internet)	1	1.8	40,219	1.8	21,938
519 Other Information Services	1	2.0	43,346	2.0	21,673

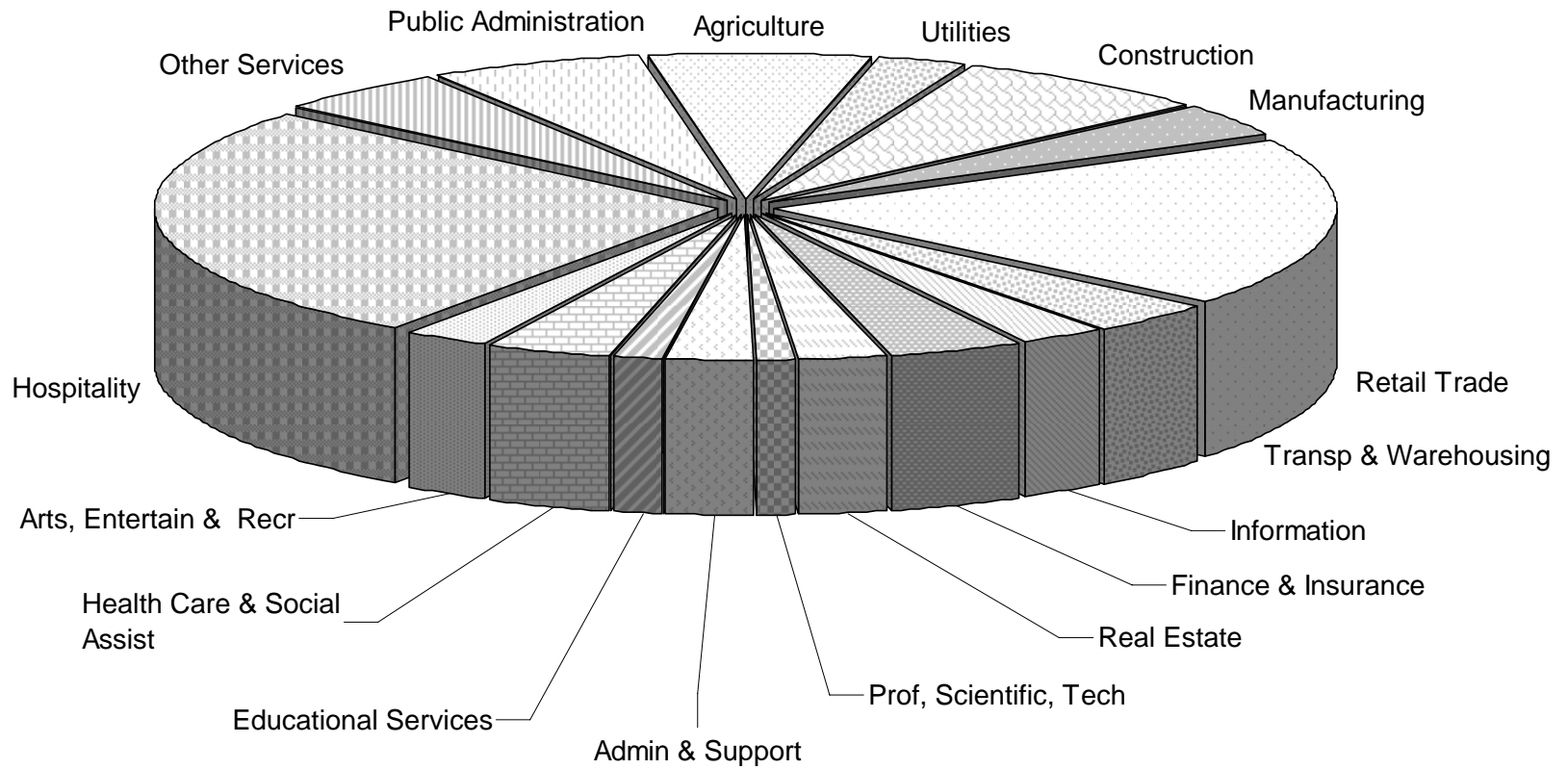
CHAMA: BUSINESS ESTABLISHMENTS, EMPLOYMENT AND WAGES, BY 3-DIGIT NAICS, 2004 (CONTINUED)

