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GALLUP MAINSTREET COMMUNITY ECONOMIC ASSESSMENT

Submitted to
Gallup Mainstreet.

Financial Support For This Research Was Provided By
New Mexico Economic Development Department.

April 2006

UNIVERSITY OF NEW MEXICO
BUREAU OF BUSINESS AND
ECONOMIC RESEARCH



The University of New Mexico

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TABLE OF CONTENTS

3.1 Principal Findings of Community Economic Assessment.....	2
3.2 Explanation of Tables.....	9
3.3 Tables and Figures.....	12

TABLES AND FIGURES

Gallup: Summary of Demographic, Economic and Housing Characteristics	13
Gallup: Selected Demographic, Economic and Housing Characteristics	14
Gallup: Selected Demographic, Economic and Housing Characteristics	15
McKinley County: Selected Demographic, Economic and Housing Characteristics.....	16
McKinley County: Selected Demographic, Economic and Housing Characteristics continued.....	17
Gallup: Taxable Gross Receipts and Pull Factors.....	18
Gallup Taxable Gross Receipts, Gain/Loss, by Industry, 2002	19
McKinley County: Taxable Gross Receipts and Pull Factors	20
Location Quotient: Gallup Employment, by Industry, in Relation to McKinley County, the NE County Region, and New Mexico; McKinley County Industries in Relation to New Mexico.....	21
Location Quotient: Gallup Employment, by Occupation, in Relation to McKinley County and New Mexico; McKinley County Industries in Relation to New Mexico	22
Location Quotient: Gallup Employment, by Business Ownership, in Relation to McKinley County, the NE County Region, and New Mexico; McKinley County Industries in Relation to New Mexico.....	23
Gallup Employment Location Quotients, by Industry, 2004.....	24
Gallup MainStreet Boundaries	25
Gallup Businesses by Industry, In MainStreet Area, 2004	26
Gallup: Employment by Industry, In MainStreet Area, 2004.....	27
Gallup: Employment by Retail & Service Subsector, in MainStreet Service Area, 2004	28
Gallup Employment, By Industry and Geography, 2004.....	29
Gallup: Employment in MainStreet Service Area, by Industry, 2004.....	30
Gallup, New Mexico Market Area.....	31
Principal Economic CLusters	32

3.1 PRINCIPAL FINDINGS OF COMMUNITY ECONOMIC ASSESSMENT

1. **Demographics:** Gallup's population is young but slowly growing (5% increase population between 1990-2000).
 - a. The median age of Gallup's population is much lower than that of the State as a whole (31.1 y/o compared to 34.6 y/o). The relative youth of the city's population is evident for all age cohorts: the under 5 y/o population is 8.2% of the total compared to 7.1% for the State; the 5 to 18 y/o population is 15.6% compared to 9.1% for the State; the critical working age population, from 18 to 65 y/o, is 58.3% of the total compared to 60.4% for the State; finally, the senior population over 65 y/o is 8.9% of the total, compared to 11.7% for the State. The implication is that Gallup has a large youth population relative to its working population.
 - b. Native Americans represent nearly 37% of the community's population, more than four times that New Mexico statewide proportion, and the growth of this population far exceeds that of the population as a whole. During the period 1990-2000, Native Americans grew from 33.2% to 36.6%, while the white population declined from nearly 50% to 40%. The share of the population that speaks a language other than Spanish at home (presumably Diné) and speaks English less than 'very well' is expectedly higher in Gallup than in the State as a whole; while the share that speaks Spanish at home and English less than 'very well' is proportionately small.
 - c. The mobility of Gallup's population is line with that of the State's population. Residents of Gallup and McKinley County are slightly more likely to move within the County but slightly to have moved into the County during the 5 years prior to the Decennial census. Contrary to Statewide trends, McKinley County saw a slight decline in migration into the County in 1995-2000 relative to 1985-1990.
 - d. Educational attainment of Gallup's population is in exact proportion to that of the State: 21.5% of those 25 y/o and over do not have a high school diploma; just under half have a high school degree but no post-secondary degree; and the remaining 28.6% have a post-secondary degree. These shares are average figures, and there is significant variation by ethnic group.
2. **Housing:** low vacancy rates, particularly for specified owner-occupied housing, are beginning to result in higher costs of housing in Gallup.
 - a. Homeownership in Gallup is well below the State average (60.6% of housing units are owner-occupied compared to 70.0% for the State), and

contrary to national and state-wide patterns, remained flat during the 1990-2000 period.

- b. Significantly, housing vacancy rates in Gallup are low (4.3% compared to a State vacancy rate of 5.2%). The period 1990-2000, low vacancy rates have begun to translate into higher housing costs, particularly for owner-occupied housing. The share of total household income spent on housing by homeowners with a mortgage increased from 19.7% to 21.9% from 1990 to 2000, and is now only slightly less than a State average that is strongly influenced by the high of cost of housing in Albuquerque and Santa Fe.

3. **Income:**

- a. Per capita incomes in Gallup are on par with the State average, and above that of most other New Mexican communities outside of Albuquerque and Santa Fe. Incomes in Gallup are more than twice those of other parts of McKinley County – per capita incomes in Gallup in 2000 were \$15,789, compared to only \$7,682 in other parts of the County.
 - b. Fully 83.3% of all households in Gallup receive incomes from salaries and wages, compared to 79.5% for the State; conversely, only 19.4% and 12% of households receive incomes from social security and retirement benefits, compared to statewide rates of 25.5% and 17.4%. The differences reflect the age structure of the city's population, with relatively small population of senior citizens.
 - c. Despite solid incomes and the high proportion of earnings from wages and salaries, unemployment and poverty rates are higher than in the State as a whole. This suggests a disproportionate divide in terms of income levels, separating a majority of the community from a relatively few who experience high rates of unemployment and poverty.
4. **Gallup economy:** Gallup has a huge surplus in taxable gross receipts, nearly \$230 million in 2002, providing for solid city finances and opportunities for community investment. However, the data suggests a long-term erosion of Gallup's strong market position.
- a. **Market area:** The city of Gallup serves a market center for a large geographical region, encompassing eastern McKinley and Cibola Counties in New Mexico, and central Apache County in Arizona. The region includes a population of at least 125,000 persons. Wal-Mart, Home Depot and other large 'Big Box' stores anchor Gallup's market position.

- b. **Strengths** in Gallup's economy are associated with the city's location along I-40, the relative absence of competing retail centers in the region, and its status as the Seat for McKinley County.
- i. Retail dominates Gallup's economy and is the principal destination of dollars that flow into the city. The pull factor for retail trade (actual revenues in relation to revenues expected based on communities income) is a remarkable 379% (2002). In total, retail trade draws \$272 million into the city on a net basis, offsetting net losses in all other sectors of Gallup's economy.
 - ii. The principal engine of retail trade in Gallup is 'miscellaneous retail', which includes Wal-Mart. Miscellaneous retail alone has a pull factor of 561% and accounts for a net inflow of \$140 million in gross receipts.
 - iii. Motor vehicle dealers, auto accessory retailers, building material outlets, furniture stores, food retailers and other businesses that benefit from the relative scarcity of competition in the large market area also contribute significantly to strength of Gallup's economy. These businesses contribute an additional \$82 million to the economy on a net basis.
 - iv. Retail trade accounts for 3,354 jobs in Gallup, 14.3% of total employment. This indicates that, while retail draws substantial revenues in the city and contributes a great deal to gross receipt tax revenues, its contribution to employment is considerably less significant. Further, because the dominant retail outlets in Gallup are controlled by firms headquartered out of the area, the profitability of the stores has minimal impact on the local economy.
 - v. In addition to retail trade, highway-related businesses are an important part of Gallup's economy. Eating and drinking establishments, accommodations (hotels and motels), gasoline stations, auto rental and repair add at least \$50 million more in gross receipts on a net basis. (NOTE: gasoline sales are not subject to gross receipt taxation in New Mexico, thus available data does not include these sales. Gross receipts data for gasoline stations reflect sales from related convenience stores, but the pull factor of 275% represents a useful proxy of the impact of gasoline stations on the local economy.)
- c. The principal **weaknesses** in Gallup are in construction, transportation, and professional and business services. Given Gallup's strategic location along I-40 and as a regional center, these weaknesses are surprising.

- i. Transportation, communications and utilities account for a leakage of \$8.5 million; contract construction for an additional \$7.5 million; and wholesale trade for \$1.5 million.
 - ii. The service sector as a whole accounts for a net leakage of \$15.4 million. Losses are in business services (\$6.5 million), engineering and architectural services (\$3.4 million); hospitals and health care (\$2.1 million); and educational services (\$943 thousand). Finance, insurance and real estate represents further losses (\$1.3 million).
- d. There is evidence of a downward **trend** in Gallup's market position, as indicated by the recomposition and overall decline in the net inflow of gross receipts revenues into Gallup.
 - i. Between 1989 and 2002, Gallup's pull factor for total taxable gross receipts fell from 205% to 173%, resulting in a loss of \$10.5 million in the net inflow of receipts to the city (adjusted for inflation).
 - ii. The decline in the net inflow of taxable gross receipts occurred during a period in which Wal-Mart and other 'big box' retailers opened for business in Gallup, generating a net gain in surplus receipts of more than \$132.5 million. To be sure, a share of receipts by 'miscellaneous retailers' was, in part, a displacement of receipts from other categories, such as 'general merchandisers', 'department stores' and 'retail food stores'; but even discounting the combined net losses of these categories, 'miscellaneous retailers' accounted for a net increase of more than \$85 million for Gallup between 1989 and 2002.
 - iii. The trend is unsettling. Setting aside the gains associated with 'miscellaneous retailers' of \$85 million (discounting displaced revenues among related retailers) and in light of the overall decline in total taxable gross receipts of more than \$10 million, Gallup saw a decline in the inflow of total taxable gross receipts of more than \$95 million during the period 1989-2002. In other terms, if 1989-2002 trends continue and inflation-adjusted receipts of 'miscellaneous retailers' in Gallup increase no faster than those of neighboring communities (which is more than likely given the tendency of WalMart and other discount retailers to move into under-serviced areas), total net inflow of receipts into Gallup will decline by approximately \$11 million per year, measured in 2002 dollars. Following this trend, Gallup will be in a deficit position with respect to the net flow of gross receipt revenues in less than two decades.

