



University of New Mexico
Bureau *of* Business & Economic Research

HARDING COUNTY MAINSTREET: COMMUNITY ECONOMIC ASSESSMENT

Gillian Joyce and Dr. Jeffrey Mitchell

With

Deborah Anyaibe,

Lucas Pedraza

And Calvin Davis

June, 2015

Funding Provided by:

New Mexico Economic Development Department

TABLE OF CONTENTS

1. Introduction	4
2. Demographics	5
3. Education	9
4. Housing	9
5. Income:	14
6. Economy.....	17
7. Challenges and Opportunities	26
8. Appendix	28

LIST OF TABLES

Table 1.	Households Estimate, Harding County (2013)	6
Table 2.	Income Distribution: Harding County vs. New Mexico (2009-2013)	15
Table 3.	Source of income: Harding County vs. New Mexico (2009-2013)	15
Table 4.	Labor force and unemployment: Harding County vs. New Mexico	16
Table 5.	Poverty: Harding County vs. New Mexico	16
Table 6.	Agricultural statistics, Harding County	19
Table 7.	Agricultural operators, Harding County (2012)	20
Table 8.	Pull Factors, Harding County	23
Table 9.	Gains/losses by Harding County Businesses	23
Table 10.	Harding MainStreet Economy 2007-2012	24
Table 11.	Main Street Demographics	25
Table 12.	Main Street Housing	25