NAICS Sector	# Est	# Empl	Total Wages	Avg Empl/Est	Avg Wage
522 Credit Intermediation & Related Activities	1	5.0	116,426	5.0	23,285
523 Financial Investment Mgt (2)	1	7.8	179,535	7.8	22,919
524 Insurance Carriers & Related Activities	1	1.0	4,858	1.0	4,858
531 Real Estate	2	3.3	134,732	1.6	41,456
541 Professional, Scientific, & Technical Services	1	4.0	138,830	4.0	34,708
561 Administrative & Support Services	1	1.9	16,441	1.9	8,578
562 Waste Management & Remediation Service	1	1.0	16,826	1.0	16,826
611 Educational Services	1	26.2	822,812	26.2	31,445
621 Ambulatory Health Care Services	1	2.8	65,110	2.8	23,676
624 Social Assistance	2	10.8	252,532	5.4	23,491
711 Performing Arts, Spectator Sports	1	2.7	27,043	2.7	10,141
713 Amusement, Gambling, & Recreation Industries	1	2.0	60,000	2.0	30,000
721 Accommodaton	15	74.6	1,370,940	5.0	18,381
722 Food Services & Drinking Places	6	45.6	453,043	7.6	9,939
811 Repair & Maintenance	1	3.7	81,550	3.7	22,241
812 Personal & Laundry Services	1	1.0	15,210	1.0	15,210
813 Civic Organizations (3)	2	2.0	25,797	1.0	12,899
921 General Government Support (4)	1	7.0	170,842	7.0	24,406
925 Administration of Community Development (5)	1	2.0	47,582	2.0	23,791
926 Admin of Economic Programs	3	9.8	250,166	3.3	25,658
TOTAL	80	388.8	8,407,505	4.9	21,622