- iv. A complete explanation for this trend is beyond the scope of this study. Logically, any explanation must turn on an increasing competition for access to the under-served markets in the Navajo Nation, which accounts for the majority of Gallup's market area. The competition likely comes from growth of businesses in other areas neighboring the Nation, including Farmington (which is receiving a second WalMart); Grants (which saw the development of a WalMart Supercenter in 1999); Show Low and Winslow, Arizona; as well as business development within the Navajo Reservation itself.

5. MainStreet:

- a. In 2004, 166 businesses and 2,827 jobs were located in the MainStreet service area. This represents 18% of all businesses and 12% of all jobs in the City of Gallup.
- b. Composition of businesses and associated employment in downtown Gallup is diversified and well-balanced. The largest sectors are public administration and retail. These core sectors are supported by both low-wage (hospitality, other services) and high-wage (professional, scientific & technical services, information services, wholesale trade, and transportation & warehousing) businesses. Governmental agencies predominate in the MainStreet area, and are represented in several sectors, including public administration (city & county government, and courts), health care & social assistance, and transportation (postal service).
- c. Businesses in the downtown MainStreet area are smaller (fewer employees) than those of other parts of Gallup. This is true for businesses in nearly all sectors, with the notable exceptions of public administration and transportation, where governmental and postal services employ large numbers.
- d. Accommodations (including hotels & motels) and arts & entertainment are all but absent in the downtown area. There are only two jobs in accommodations; 180 jobs in restaurants and drinking establishments, and no jobs in the arts and entertainment industry downtown. Further, there are only 180 jobs in food services and drinking establishments downtown, only 7% of the city-wide total.

6. Recommendations:

- a. Gallup's geographical situation is enviable. Its location along I-40 and proximity to the large and underserved Native American population provides a market for Gallup's retail and service industries that is many

times larger than that constituted by the community's own residents. Very high gross receipts revenues, particularly from retail businesses, provide the city with revenues that, on a per capita basis, are among the greatest in New Mexico.

- b. Despite these positive characteristics, there are significant opportunities for Gallup to further strengthen its local economy. In particular, the service sector, especially business and professional services, lags far behind the performance of the retail sector. To some degree this is explained by the limited development of the business environment throughout Gallup's large market area, but the presence of the governmental and administrative functions in the city ensures a ready market for these sectors.
- c. Government offices provide a strong foundation for the development of Gallup's downtown. These establishments are a source of employment and provide opportunities for a wide range of support services. Furthermore, retail is relatively strong in Gallup's downtown, certainly in comparison to many other similar sized communities in New Mexico. 22% of the city's retail businesses and 18% of city's retail employment are located downtown – a much greater share than downtown's 18% and 12% share of Gallup's business establishments and employment.
- d. The best opportunities for business development in Gallup's MainStreet downtown district are in hospitality industries, including accommodations, restaurants, entertainment venues and related retail and services. Presently, employees of public offices and related businesses provide a stable customer base for local restaurants during work days, but opportunities exist for broadening and deepening the market to include evenings and weekends. This effort should draw upon and integrate four distinct markets:
 - i. Gallup residents who otherwise visit downtown only for professional and administrative services, typically during business hours from Monday to Friday.
 - ii. The vast number of regional residents who visit Gallup for various retail and professional services during workdays and during the weekends. Some of these retail and service businesses are located downtown, but more are located along I-40 and Highway 491 (formerly 666). Efforts should be made to attract these visitors downtown by providing cultural and entertainment opportunities, as both permanent businesses and events.
 - iii. Travelers along I-40 who stop for services and accommodations in Gallup. While many of these travelers visit downtown to shop for

cultural items, including jewelry and other Native American crafts, the development of restaurants and entertainment venues would encourage these shoppers to extend their stay downtown.

- iv. Destination visitors (those who come to Gallup as part of a tour of western New Mexico and the Four Corners region). Notably absent for these visitors are hotels and motels that make use of historical assets downtown and that could link the area the rich cultural heritage of the region. Accommodations downtown could further provide a market for arts and cultural venues, again drawing the distinctive heritage of Indian County.
- e. Residential development is typically a key element of successful initiatives to revitalize downtown areas as retail and arts & entertainment districts. Residents provide an everyday market for retail and amenity businesses that otherwise struggle when dependent on occasional visitors as their customer base. Downtown Gallup has a number of valuable older buildings with vacant second floor spaces that could be renovated as housing for young, amenity-minded residents.
- f. A potential impediment to the revitalization of Gallup as a combined residential, arts & entertainment and niche retail center is the structure of property ownership. Although more work is needed to better understand these patterns, it appears that many key and under-utilized buildings downtown are owned by individuals with little incentive to join a community-based effort of revitalization. MainStreet and its supporters should explore opportunities to draw these into the market, allowing them to be developed in manner consistent with a vision of the role of downtown as a cultural center of a new Gallup.

3.2 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, Gallup and Gallup, 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, Gallup, Springer and Gallup.

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.

3.3 TABLES AND FIGURES

GALLUP: SUMMARY OF DEMOGRAPHIC, ECONOMIC AND HOUSING CHARACTERISTICS

Gallup	1990	2000	NM 2000
Population			
Total population	19,154	20,209	1,819,046
Median Age (yrs)	28.0	31.1	34.6
Average household size (persons)	3.1	2.9	2.63
Race & Ethnicity			
White	49.8%	40.1%	44.7%
Black or African American	1.2%	1.1%	1.6%
American Indian and Alaska Native	33.2%	36.6%	8.9%
Hispanic or Latino (of any race)	34.7%	33.1%	42.1%
Speak English less than "very well" (5 yrs and older)	11.2%	10.0%	11.9%
Not a U.S. citizen	2.1%	2.5%	5.4%
Education			
Educational Attainment: Less than High School	24.9%	21.5%	21.1%
Educational Attainment: HS graduate; and some college	53.1%	49.8%	49.5%
Educational Attainment: Associate, Bachelor's, or graduate degree	22.0%	28.6%	29.4%
Housing			
Owner-occupied housing units	56.0%	55.8%	60.8%
Median value (dollars)	\$67,900	\$97,000	\$108,100
Income			
Real per capita income (1999 dollars)	\$14,187	\$15,789	\$17,261
Median household income (1999 dollars)	\$26,622	\$34,868	\$34,133
Households with retirement income	9.5%	12.0%	17.4%
Poverty			
Families below poverty level	9.5%	16.6%	14.5%
Female head, no husband present, below poverty level	23.6%	35.0%	34.1%
Female head, no husband present, with children under 5 yrs, below	66.5%	52.5%	58.4%
Labor			
Unemployment rate	6.3%	7.7%	3.3%
Private wage and salary workers	66.4%	65.2%	66.4%
Government workers	25.9%	29.8%	22.7%
Self-employed workers in own not incorporated business	7.4%	4.9%	11.7%

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

GALLUP: SELECTED DEMOGRAPHIC, ECONOMIC AND HOUSING CHARACTERISTICS

Gallup	1990		2000		NM 2000
SELECTED SOCIAL & DEMOGRAPHIC CHARACTERISTICS					
Population					
Total population	19,154		20,209		1,819,046
Median Age (yrs)	28.0		31.1		34.6
Under 5 yrs	1,962	10.2%	1,654	8.2%	7.1%
18 yrs and over	12,539	65.5%	13,594	67.3%	72.1%
65 yrs and over	1,468	7.7%	1,805	8.9%	11.7%
Average household size	3.1		2.9		2.63
Race & Ethnicity					
White	9,544	49.8%	8,106	40.1%	44.7%
Black or African American	223	1.2%	219	1.1%	1.6%
American Indian and Alaska Native	6,363	33.2%	7,404	36.6%	8.9%
Hispanic or Latino (of any race)	6,643	34.7%	6,699	33.1%	42.1%
Speak Spanish at home; English less than "very well" (5 yrs+)	1,000	5.2%	868	4.7%	9.4%
Speak other than English or Spanish at home; English less than "very well"	1,028	6.0%	976	5.3%	2.5%
Not a U.S. citizen	396	2.1%	507	2.5%	5.4%
Education					
Educational Attainment: Less than High School	2,744	24.9%	2,509	21.5%	21.1%
Educational Attainment: HS graduate; and some college	5,847	53.1%	5,803	49.8%	49.5%
Educational Attainment: Associate, Bachelor's, or graduate degree	2,421	22.0%	3,337	28.6%	29.4%
Mobility					
Moved to new house since 1985/1995 (5 yrs and over)	8,676	50.4%	8,944	48.2%	45.6%
New to County since 1985/1995 (5 yrs and over)	3,685	21.4%	3,409	18.4%	19.6%
HOUSING CHARACTERISTICS					
Total housing units	6,706		7,349		780,579
Occupied: Owner-occupied housing units	3,755	56.0%	4,125	60.6%	70.0%
Vacancies: Specified Owner-occupied Housing units			92		
Vacancy rate: Specified Owner-occupied Housing units				2.2%	2.5%
Occupied: Renter-occupied housing units	2,449	36.5%	2,682	36.5%	26.1%
Vacancies: Specified Renter-occupied Housing units			222		
Vacancy rate: Specified Renter-occupied Housing units				7.6%	11.6%
Median value of Owner-Occupied Housing (dollars)	\$67,900		\$97,000		\$108,100
Median costs of homeownership, with mortgage (\$)	\$672		\$933		\$929
Median costs of homeownership, with mortgage, as % of income	19.7%		21.9%		22.2%
Median Rent (dollars)	\$353		\$448		\$503
Median cost of housing, for renters, as % of household income	24.1%		23.3%		26.6%