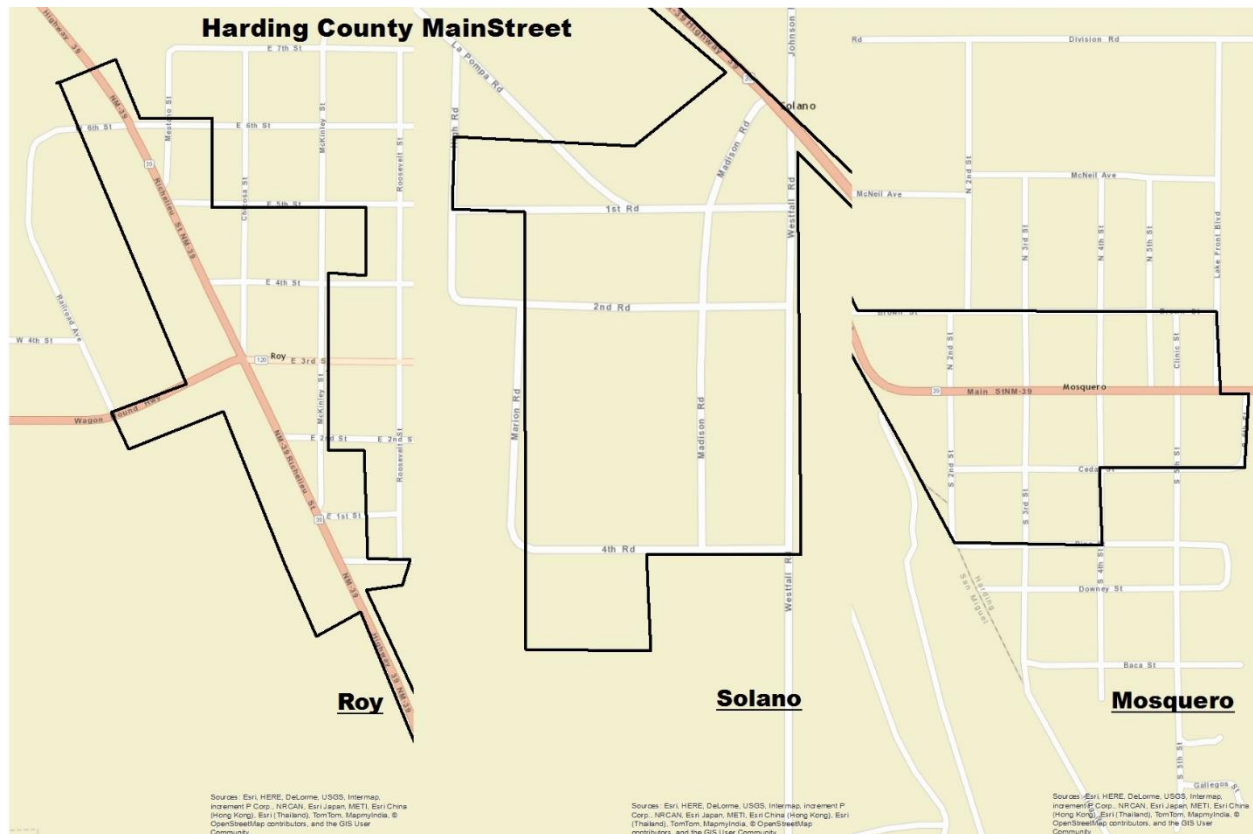
LIST OF FIGURES

Figure 1.	Map of Harding County	4
Figure 2.	Population, Harding County, 1930 – 2010.	5
Figure 3.	Age by bracket, Harding MainStreet, Roy, Mosquero, Unincorporated Harding Co., Harding Co., New Mexico.	8
Figure 4.	Education of Population over 25, Harding County	9
Figure 5.	Occupancy and vacancy status, Harding County.....	10
Figure 6.	Housing Units by Estimated Value; New Mexico, Harding Co., Unincorporated Harding Co., Roy and Mosquero.....	11
Figure 7.	Age of Housing Stock, Harding County	11
Figure 8.	Occupancy and vacancy status, Roy	12
Figure 9.	Occupancy and vacancy status, Mosquero	13
Figure 10.	Unincorporated Harding County	14
Figure 11.	Employment by type: Harding County v. New Mexico	17
Figure 12.	Employment by occupation, Harding County v. New Mexico	18
Figure 13.	Employment by Industry, Harding County	18
Figure 14.	Oil and gas production, Harding County (1994-2015)	20
Figure 15.	Drive times from Roy	21
Figure 16.	Drive times for Mosquero	22

1. Introduction

Harding County MainStreet runs the 19 mile stretch of the Fronterra Del Llano Scenic Byway (Highway 39) from the southern edge of Mosquero to the northern edge of Roy. The Harding MainStreet District is displayed on the map below.

Figure 1. Map of Harding County



Source:

Harding County is the entryway to the Llano Estacado. The first written account of the area came from Coronado's 1540 expedition in which he wrote about the area's potential as grazing lands. Traditionally the territory of the Apache, Comanche, and Kiowa, no Spanish or Mexican land grants were recorded in the county, however, Hispanic settlement in the area dates at least as far back as the Mexican territorial era.

Anglo settlement came to the area with the Homestead Act of 1862. In 1901 the Dawson Coal Company was founded and by 1902, a rail spur was completed between Tucumcari and the new coal mines, running through Roy, Solano and Mosquero. With the closure of the mines in Dawson in 1950, the rail spur was discontinued. Harding County has been losing population ever since.