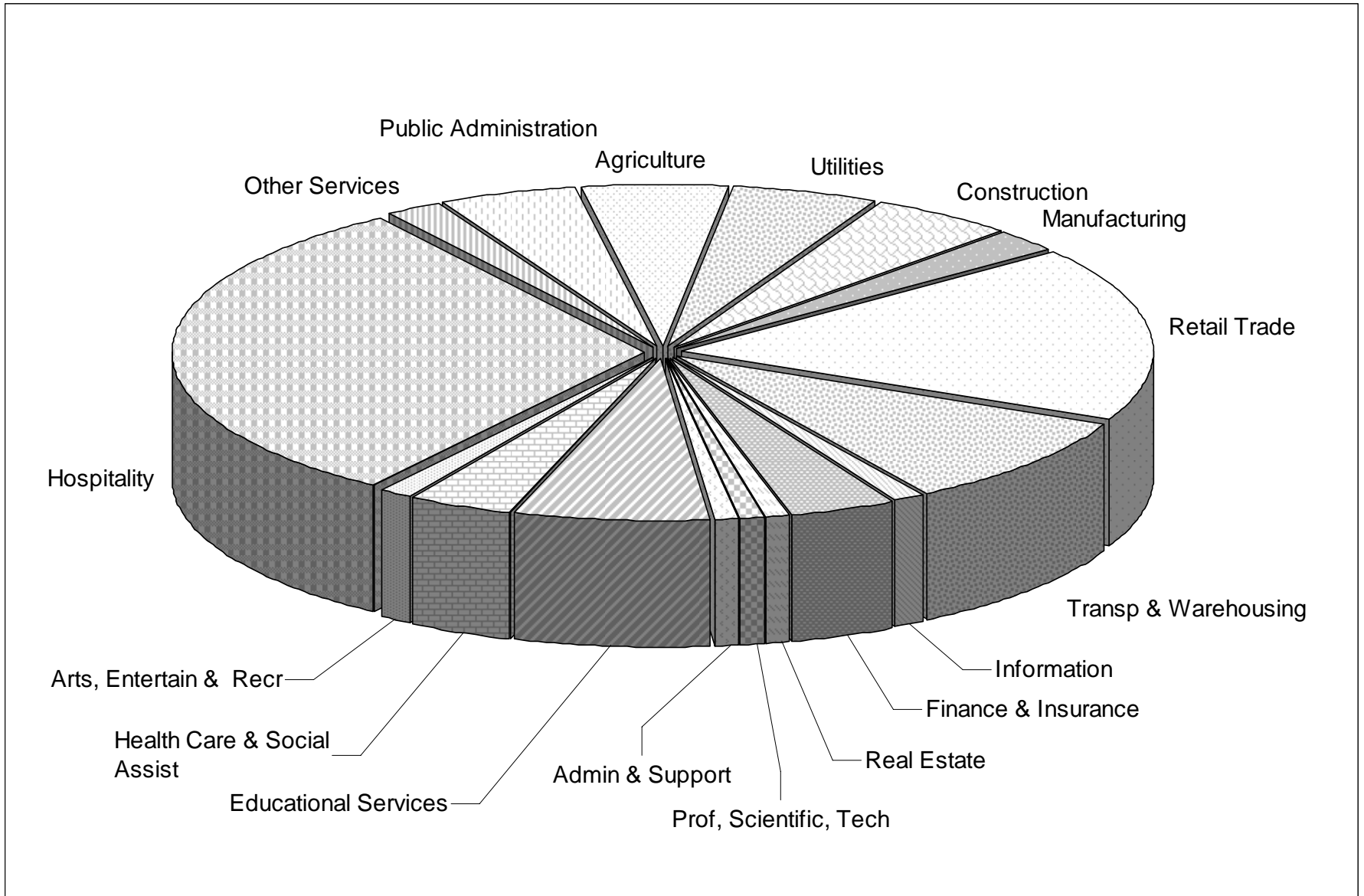
Source: NM Department of Labor, ES-202 (Covered Employment Series), 2004; calculations by UNM-BBER.

- (1) Building Material & Garden Equipment & Supplies Dealers
- (2) Securities, Commodity Contracts, and Other Financial Investments and Related Activities
- (3) Religious, Grantmaking, Civic, Professional, and Similar Organizations
- (4) Executive, Legislative, & Other General Government Support
- (5) Admin of Housing, Urban Planning, and Community Development