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

GALLUP: SELECTED DEMOGRAPHIC, ECONOMIC AND HOUSING CHARACTERISTICS

Gallup	1990		2000		NM 2000
ECONOMIC CHARACTERISTICS					
Real per capita income (1999 dollars)	\$14,187		\$15,789		\$17,261
Median household income in 1989/1999 (dollars)	\$26,622		\$34,868		\$34,133
Households with earnings	5,365	86.5%	5,656	83.3%	79.5%
Households with Social Security income	1,064	17.2%	1,316	19.4%	25.5%
Households with public assistance income	526	8.5%	346	5.1%	4.7%
Households with retirement income	588	9.5%	817	12.0%	17.4%
Poverty					
Families below poverty level	453	9.5%	804	16.6%	14.5%
Families with children under 18 yrs below poverty level	320	38.7%	225	29.1%	29.7%
Families with children under 5 yrs below poverty level	155	21.8%	129	23.5%	22.4%
Female head, no husband present, below poverty level	227	23.6%	458	35.0%	34.1%
Female head, no husband present, with children under 5 yrs, below	163	66.5%	139	52.5%	58.4%
Female head, no husband present, with children under 18 yrs, below	79	43.9%	42	35.0%	49.5%
Individuals below poverty level	4,323	22.6%	4,079	20.1%	18.1%
LABOR CHARACTERISTICS					
Labor force (with % of population 16 yrs and over)	8,372	48.5%	8,941	61.9%	61.8%
Unemployed	526	6.3%	691	7.7%	3.3%
Class of Worker					
Private wage and salary workers	5,693	66.4%	5,376	65.2%	66.4%
Government workers	2,218	25.9%	2,456	29.8%	22.7%
Self-employed workers in own not incorporated business	637	7.4%	408	4.9%	11.7%
Unpaid family workers	32	0.4%	3	0.0%	0.4%

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

MCKINLEY COUNTY: SELECTED DEMOGRAPHIC, ECONOMIC AND HOUSING CHARACTERISTICS

McKinley County	1990		2000		NM 2000
SELECTED SOCIAL & DEMOGRAPHIC CHARACTERISTICS					
Population					
Total population	60,686		74,798		1,819,046
Median Age (yrs)	25.0		26.9		
Under 5 yrs	7,110	11.7%	6,833	9.1%	7.1%
18 yrs and over	37,130	61.2%	46,387	62.0%	72.1%
65 yrs and over	3,873	6.4%	5,160	6.9%	11.7%
Average household size	3.7		3.4		2.63
Race & Ethnicity					
White	13,295	21.9%	12,257	16.4%	44.7%
Black or African American	295	0.5%	296	0.4%	1.6%
American Indian and Alaska Native	43,570	71.8%	55,892	74.7%	8.9%
Hispanic or Latino (of any race)	7,764	12.8%	9,276	12.4%	42.1%
Speak Spanish at home; English less than "very well" (5 yrs+)	1,087	1.8%	1,164	1.7%	9.4%
Speak other than English or Spanish at home; English less than "very well"	13,378	25.2%	13,435	19.8%	2.5%
Not a U.S. citizen	472	0.8%	741	1.0%	5.4%
Education					
Educational Attainment: Less than High School	12,829	41.5%	13,578	34.8%	21.1%
Educational Attainment: HS graduate; and some college	13,436	43.5%	18,474	47.4%	49.5%
Educational Attainment: Associate, Bachelor's, or graduate degree	4,623	15.0%	6,936	17.8%	29.4%
Mobility					
Moved to new house since 1985/1995 (5 yrs and over)	17,798	33.5%	19,985	29.4%	45.6%
New to County since 1985/1995 (5 yrs and over)	6,944	13.1%	7,717	11.4%	19.6%
HOUSING CHARACTERISTICS					
Total housing units	20,933		26,718		780,579
Occupied: Owner-occupied housing units	11,700	55.9%	15,544	58.2%	60.8%
Occupied: Renter-occupied housing units	4,888	23.4%	5,932	22.2%	26.1%
Vacant housing units	4,345	20.8%	5,242	19.6%	13.1%
Median value (dollars)	40,700		\$57,000		\$108,100
Median costs of homeownership, with a mortgage (\$)	\$631		\$841		\$929
Median costs of homeownership, with mortgage, as % of household	19.6%		20.3%		22.2%

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

**MCKINLEY COUNTY: SELECTED DEMOGRAPHIC, ECONOMIC AND HOUSING
CHARACTERISTICS CONTINUED**

McKinley County	1990		2000		NM 2000
ECONOMIC CHARACTERISTICS					
Real per capita income (1999 dollars)	\$8,905		\$9,872		\$17,261
Median household income in 1989/1999 (dollars)	\$17,468		\$25,005		\$34,133
Households with earnings	13,397	79.4%	16,725	78.0%	79.5%
Households with Social Security income	3,030	18.0%	3,947	18.4%	25.5%
Households with public assistance income	2,917	17.3%	2,126	9.9%	4.7%
Households with retirement income	1,428	8.5%	2,169	10.1%	17.4%
Poverty					
Families below poverty level	2,638	19.6%	5,303	31.9%	14.5%
Families with children under 18 yrs below poverty level	1,690	54.9%	1,640	45.0%	29.7%
Families with children under 5 yrs below poverty level	586	32.0%	519	33.1%	22.4%
Female head, no husband present, below poverty level	741	24.0%	2,151	44.6%	34.1%
Female head, no husband present, with children under 5 yrs, below	522	67.5%	677	59.2%	58.4%
Female head, no husband present, with children under 18 yrs, below	215	53.0%	179	46.3%	49.5%
Individuals below poverty level	26,118	43.0%	26,664	35.6%	18.1%
LABOR CHARACTERISTICS					
Labor force (with % of population 16 yrs and over)	19,226	34.4%	26,498	53.4%	61.8%
Unemployed	3,106	16.2%	4,547	17.2%	3.3%
			21,940		
Class of Worker					
Private wage and salary workers	10,822	0.5	12,274	55.9%	66.4%
Government workers	6,510	0.3	8,169	37.2%	22.7%
Self-employed workers	2,382	0.1	1,411	6.4%	11.7%
Unpaid family workers	51	0.0	86	0.4%	0.4%