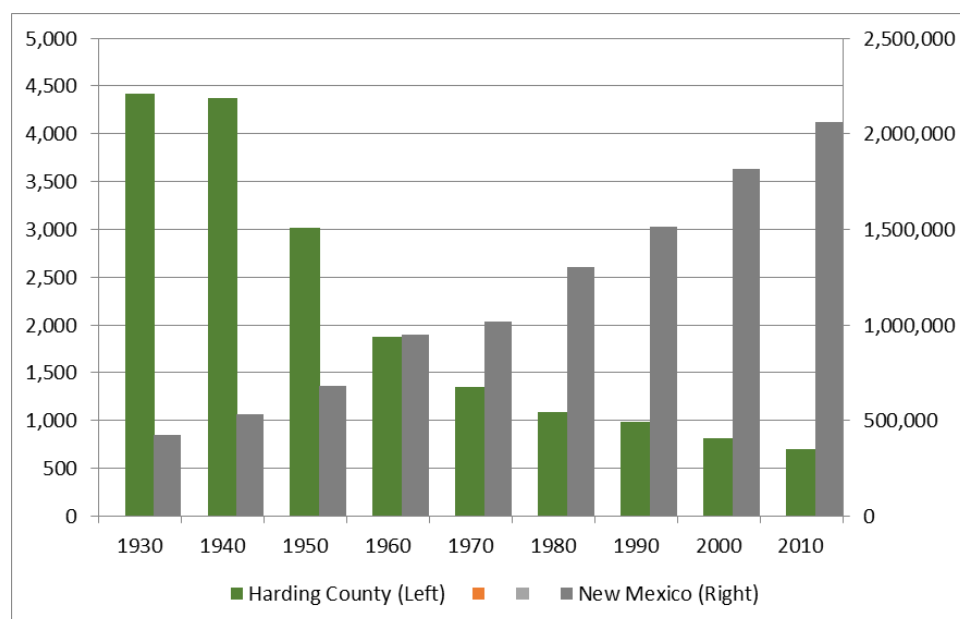
2. Demographics

2.1 Population

Harding County

According to the latest U.S. Census Bureau estimates, the total population of Harding County in 2013 was 693 people. Between 2000 and 2010 the population of the county dropped 15%, from 810 at the beginning of the century, to 695 in 2010 - an average annual growth rate of -1.53%. Over the same period, New Mexico's population grew at an annual rate of 1.25%. The figure below compares the population of Harding County to the population of New Mexico, relative to their size, over an 80 year period. While the population of New Mexico has grown steadily over the time period, the population of Harding County has experienced a significant decline. People are leaving the towns of Harding County even faster than they are leaving the rest of Harding County.

Figure 2. Population, Harding County, 1930 – 2010.



Source: U.S. Census Bureau, Decennial Census 1930-2010.

Roy

In 2010, 234 of Harding's residents lived in Roy, or 33.6% of the total population of the county. Between 2000 and 2010, Roy's population dropped from 304 to 234 – a loss of 26% of the population.

Mosquero

The total population of Mosquero was estimated to be 93 in 2010, or 13.4% of the total population of the county. Mosquero began the century with a total population of 120 and by 2010 had 93 residents remaining, for a total loss of 26% of the population.

Unincorporated Harding County

In 2010, 368 of Harding's residents lived within the unincorporated areas of the county, or 53% of the total population of the county. Population loss is happening at a slower rate in the unincorporated areas of the county than in the towns. From the year 2000 to the year 2010 the population loss of

unincorporated Harding County dropped from 386 to 368 for a total population loss of 5% over the decade, comparatively small when compared the incorporated towns losing 26% of their population over the same time period.

MainStreet

The most recent population numbers for the Harding MainStreet District are from the 2010 Census, at which time the population was 50. This is down from 77 in 2000, making for a total population loss of nearly 44%.

2.2 Households

Table 1. Households Estimate, Harding County (2013)

	Mosquero	Roy	Rest of Harding	Harding County	New Mexico
Population	88	243	356	687	2,069,706
Households (#)	42	90	129	261	761,938
Avg Household Size	2.10	2.70	2.76	2.63	2.66
Households with own children	12%	17%	9%	12%	29%
Married-couple with children	0%	11%	9%	8%	17%
Single-parent households	12%	6%	0%	4%	11%
Married-couple, no children	24%	24%	64%	44%	28%
Householder living alone	62%	44%	23%	37%	29%
Householder living alone, 65+ years	29%	20%	13%	18%	9%

Source: U.S. Census Bureau, American Community Survey, 2009-2013.

Harding County

There were a total of 261 households in Harding County estimated as of 2013. The average size of a Harding County household is 2.63 people, slightly smaller than the statewide average household size of 2.66 people. This number can be explained, even considering the small number of households with children, by the relatively large family size, 3.43 in Harding County as opposed to 3.31 in the state. On the same note, in response to very high rates of householders living alone, there are likely a number of families in which elderly share the home. In Harding County, 51% of households are estimated to have one or more members that are 60 years old or above. Overall, 37% of all households in Harding County are made up of a householder living alone, compared to 29% statewide. In Harding County, 18% of all households consist of an individual over the age of 65 living alone, compared to just 9% statewide. Only 12% of all households are currently living with their own children under the age of 18 – less than half the percentage of households with their own children seen across New Mexico (29%).