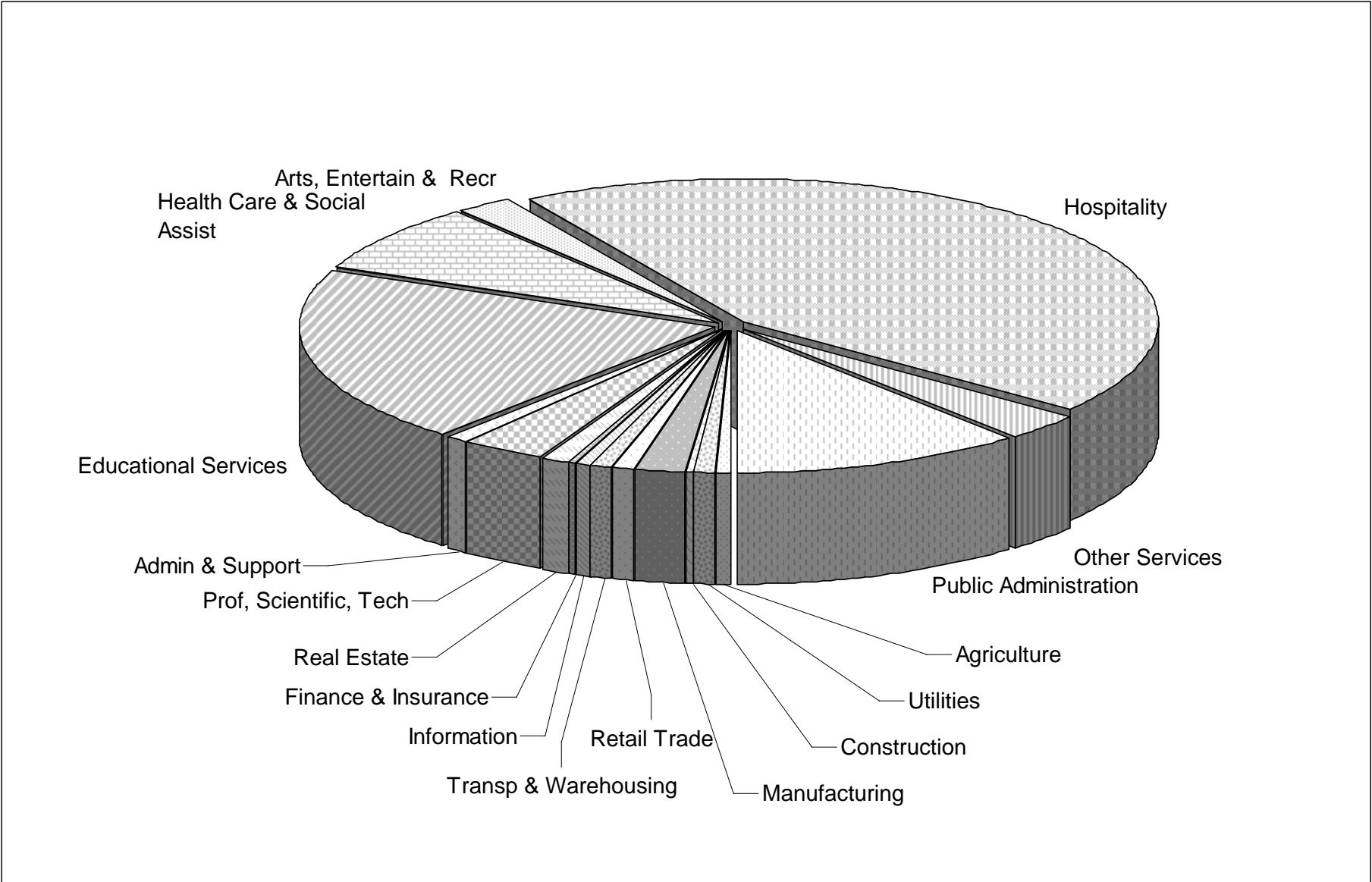
CHAMA BUSINESS ESTABLISHMENTS, BY 2-DIGIT NAICS, 2004



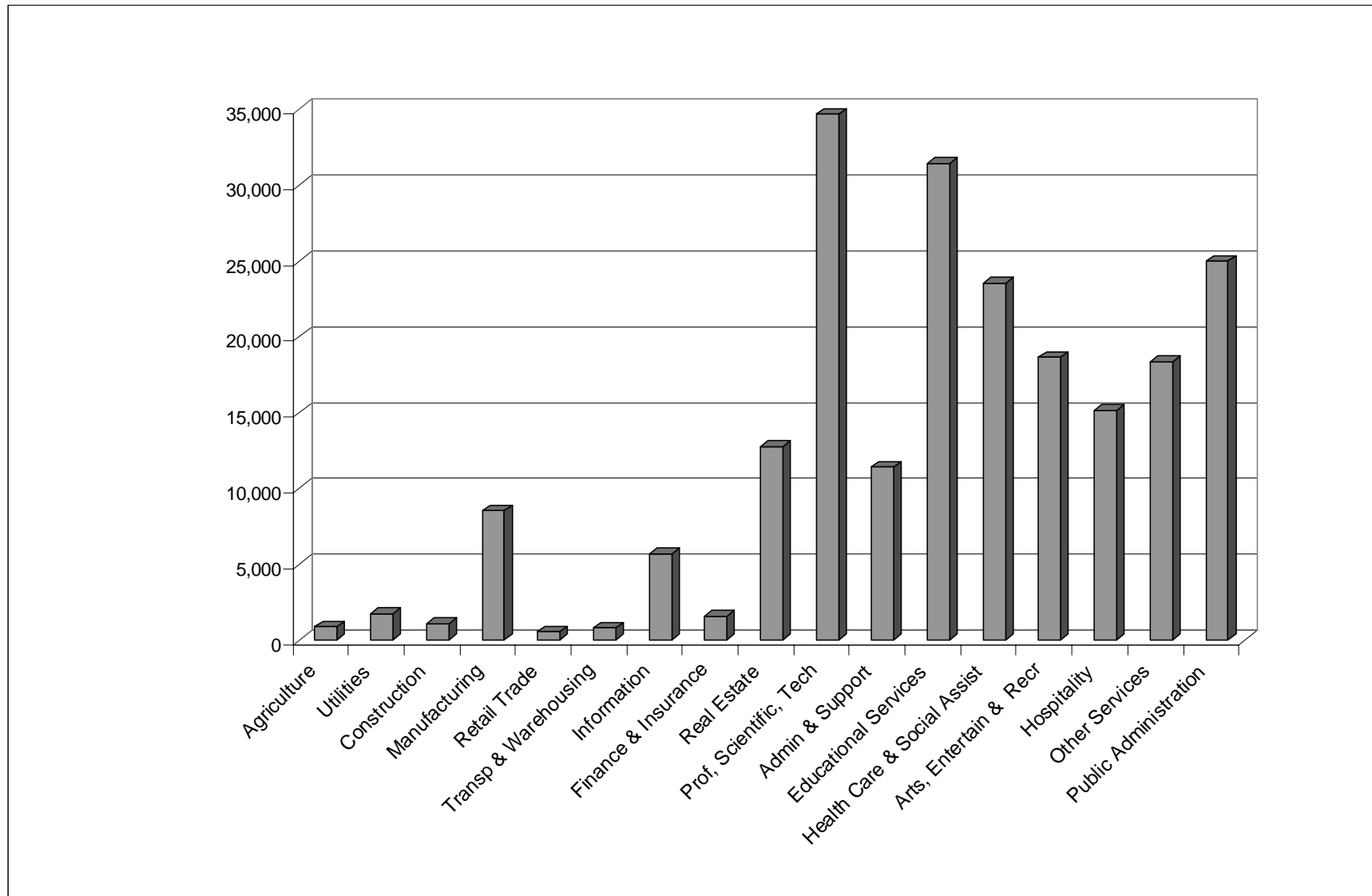