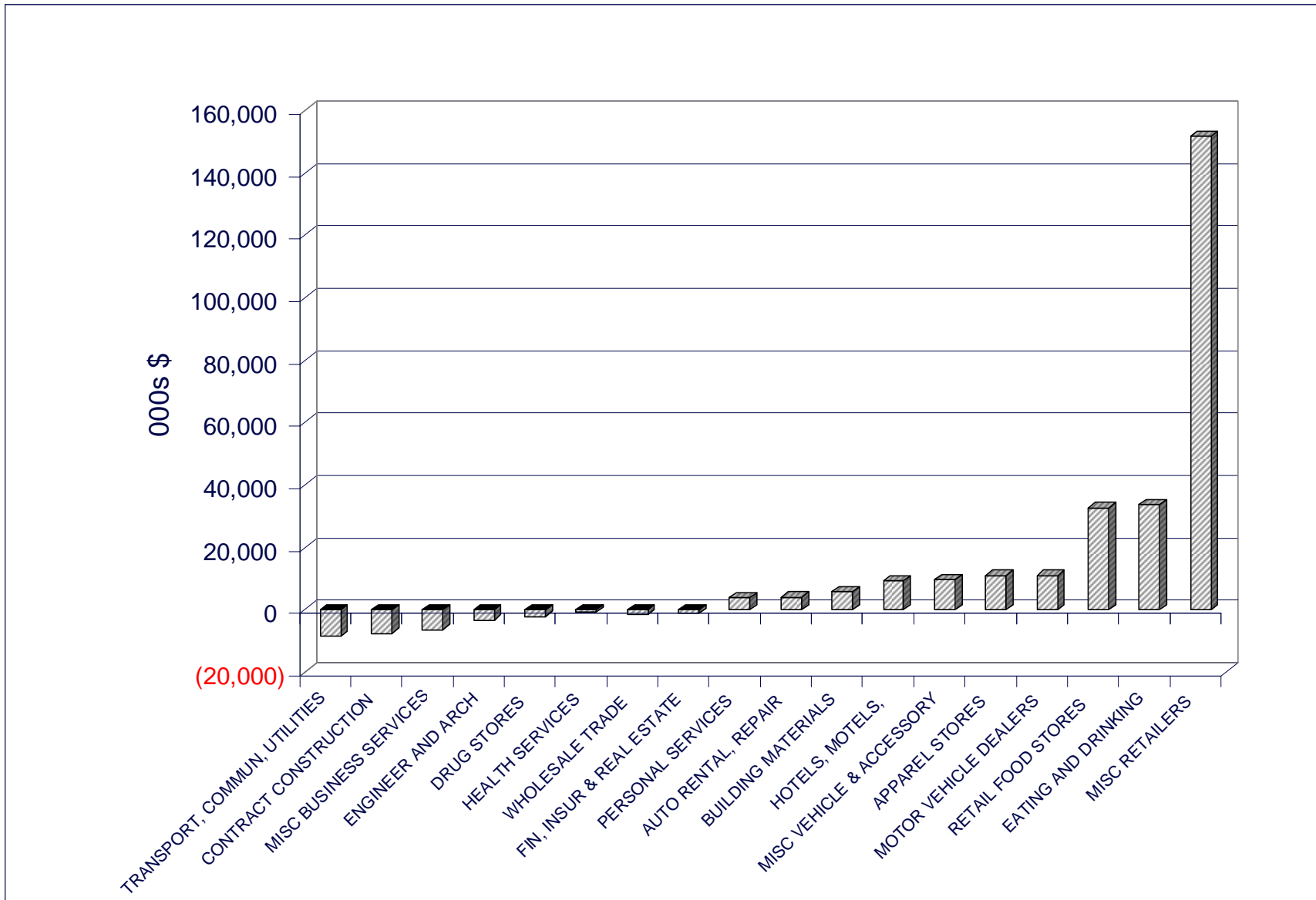
Source: US Census Bureau, 1990 and 2000 Decennial Census.

GALLUP: TAXABLE GROSS RECEIPTS AND PULL FACTORS

Gallup	TAXABLE GROSS RECEIPTS (\$)		PULL FACTOR		NET GAIN/LOSS (\$)		CHANGE (1989-2002)		
	1989	2002	1989	2002	1989	2002	TGR Real	Real Gain/Loss	Pull Factor
TOTAL TAXABLE GROSS RECEIPTS									
TOTAL AGRICULTURE	0	0	0%	0%	-714,079	-649,529			
MINING	0	0	0%	0%	-7,918,752	-9,634,584			
CONTRACT CONSTRUCTION	17,561,787	24,327,316	81%	76%	-4,124,626	-7,647,947	-5%	-1,663,914	-6%
MANUFACTURING	5,903,956	8,416,224	103%	100%	156,397	28,455	-2%	-198,446	-2%
TRANSPORT, COMMUN, UTILITIES	13,431,921	14,415,651	68%	63%	-6,234,586	-8,518,884	-26%	526,294	-8%
WHOLESALE TRADE	5,287,702	15,154,832	46%	91%	-6,231,711	-1,552,860	98%	7,488,146	98%
BUILDING MATERIALS	4,544,150	7,495,614	203%	449%	2,300,462	5,827,761	14%	2,490,235	122%
HARDWARE STORES	0	260,119	0%	39%	-646,083	-399,424		537,918	
FARM EQUIPMENT DEALERS	0	0	0%	0%	-224,390	-304,816			
GENERAL MERCHANDISE EXCEPT DEPT	8,888,621	1,884,755	489%	58%	7,070,420	-1,384,516	-85%	-11,642,327	-88%
DEPT STORES	39,093,645	20,183,691	149%	289%	12,891,796	13,211,473	-64%	-5,492,028	94%
RETAIL FOOD STORES	55,900,344	50,864,926	400%	279%	41,916,830	32,639,814	-37%	-28,173,394	-30%
MOTOR VEHICLE DEALERS	8,592,845	13,208,497	625%	590%	7,218,509	10,970,570	6%	497,910	-6%
GASOLINE SERVICE STATIONS	4,868,063	4,915,061	371%	259%	3,556,214	3,014,948	-30%	-2,144,431	-30%
MOBILE HOME DEALERS	0	368,753	0%	57%	-454,014	-283,211		375,476	
MISC VEHICLE AND AUTO ACCESSORY	7,823,894	12,912,305	330%	398%	5,452,054	9,666,272	14%	1,756,396	21%
APPAREL AND ACCESSORY STORES	10,790,913	15,638,571	272%	332%	6,820,410	10,930,493	0%	1,035,398	22%
FURNITURE, HOME FURNISH	6,394,519	4,344,788	215%	136%	3,423,426	1,146,865	-53%	-3,819,864	-37%
EATING AND DRINKING	29,475,068	49,070,267	308%	318%	19,899,718	33,650,401	15%	4,779,761	3%
LIQUOR DISPENSORS	9,652,699	7,626,713	320%	411%	6,633,266	5,769,202	-46%	-3,854,383	28%
DRUG AND PROPRIETARY STORES	7,323,471	0	239%	0%	4,256,979	-2,230,574	-100%	-8,406,627	-100%
PACKAGE LIQUOR	1,588,637	0	219%	0%	863,096	-742,194	-100%	-1,994,380	-100%
MISC RETAILERS	20,535,513	170,098,719	132%	561%	4,923,789	139,779,203	471%	132,635,737	327%
TOTAL RETAIL TRADE	217,771,151	369,707,530	282%	379%	140,592,237	272,097,017	17%	68,124,893	34%
TOTAL FINANCE, INSURANCE AND REAL ESTATE	4,119,091	5,770,860	79%	82%	-1,127,555	-1,304,718	-3%	331,147	4%
HOTELS, MOTELS	9,266,505	14,657,108	247%	275%	5,518,961	9,334,564	9%	1,327,620	11%
PERSONAL SERVICES	4,632,139	8,704,294	181%	179%	2,078,385	3,841,065	30%	825,731	-1%
MISC BUSINESS SERVICES	4,856,245	9,377,263	51%	59%	-4,735,385	-6,426,247	33%	443,880	17%
AUTO RENTAL, REPAIR	4,981,556	9,643,720	148%	173%	1,611,171	4,069,923	33%	1,732,426	17%
MISC REPAIR SERVICES	1,292,384	1,854,519	100%	99%	-3,283	-22,953	-1%	-18,191	-1%
MOTION PICTURES	0	0	0%	0%	-431,324	-601,660			
AMUSEMENT	1,757,628	1,038,796	183%	109%	795,840	86,903	-59%	-1,067,707	-40%
PHSYCIANS, DENTISTS	6,684,527	10,598,104	99%	115%	-52,118	1,378,536	9%	1,454,149	16%
HOSPITALS AND OTHER HEALTH SERVICES	3,482,062	5,243,827	80%	71%	-874,531	-2,135,258	4%	-866,482	-11%
LEGAL SERVICES	1,929,610	5,387,455	51%	105%	-1,844,334	244,553	92%	2,920,325	105%
EDUCATIONAL	137,006	88,307	36%	9%	-248,303	-943,177	-56%	-582,937	-76%
MISC SERVICES	6,860,748	22,023,456	76%	61%	-2,130,159	-13,959,128	121%	-10,868,679	-20%
ENGINEERING AND ARCHITECTURAL	0	784,942	0%	19%	-2,862,398	-3,340,388		812,397	
TOTAL SERVICES	46,932,735	93,438,399	79%	86%	-12,851,409	-15,376,736	37%	3,268,171	9%
TOTAL TAXABLE GROSS RECEIPTS	322,041,032	544,169,564	205%	173%	164,866,537	228,715,476	16%	-10,473,960	-16%