Roy

In Roy, the average household size is 2.70 persons. Nearly half of all householders live alone (44%) and one fifth (20%) of all householders are over the age of 65 and living alone. Of all households, 17% are families living with their own children.

Mosquero

In Mosquero, the average household size is 2.10. Of all householders, 62% live alone and 29% of householders are over 65 and living alone. Households living with their own children amount to 12% of the population.

Unincorporated Harding County

The rest of the county outside of Roy and Mosquero looks very different than the state overall. The average household size is actually slightly larger than we see in New Mexico at 2.76 persons. Fewer people overall live alone in the county than statewide – with just 23% of all householders living alone, and only 13% of householders that are over 65 and living alone. The major difference is in family households, where, while there are 129 households, just 9% of them are made up of families living with their own children. When combined with age data, this suggests larger family sizes and a larger percentage of multi-generational family households.

2.3 Race/Ethnicity

Harding County

In Harding County 86.9% of the population identify as white – compared to just 68.4% in New Mexico overall. Of these, 56.3% identify as White alone, not Hispanic – compared to just 40.5% statewide. Also, 43.0% of Harding County residents identify as Hispanic, just down from the 46.3% seen statewide. Only 19.4% identify as being of Mexican origin, compared to 28.7% state-wide, while 23.0% identify as being ‘other Hispanic’ – a census category that includes those identifying as ‘Spanish American, Spanish, Spaniard, as well as any other more colloquial terms for the Hispanic population who has roots in New Mexico going back to the Spanish and Mexican colonial eras. Only 1.2% of the county population identifies as American Indian, compared to 9.4% state-wide. The Black and Asian populations of Harding are exceedingly small to non-existent. ‘Other races’ make up 10.2% of the population, compared to 15% state-wide, however, of note, this category tends to be dominated by people of Hispanic identity who choose to not identify as a primary race category.

Roy, Mosquero and the Rest of the County

Census data shows that there are a higher percentage of Hispanics living within the incorporated areas of Harding County than outside of them. In both towns, Mosquero, and Roy, Hispanics make up a majority of the total population. In Mosquero, we see 57.0% of the population identifying as Hispanic, and in Roy 58.1% of the population identifies as Hispanic – however in the unincorporated areas of the county, only 29.9% of the population identifies as Hispanic. Further, there is a greater density of those identifying as ‘other Hispanic’ within the towns than we see in the county. Roughly a third of both Mosquero and Roy identify as ‘other Hispanic’ – 31.2% of Roy and 36.6% of Mosquero – compared to just 14.4% of the unincorporated county.

Race and Ethnicity within Harding MainStreet

Within Harding County’s MainStreet District, 92% identify as White. Of this percentage of the population, 46.0% identify as White alone. Only slightly lower than the percentage of Hispanics for both towns, 54.0% of the MainStreet District population identify as Hispanic, although data is not available to delineate between those who identify with Mexican origin or ‘other Hispanic’ at this small of a scale. The remainder of the MainStreet District population is made up of 2% that identify as Native American and 6% that identify as ‘some other race’.

2.4 Age

Harding County

The aged dependency ratio in Harding County is very high – 29.2% of the population is over the age of 65, compared to 13.3% of the population of New Mexico. The median age in Harding County is 55.9 –

drastically higher than the median age statewide of 36.7. Harding is decidedly lacking in population under the age of 18 – only 13.2% of the population of the county is under 18 compared to 25.1% of the population statewide. Similarly, less than a fifth (19.1%) of Harding’s population falls into the 18 to 44 age range compared to over a third state-wide (34.9%). The dearth of population within younger generations and the weight of the elderly population are even starker within Harding County’s towns than in the county overall.