CHAMA EMPLOYMENT, BY 2-DIGIT NAICS, 2004



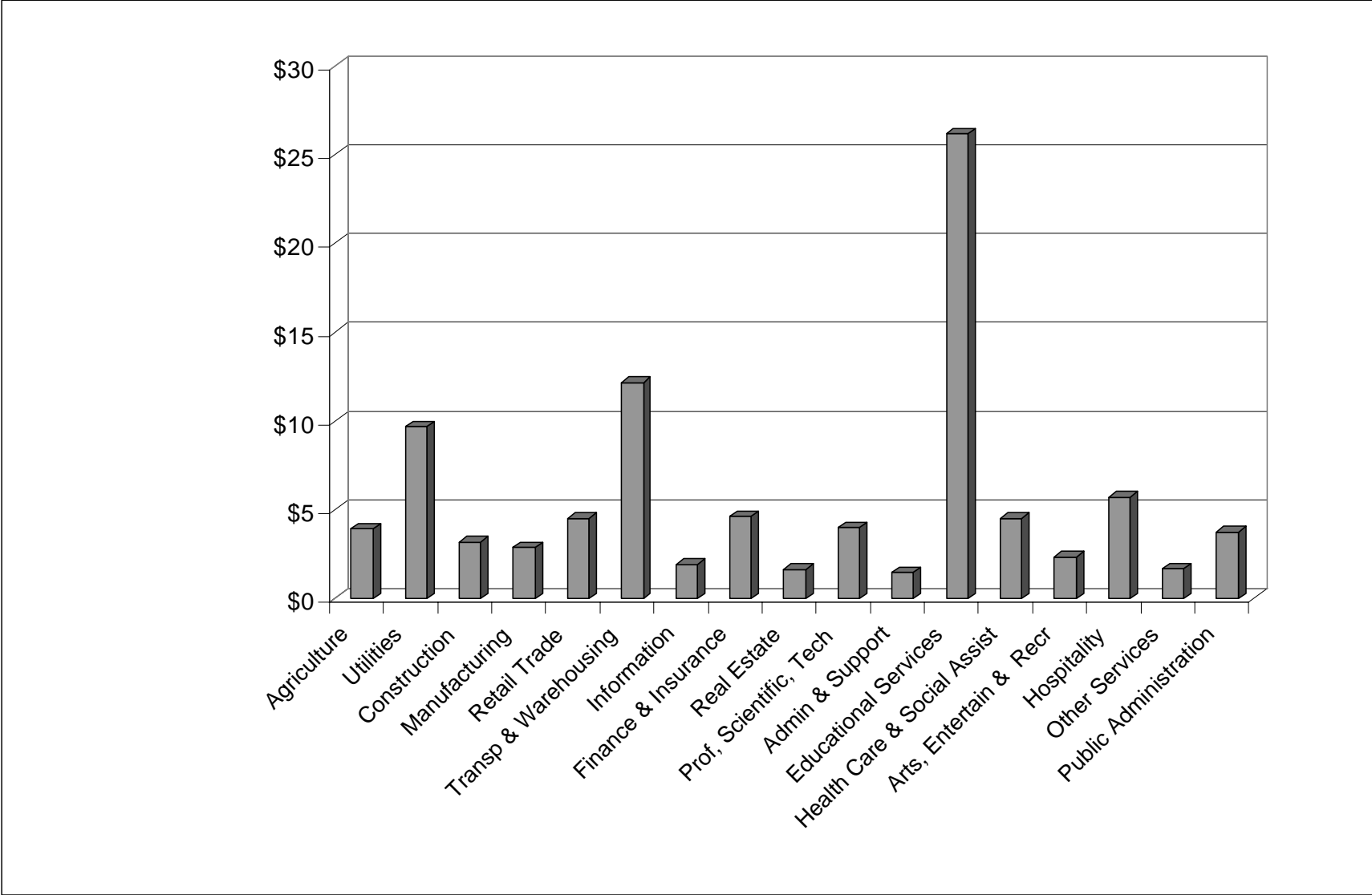
CHAMA WAGES, BY 2-DIGIT NAICS, 2004



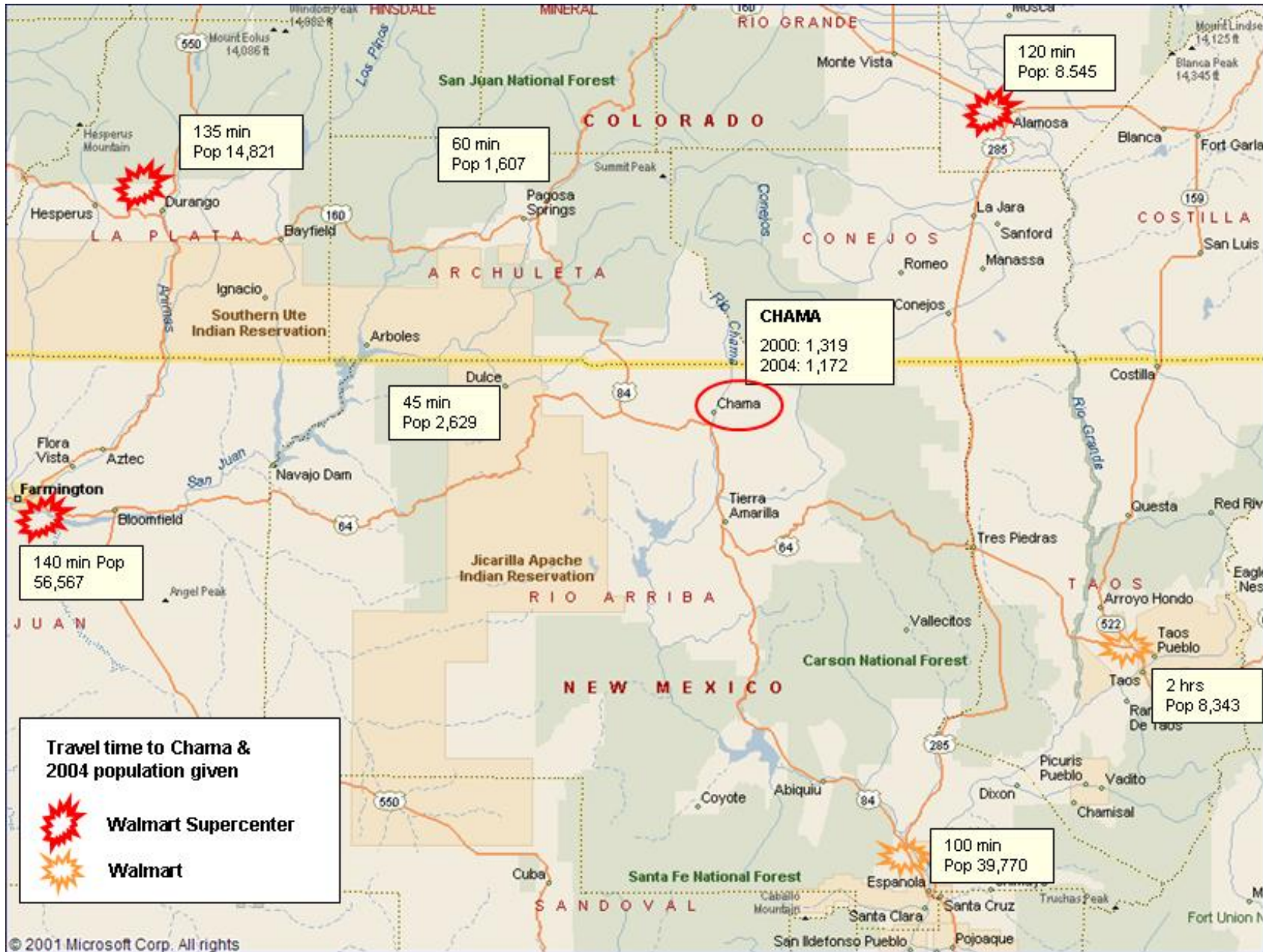
CHAMA AVERAGE EMPLOYMENT PER ESTABLISHMENT, BY 2-DIGIT NAICS, 2004



CHAMA AVERAGE WAGES, BY 2-DIGIT NAICS, 2004



CHAMA AND NEIGHBORING COMMUNITIES



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CHAMA & NEIGHBORING COMMUNITIES: SELECTED DEMOGRAPHIC, ECONOMIC & HOUSING STATISTICS