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

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



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

MCKINLEY COUNTY: TAXABLE GROSS RECEIPTS AND PULL FACTORS

McKinley County	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	314,857	168,692	22%	11%	-1,105,288	-1,329,638	-63%	273,920
MINING	2,183,437	1,599,647	14%	7%	-13,565,193	-20,625,383	-50%	-944,914
CONTRACT CONSTRUCTION	44,883,221	77,006,770	104%	104%	1,753,786	3,246,329	18%	701,924
MANUFACTURING	20,137,676	21,265,328	176%	110%	8,707,063	1,916,448	-27%	-10,715,816
TRANSPORT, COMMUN, UTILITIES	32,567,519	41,027,950	83%	78%	-6,544,774	-11,877,366	-13%	-2,382,166
WHOLESALE TRADE	29,906,425	36,035,949	131%	93%	6,996,884	-2,505,305	-17%	-12,656,429
BUILDING MATERIALS	5,758,875	4,727,185	129%	123%	1,296,681	879,786	-43%	-1,001,447
HARDWARE STORES	0	260,119	0%	17%	-1,284,916	-1,261,312		602,852
GENERAL MERCHANDISE EXCEPT DEPT	14,740,621	6,448,384	408%	86%	11,124,625	-1,093,161	-70%	-17,232,838
DEPT STORES	39,093,645	17,283,513	75%	107%	-13,015,985	1,200,021	-70%	20,083,696
RETAIL FOOD STORES	63,674,479	50,367,373	229%	120%	35,864,391	8,325,740	-45%	-43,706,550
MOTOR VEHICLE DEALERS	8,673,804	13,215,563	317%	256%	5,940,557	8,053,120	5%	-565,479
GASOLINE SERVICE STATIONS	5,279,220	12,850,183	202%	293%	2,670,246	8,467,008	68%	4,592,998
MOBILE HOME DEALERS	0	1,492,742	0%	99%	-902,933	-11,206		1,298,776
MISC VEHICLE AND AUTO ACCESSORY	8,161,952	13,801,635	173%	184%	3,444,893	6,313,696	17%	1,315,823
APPAREL AND ACCESSORY STORES	10,790,913	15,691,071	137%	144%	2,894,469	4,830,491	0%	631,176
FURNITURE, HOME FURNISH	6,398,699	4,346,415	108%	59%	489,858	-3,030,544	-53%	-3,741,234
EATING AND DRINKING	30,953,048	51,582,742	163%	145%	11,909,814	16,012,240	15%	-1,266,595
LIQUOR DISPENSORS	13,071,660	14,345,540	218%	335%	7,066,681	10,060,638	-24%	-191,748
DRUG AND PROPRIETARY STORES	7,323,471	0	120%	0%	1,224,903	-5,145,481	-100%	-6,922,579
PACKAGE LIQUOR	2,456,190	1,508,015	170%	88%	1,013,252	-204,076	-58%	-1,674,108
MISC RETAILERS	195,643,265	310,676,456	630%	444%	164,595,031	240,735,487	9%	1,939,954
TOTAL RETAIL TRADE	413,547,115	547,005,053	269%	243%	260,055,480	321,837,417	-9%	-55,452,751
TOTAL FINANCE, INSURANCE AND REAL ESTATE	4,224,481	6,119,438	40%	37%	-6,209,928	-10,202,484	0%	-1,193,081
HOTELS, MOTELS	9,291,206	14,711,675	125%	120%	1,838,177	2,433,646	9%	-233,194
PERSONAL SERVICES	4,782,738	9,150,246	94%	82%	-296,108	-2,068,235	32%	-1,638,639
MISC BUSINESS SERVICES	5,509,742	10,303,081	29%	28%	-13,565,869	-26,152,407	29%	-6,470,958
AUTO RENTAL, REPAIR	5,498,853	11,435,704	82%	89%	-1,204,091	-1,421,914	43%	324,989
MISC REPAIR SERVICES	1,451,348	2,635,261	56%	61%	-1,125,444	-1,695,686	25%	-62,886
AMUSEMENT	1,917,041	1,200,557	100%	55%	4,259	-995,268	-57%	-1,001,448
PHSYCIANS, DENTISTS	6,687,807	10,658,620	50%	50%	-6,709,877	-10,609,052	10%	-874,319
HOSPITALS AND OTHER HEALTH SERVICES	3,616,560	6,643,827	42%	39%	-5,047,732	-10,378,224	27%	-3,054,942
LEGAL SERVICES	1,929,610	5,543,731	26%	47%	-5,575,923	-6,319,900	98%	1,769,685
EDUCATIONAL	45,280	206,755	6%	9%	-721,014	-2,172,670	215%	-1,126,618
NON-PROFIT ORGANIZATION	17,216	0	4%	0%	-392,515	-242,365	-100%	327,099
MISC SERVICES	8,156,715	32,302,689	46%	39%	-9,724,193	-50,701,827	173%	-36,593,905
ENGINEERING AND ARCHITECTURAL	2,269,212	919,553	40%	10%	-3,423,458	-8,596,747	-72%	-3,629,972
TOTAL SERVICES	51,326,071	108,325,966	43%	43%	-67,571,247	-142,688,459	45%	-44,655,657
TOTAL TAXABLE GROSS RECIEPTS	612,939,657	852,907,307	196%	117%	300,354,665	125,218,767	-4%	-310,537,719

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

**LOCATION QUOTIENT: GALLUP EMPLOYMENT, BY INDUSTRY, IN
RELATION TO MCKINLEY COUNTY, THE NE COUNTY REGION, AND
NEW MEXICO; MCKINLEY COUNTY INDUSTRIES IN RELATION TO
NEW MEXICO**

Base Geography	Gallup		McKinley County
	McKinley County	NM	NM
Total	1.00	1.00	1.00
Agriculture; forestry; fishing and hunting; and mining	0.77	0.43	0.56
Agriculture; forestry; fishing and hunting	0.82	0.38	0.46
Mining	0.73	0.49	0.68
Construction	0.66	0.62	0.93
Manufacturing	0.62	0.59	0.95
Wholesale trade	1.42	1.70	1.20
Retail trade	1.13	1.26	1.12
Transportation and warehousing; and utilities	0.95	0.88	0.92
Transportation and warehousing	0.77	0.65	0.84
Utilities	1.32	1.54	1.16
Information	1.42	0.62	0.44
Finance; insurance; real estate and rental and leasing	1.45	0.92	0.64
Finance and insurance	1.52	0.96	0.63
Real estate and rental and leasing	1.33	0.85	0.64
Professional; scientific; management; administrative; and waste management services	0.98	0.38	0.39
Professional; scientific; and technical services	1.29	0.45	0.34
Management of companies and enterprises	0.00	0.00	0.00
Administrative and support and waste management services	0.53	0.25	0.47
Educational; health and social services	0.97	1.45	1.49
Educational services	0.88	1.42	1.63
Health care and social assistance	1.09	1.48	1.36
Arts; entertainment; recreation; accommodation and food services	1.34	1.13	0.84
Arts; entertainment; and recreation	1.41	0.76	0.54
Accommodation and food services	1.33	1.24	0.94
Other services (except public administration)	1.05	0.97	0.92
Public administration	0.83	0.98	1.18

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.

LOCATION QUOTIENT: GALLUP EMPLOYMENT, BY OCCUPATION, IN RELATION TO MCKINLEY COUNTY AND NEW MEXICO; MCKINLEY COUNTY INDUSTRIES IN RELATION TO NEW MEXICO

Base Geography	Gallup		McKinley
	County	NM	County NM
Total	1.00	1.00	1.00
Management; professional; and related occupations	1.20	1.14	0.95
Management; business; and financial operations occupations	1.30	0.96	0.74
Management occupations; except farmers and farm managers	1.37	1.13	0.83
Farmers and farm managers	1.18	0.27	0.23
Business and financial operations occupations	1.12	0.71	0.64
Business operations specialists	0.81	0.53	0.66
Financial specialists	1.42	0.88	0.62
Professional and related occupations	1.16	1.25	1.07
Computer and mathematical occupations	0.80	0.19	0.24
Architecture and engineering occupations	1.23	0.49	0.40
Architects; surveyors; cartographers; and engineers	1.52	0.47	0.31
Drafters; engineering; and mapping technicians	0.93	0.52	0.57
Life; physical; and social science occupations	0.95	0.44	0.46
Community and social services occupations	0.91	1.79	1.97
Legal occupations	1.43	0.90	0.63
Education; training; and library occupations	0.97	1.53	1.58
Arts; design; entertainment; sports; and media occupations	0.98	0.52	0.53
Healthcare practitioners and technical occupations	1.69	2.18	1.29
Health diagnosing and treating practitioners and technical occupations	1.88	2.67	1.42
Health technologists and technicians	1.00	0.96	0.96
Service occupations	0.96	0.94	0.98
Healthcare support occupations	0.63	0.70	1.10
Protective service occupations	1.02	0.86	0.85
Fire fighting; prevention; and law enforcement workers; including supervisors	1.35	1.25	0.92
Other protective service workers; including supervisors	0.44	0.33	0.74
Food preparation and serving related occupations	1.25	1.10	0.88
Building and grounds cleaning and maintenance occupations	0.78	0.87	1.11
Personal care and service occupations	0.90	0.93	1.03
Sales and office occupations	1.06	1.01	0.96
Sales and related occupations	1.18	1.22	1.04
Office and administrative support occupations	0.95	0.85	0.89
Farming; fishing; and forestry occupations	1.05	0.72	0.69
Construction; extraction; and maintenance occupations	0.78	0.82	1.05
Construction and extraction occupations	0.64	0.72	1.13
Supervisors; construction and extraction workers	0.64	0.42	0.66
Construction trades workers	0.66	0.84	1.27
Extraction workers	0.00	0.00	0.41
Installation; maintenance; and repair occupations	1.06	0.98	0.92
Production; transportation; and material moving occupations	0.66	0.83	1.26
Production occupations	0.46	0.64	1.39
Transportation and material moving occupations	0.89	1.01	1.14
Supervisors; transportation and material moving workers	0.00	0.00	1.09
Aircraft and traffic control occupations		0.00	0.00
Motor vehicle operators	0.86	1.05	1.23
Rail; water and other transportation occupations	1.24	2.25	1.81
Material moving workers	0.94	0.90	0.96

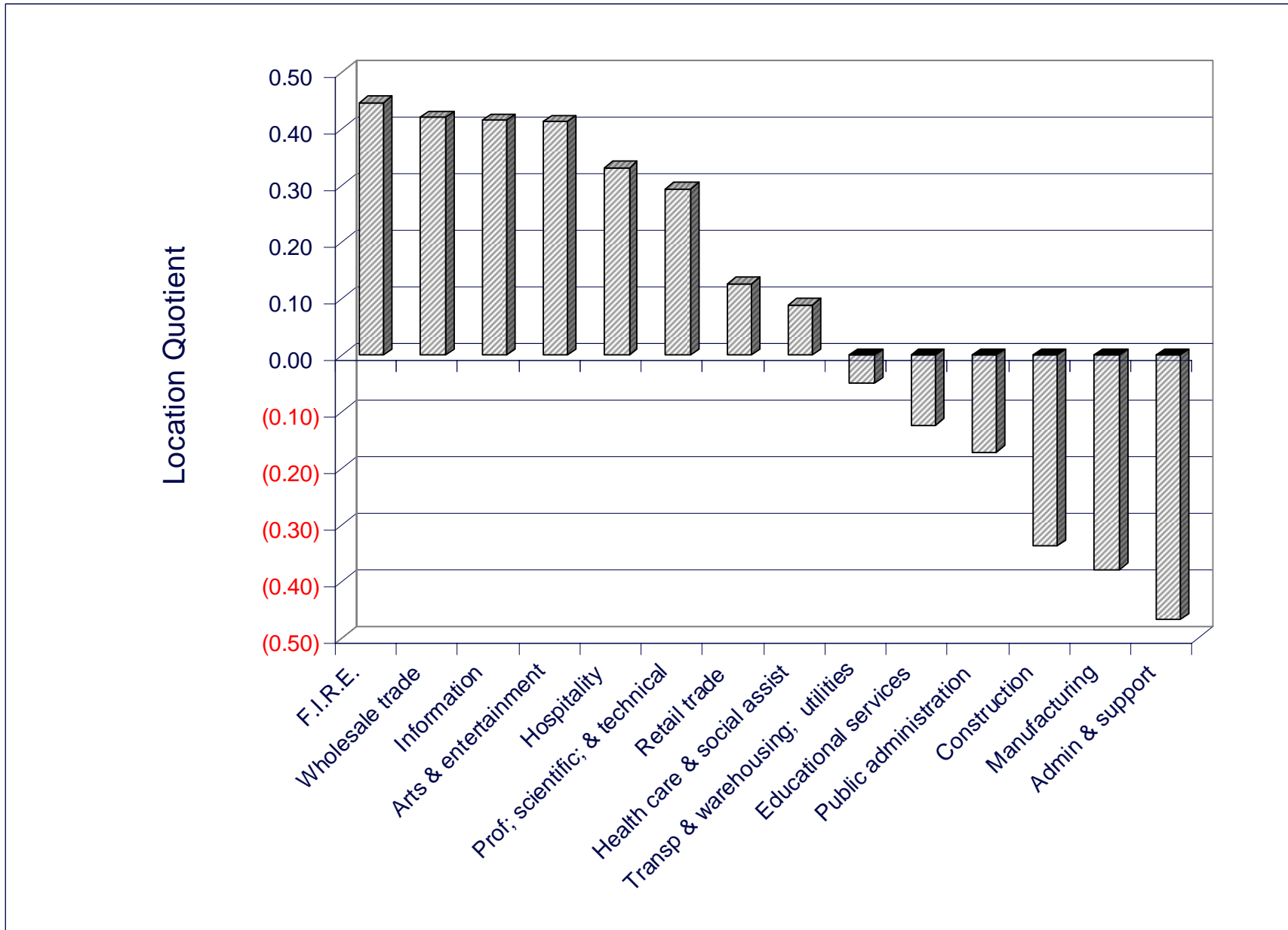
Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P50. SEX BY OCCUPATION FOR THE EMPLOYED CIVILIAN POPULATION 16 YEARS AND OVER
[95] - Universe: Employed civilian population 16 years and over.

LOCATION QUOTIENT: GALLUP EMPLOYMENT, BY BUSINESS OWNERSHIP, IN RELATION TO MCKINLEY COUNTY, THE NE COUNTY REGION, AND NEW MEXICO; MCKINLEY COUNTY INDUSTRIES IN RELATION TO NEW MEXICO

Base Geography	Gallup		McKinley County
	County	NM	NM
Total	1.00	1.00	1.00
Private for-profit wage and salary workers	0.97	0.97	1.00
Employee of private company	1.42	1.53	1.07
Self-employed in own incorporated business	0.93	1.56	1.68
Private not-for-profit wage and salary workers	0.73	1.92	2.63
Local government workers	0.86	0.93	1.08
State government workers	0.54	1.60	2.94
Federal government workers	0.65	0.65	1.00
Self-employed workers in own not incorporated business	0.08	0.09	1.17
Unpaid family workers	0.64	0.03	0.05

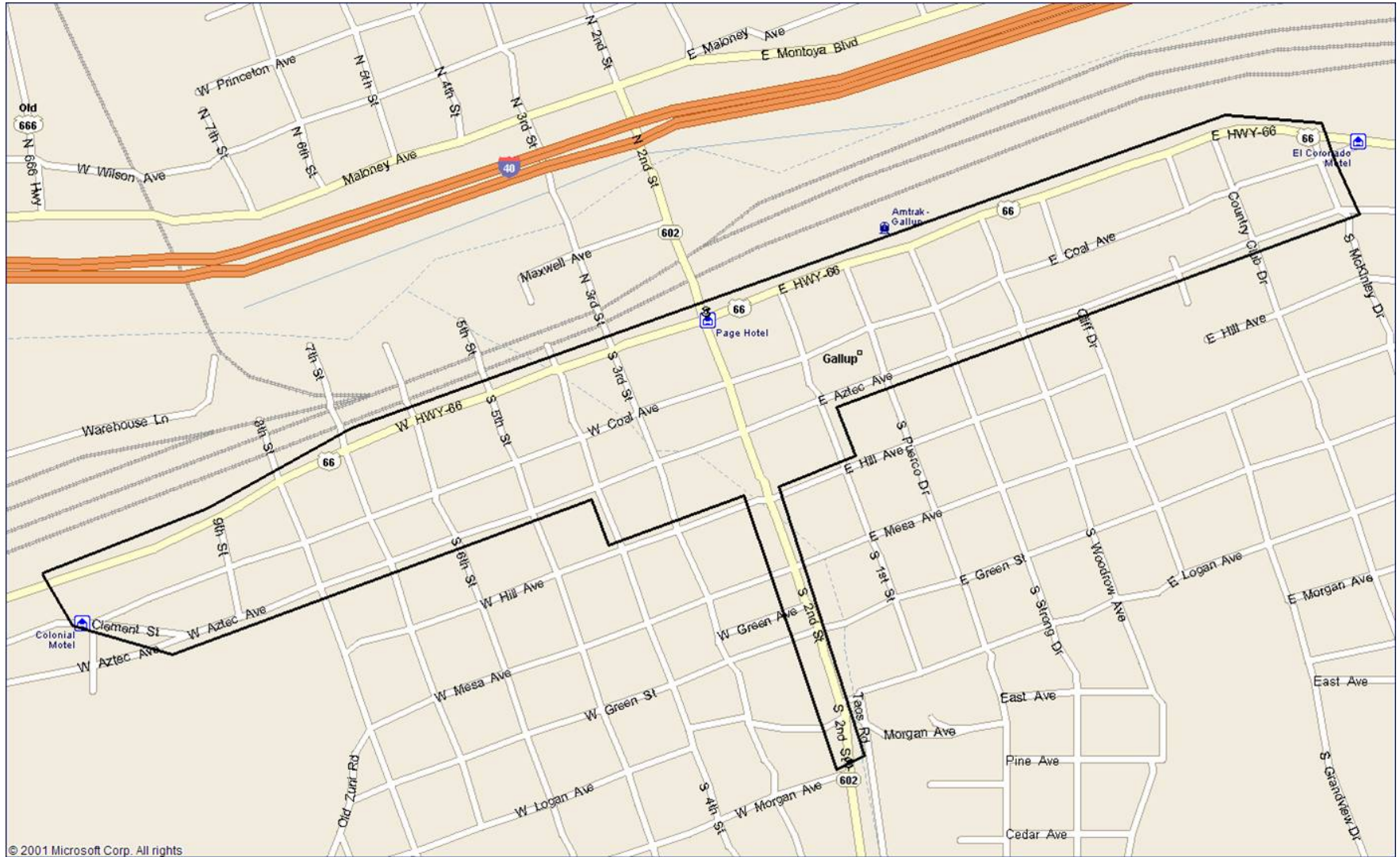
Source: Census 2000 Summary File 3 (SF 3) - Sample Data; P51. SEX BY INDUSTRY BY CLASS OF WORKER FOR THE EMPLOYED CIVILIAN POPULATION 16 YEARS AND OVER [65] - Universe: Employed civilian population 16 years and over.