	Chama, New Mexico	WEST		SOUTH	
		Farmington Region	Jicarilla Apache Reservation, NM	Dulce, NM	Espanola Region
DRIVE TIME		140 minutes		45 minutes	100 minutes
Total population: Total	1,172	51,877	2,742	2,629	38,770
White alone	76%	71%	4%	4%	58%
American Indian and Alaska Native alone	5%	16%	89%	89%	15%
Hispanic or Latino	27%	9%	5%	5%	22%
Workers 16 years and over: Total	569	22,443	887	838	15,654
Worked in state of residence, outside county of residence	4%	1%	2%	1%	49%
Worked outside state of residence	2%	3%	1%	0%	0%
Median household income in 1999 (\$)	\$30,513	\$36,763	\$26,750	\$26,818	\$29,081
Average Household Income in 1999 (\$)	\$40,349	\$46,690	\$34,787	\$34,902	\$37,962
Per capita income in 1999 (\$)	16,670	67,530	10,136	10,108	140,439
Poverty rate (%)	18%	16%	28%	30%	21%
Housing units: Total	656	20,654	967	902	15,940
Urban (%)	0%	98%	0%	0%	82%
Rural (%)	100%	2%	100%	100%	18%
Vacancy rate (%)	34%	8%	18%	15%	11%
Homeownership rate (%)	74%	69%	69%	68%	76%
Housing units: Median year structure built (yr)	1971	1975	1982	1981	1976
Lacking complete plumbing facilities (%)	5%	0%	5%	2%	3%
Owner-occupied housing units: Median value (\$)	\$85,100	\$98,719	\$49,500	\$50,500	\$119,288
Renter-occupied housing: Median gross rent (\$)	\$375	\$484	\$282	\$282	\$414

Source: 2000 Decennial Census, SF-3; calculations by UNM-BBER.

1. Farmington Region includes Farmington, Bloomfield, Aztec and Flora Vista.
2. Espanola Region includes Espanola, Chimayo, and the Pueblos and reservations of Santa Ana, San Juan, Santa Clara, Santa Cruz, Pojoaque, San Ildefonso,

CHAMA & NEIGHBORING COMMUNITIES: SELECTED DEMOGRAPHIC, ECONOMIC & HOUSING STATISTICS

	Chama, New Mexico	EAST	COLORADO			
		Taos Region	Antonito, CO Cumbres & Toltec RR	Pagosa Springs, CO	Durango, CO	Alamosa, CO
DRIVE TIME		120 minutes		60 minutes	135 minutes	120 minutes
Total population: Total	1,172	8,343	888	1,604	14,021	9,386
White alone	76%	58%	58%	71%	88%	67%
American Indian and Alaska Native alone	5%	17%	5%	2%	5%	1%
Hispanic or Latino	27%	20%	33%	21%	3%	24%
Workers 16 years and over: Total	569	3,713	278	734	7,236	4,119
Worked in state of residence, outside county of residence	4%	4%	27%	3%	2%	11%
Worked outside state of residence	2%	1%	5%	1%	2%	1%
Median household income in 1999 (\$)	\$30,513	\$25,509	\$19,205	\$29,469	\$34,892	\$25,725
Average Household Income in 1999 (\$)	\$40,349	\$37,533	\$24,089	\$37,077	\$47,553	\$37,395
Per capita income in 1999 (\$)	16,670	46,973	10,047	15,355	19,352	26,353
Poverty rate (%)	18%	22%	30%	14%	17%	25%
Housing units: Total	656	4,314	391	784	5,813	3,790
Urban (%)	0%	94%	0%	78%	100%	95%
Rural (%)	100%	6%	100%	22%	0%	5%
Vacancy rate (%)	34%	21%	10%	19%	6%	8%
Homeownership rate (%)	74%	64%	66%	60%	52%	55%
Housing units: Median year structure built (yr)	1971	1974	1957	1975	1965	1966
Lacking complete plumbing facilities (%)	5%	8%	1%	1%	0%	0%
Owner-occupied housing units: Median value (\$)	\$85,100	\$136,264	\$50,500	\$99,400	\$185,200	\$82,638
Renter-occupied housing: Median gross rent (\$)	\$375	\$490	\$246	\$521	\$682	\$407

Source: 2000 Decennial Census, SF-3; calculations by UNM-BBER.

3. Taos region includes Taos, Taos Pueblo, Ranchos de Taos and Questa.