GALLUP EMPLOYMENT LOCATION QUOTIENTS, BY INDUSTRY, 2004



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

GALLUP MAINSTREET BOUNDARIES



GALLUP BUSINESSES BY INDUSTRY, IN MAINSTREET AREA, 2004

NAICS	Sector	MS	Other	%
22	Utilities	1	2	33%
23	Construction	3	62	5%
31-33	Manufacturing	9	18	33%
42	Wholesale trade	8	41	16%
44-45	Retail Trade	46	159	22%
48-49	Transportation & Warehousing	2	22	8%
51	Information	7	15	32%
52	Finance & Insurance	19	51	27%
53	Real Estate, Rental & Leasing	7	45	13%
54	Professional, Scientific & Technical Services	13	41	24%
55	Mgt of Companies	1	4	20%
56	Administrative & Support Services	3	33	8%
61	Educational Services	1	6	14%
62	Health Care and Social Assistance	11	70	14%
71	Arts, Entertainment and Recreation	0	4	0%
72	Accommodations & Food Services	13	128	9%
81	Other Services	14	61	19%
92	Public Administration	8	20	29%
Total		166	782	18%

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

GALLUP: EMPLOYMENT BY INDUSTRY, IN MAINSTREET AREA, 2004

NAICS	Sector	MS	Other	%
22	Utilities	29	27	52%
23	Construction	13	615	2%
31-33	Manufacturing	155	385	29%
42	Wholesale trade	134	879	13%
44-45	Retail Trade	620	2,734	18%
48-49	Transportation & Warehousing	152	197	43%
51	Information	112	191	37%
52	Finance & Insurance	188	345	35%
53	Real Estate, Rental & Leasing	14	559	2%
54	Professional, Scientific & Technical Services	52	237	18%
55	Mgt of Companies	16	35	32%
56	Administrative & Support Services	9	366	2%
61	Educational Services	6	2,391	0%
62	Health Care and Social Assistance	169	7,916	2%
71	Arts, Entertainment and Recreation	0	23	0%
72	Accommodations & Food Services	180	3,129	5%
81	Other Services	153	316	33%
92	Public Administration	825	514	62%
Total		2,827	20,859	12%

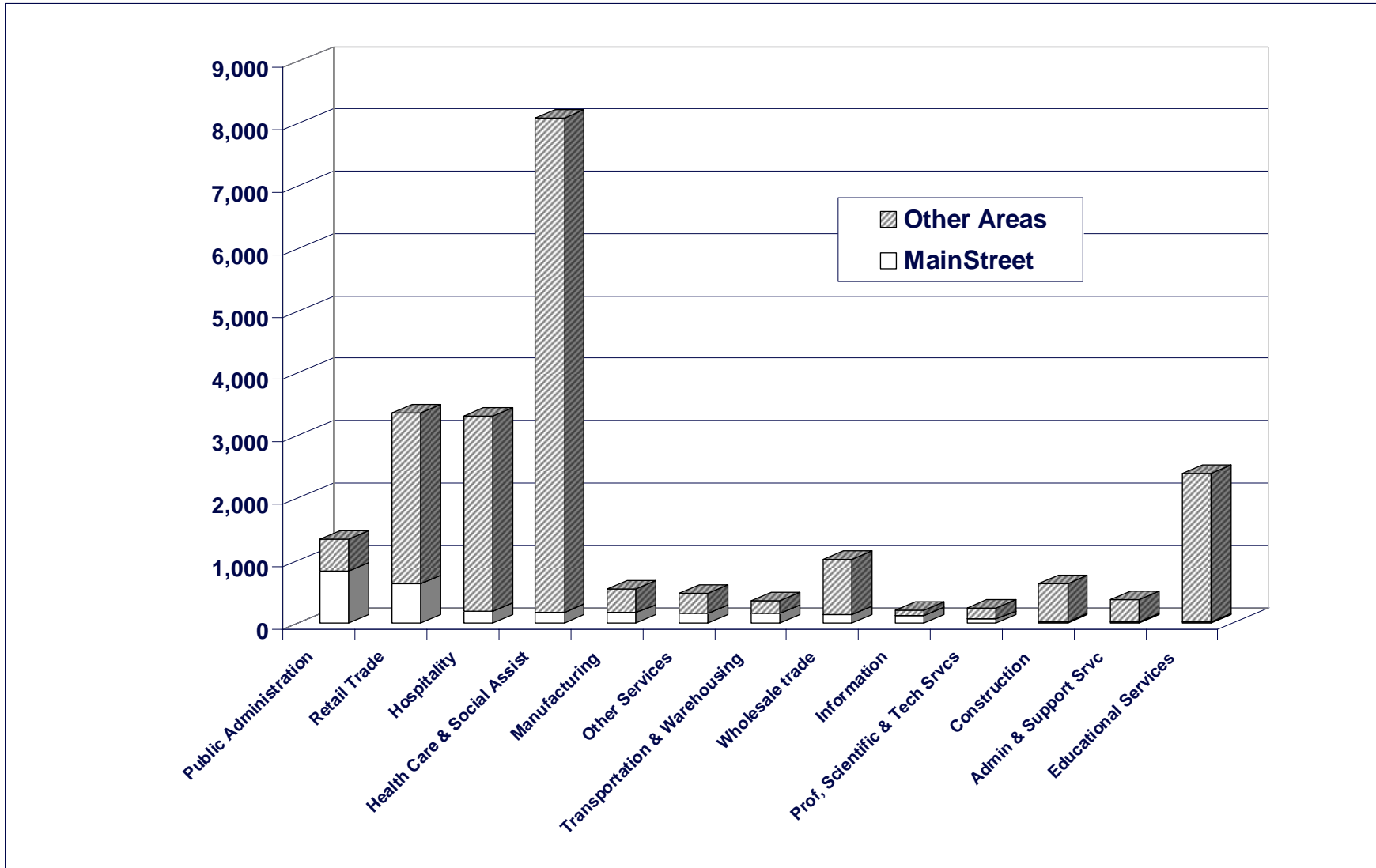
Source: NM Department of Labor, ES-202 (Covered Employment Statistics, 2004. Calculations by UNM-BBER, 2006.

GALLUP: EMPLOYMENT BY RETAIL & SERVICE SUBSECTOR, IN MAINSTREET SERVICE AREA, 2004

NAICS Sector	MS	Other	%
423 Wholesalers, Durable Goods	127	614	17%
424 Wholesalers, Non-Durable Goods	8	254	3%
425 Wholesalers, Electronic markets, Agents & Brokers		11	
441 Motor Vehicle & Parts Dealers	247	331	43%
442 Furniture & Home Furnishings Stores		75	
443 Electronics & Appliance Stores	26	37	41%
444 Building Material & Garden Equipment & Supplies	1	148	1%
445 Food & Beverage Stores	227	590	28%
446 Health & Personal Care Stores	2	72	3%
447 Gasoline Stations		244	
448 Clothing & Clothing Accessories Stores	59	211	22%
451 Sporting Goods, Hobby, Book, & Music Stores	15	26	36%
452 General Merchandise Stores		878	
453 Miscellaneous Store Retailers	32	91	26%
454 Nonstore Retailers	12	33	27%
481 Air Transportation		22	
484 Truck Transportation		74	
485 Transit and Ground Passenger Transportation	93	18	84%
486 Pipeline Transportation		39	
488 Support Activities for Transportation		16	
491 Postal Service	59		100%
492 Couriers & Messengers		28	
511 Publishing Industries	70		100%
512 Motion Picture & Sound Recording Industries		47	
515 Broadcasting (except Internet)	31	11	73%
517 Telecommunications	2	16	11%
518 Internet Service Providers, Data Processing	10	4	73%
522 Credit Intermediation & Related Activities	157	121	56%
524 Insurance Carriers & Related Activities	31	36	46%
531 Real Estate	14	421	3%
532 Rental & Leasing Services		125	
541 Professional, Scientific, & Technical Services	52	184	22%
551 Management of Companies & Enterprises	16	19	46%
561 Administrative & Support Services	5	326	2%
562 Waste Management & Remediation Service	4	32	10%
611 Educational Services	6	2,391	0%
621 Ambulatory Health Care Services	63	665	9%
622 Hospitals		6,096	
623 Nursing & Residential Care Facilities		259	
624 Social Assistance	106	896	11%
713 Amusement, Gambling, & Recreation Industries	-	23	0%
721 Accommodation	2	658	0%
722 Food Services & Drinking Places	179	2,471	7%
811 Repair & Maintenance	23	165	12%
812 Personal & Laundry Services	50	103	33%
813 Religious, Grantmaking, Civic, Professional, & Similar	77	44	63%
814 Private Households	3	4	38%
921 Executive, Legislative, & Other General Government	782	104	88%
922 Justice, Public Order, & Safety Activities	41	341	11%
923 Admin of Human Resource Programs		12	
924 Admin of Environmental Quality Programs	2	6	25%
926 Admin of Economic Programs		50	
TOTAL	2,631	19,440	12%

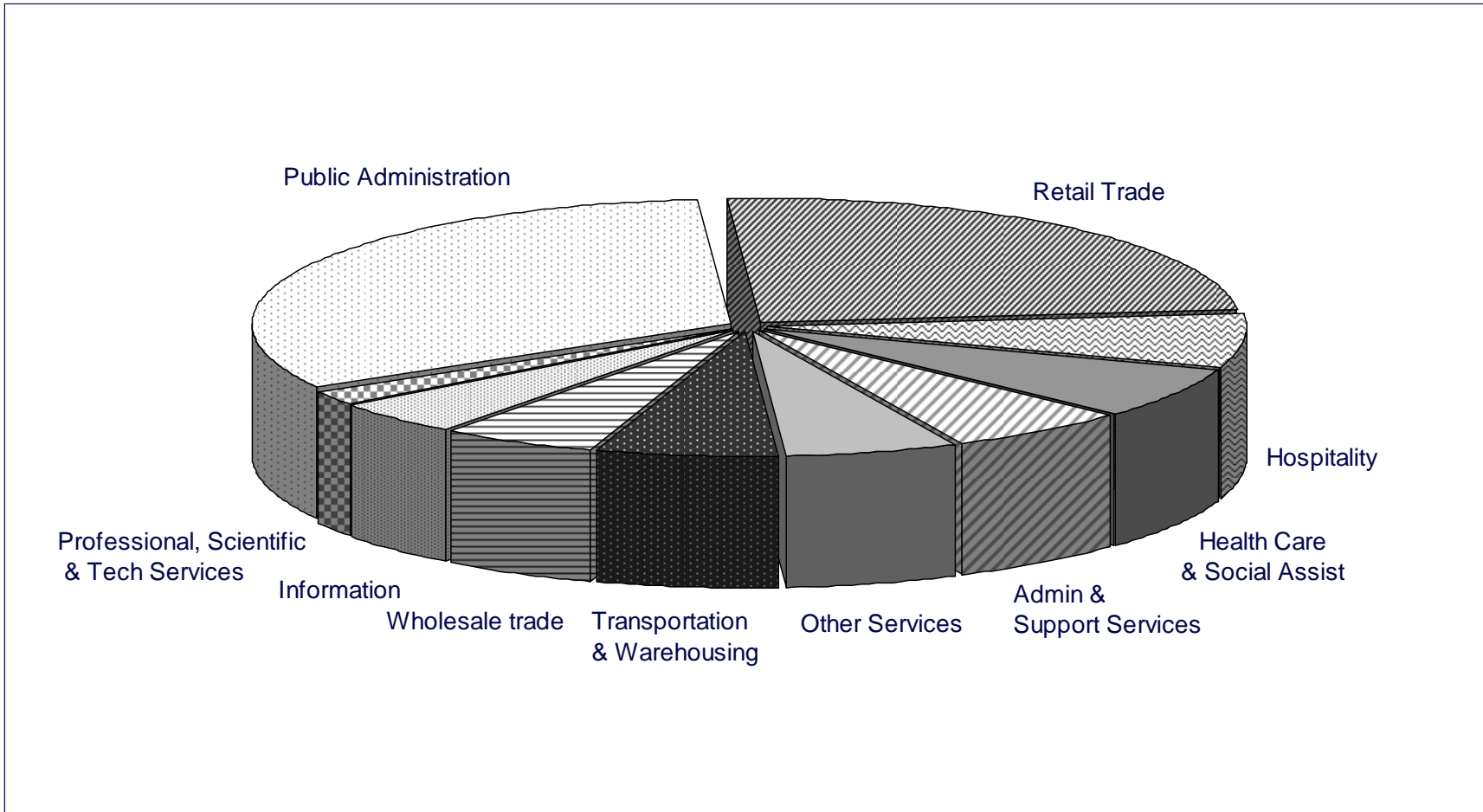
Source: NM Department of Labor, ES-202 (Covered Employment Statistics), 2002, Calculations by UNM/BBER.

GALLUP EMPLOYMENT, BY INDUSTRY AND GEOGRAPHY, 2004



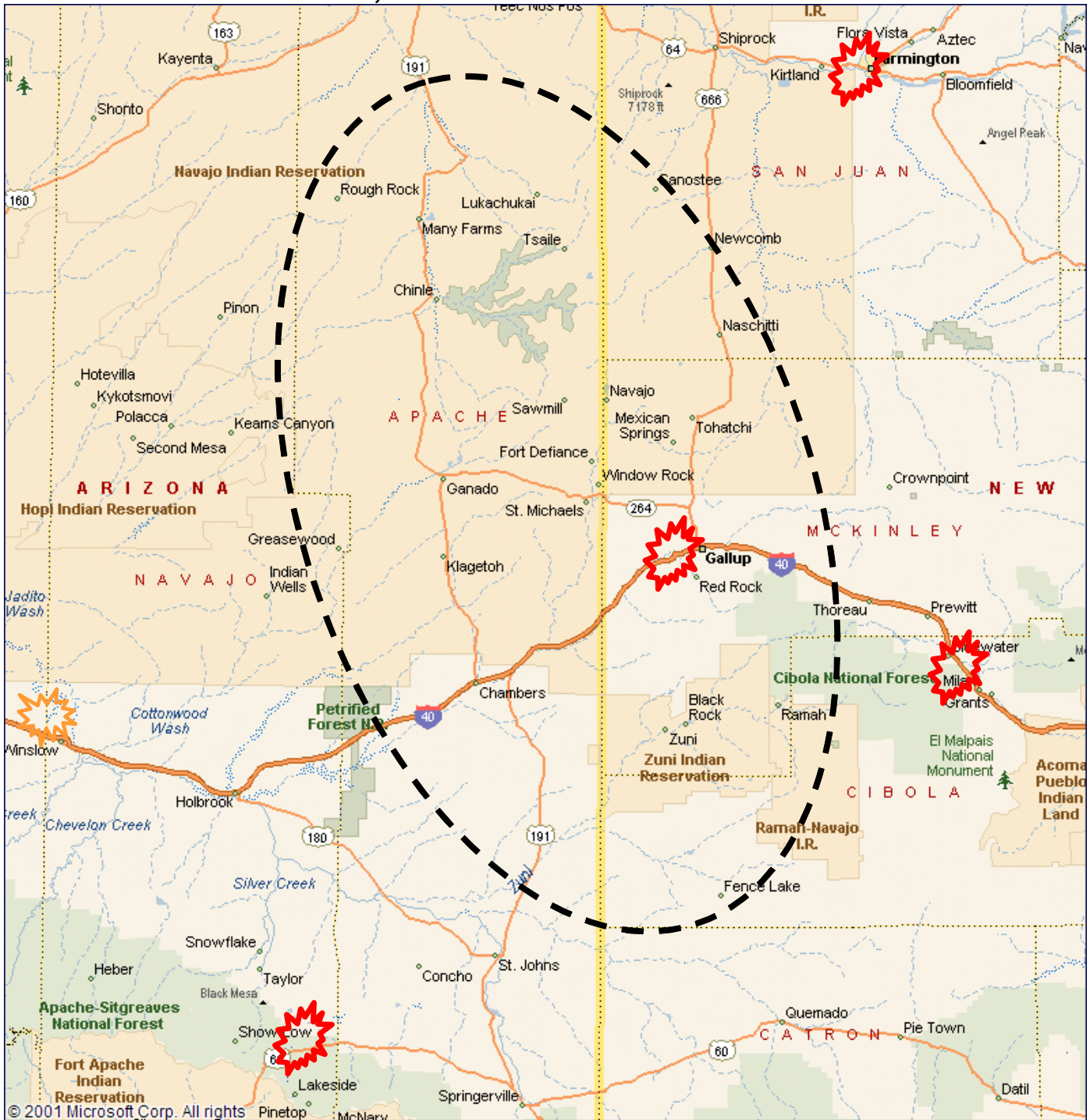
Source: NM Department of Labor, ES-202 (Covered Employment Statistics), 2002, Calculations by UNM/BBER.

GALLUP: EMPLOYMENT IN MAINSTREET SERVICE AREA, BY INDUSTRY, 2004.



Source: NM Department of Labor, ES-202 (Covered Employment Statistics), 2002, Calculations by UNM/BBER.

GALLUP, NEW MEXICO MARKET AREA



-  Walmart Supercenter
-  Walmart

PRINCIPAL ECONOMIC CLUSTERS

Segment 59 Southwestern Families



These families are the bedrock of the Hispanic culture in the Southwest, most with children. The median home value is \$50,700, and more than 60 percent own their homes. *Southwestern Families* residents are found mainly in suburban neighborhoods. The population is young, with a median age of 28 years. Their median household income is \$25,800. The presence of children in these households dictates essential children's purchases. They prefer to shop at Albertson's, H.E. Butt, Kroger, and Vons for their groceries. Most households purchase used cars over new ones. For entertainment, residents enjoy going to the movies and dancing. They prefer to rent action videos and comedies, and listen to Hispanic and contemporary hit radio formats.

Segment 41 Crossroads



Young, mobile families in mobile homes typify *Crossroads* neighborhoods. Found most often in small towns throughout the South and West, these growing neighborhoods are home to married-couple and single-parent families with children. More than half of these young families own mobile homes. The median home value is \$56,400. Employment is mainly in the manufacturing, construction, and retail sectors. Priorities for *Crossroads* residents are their children and cars. They shop for children's goods and groceries at discount stores. *Crossroads* residents prefer domestic cars and trucks, often buying used vehicles and performing the maintenance themselves. They enjoy watching television; listening to country radio; and reading automotive, boating, and fishing magazines.

Segment 48 Great Expectations



Young singles and married-couple families dominate this large urban market. The median age of the population is 33 years. A high proportion of *Great Expectations* residents are in their twenties. Labor force participation is high. They pursue a variety of careers primarily in the manufacturing, retail, and other service sectors. Home ownership is increasing; approximately half of these residents now own single-family homes with a median home value of \$95,500. The rest still rent apartments in small multiunit buildings. Their neighborhoods are older suburbs, with most homes built before 1960. They are not afraid to tackle small home maintenance and improvement projects but also enjoy a young, active lifestyle. Leisure time for these residents is spent going out to dinner and a movie, attending music concerts, visiting theme parks, the zoo, and the beach. They have tried their hand at different sports such as fishing, hunting, and canoeing.

Source: ESRI, Community Tapestry. 2006