Roy

Roy’s age demographics very closely follow those of the county overall, with a median age of 55. Just 13.7% of the population being under the age of 18, 17.9% being between 18 and 44, and 31.2% of the population is 65 or older.

Mosquero

Mosquero’s median age is slightly older, at 61.2, than seen in the county or Roy. Only 9.7% of the population of Mosquero is under 18, and only 17.2% of the population is between 18 and 44, while 43.0% of the population is over the age of 65.

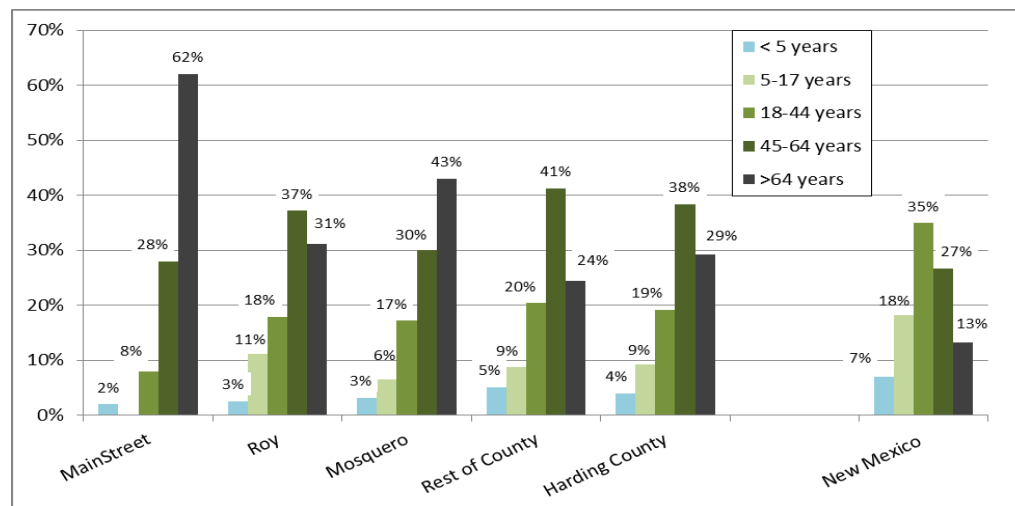
Rest of County

The unincorporated county essentially mirrors the trends seen across the county overall with a decided dearth of population under the age of 45.

Harding MainStreet

The median age in the Harding MainStreet District is 69. Only 2% of the population of the District is under the age of 18, while 62% is over the age of 65 and 8% is over the age of 85.

Figure 3. Age by bracket, Harding MainStreet, Roy, Mosquero, Unincorporated Harding Co., Harding Co., New Mexico.



Source: U.S Census Bureau, Decennial Census, 2010.

3. Education

Figure 4. Education of Population over 25, Harding County

	Roy	Mosquero	Harding Co.	New Mexico
Population 25 years of age or older	179	88	467	1347229
No HS Diploma or Equivelant	15%	16%	12%	16%
Highschool Diploma or Equivalent	41%	46%	42%	26%
Some College or Associate's Degree	26%	25%	27%	31%
Bachelor's Degree or Higher	18%	14%	19%	26%

Source: New Mexico Public Education Department, 2012

Harding County

High School completion rates are higher in Harding than in the state overall. Only 11.8% of the population over the age of 25 in Harding County has not completed high school, compared to 16.3% in New Mexico. However, the percentage of the population over the age of 25 in Harding who has attained a bachelor's degree or a higher is nearly seven percentage points below what we see in New Mexico overall – only 19% of Harding's population has a bachelor's degree or higher, compared to 25.8% of the state population. Less of Harding County's residents have sought higher education, 41.8% of the population has only completed high school, without ever attending college, compared to 26.4% of the population state-wide.

New Mexico Public Education Department reports graduation rates higher than 98% for both Roy and Mosquero school districts for the 2012 cohort – compared to just 70.3% statewide¹.

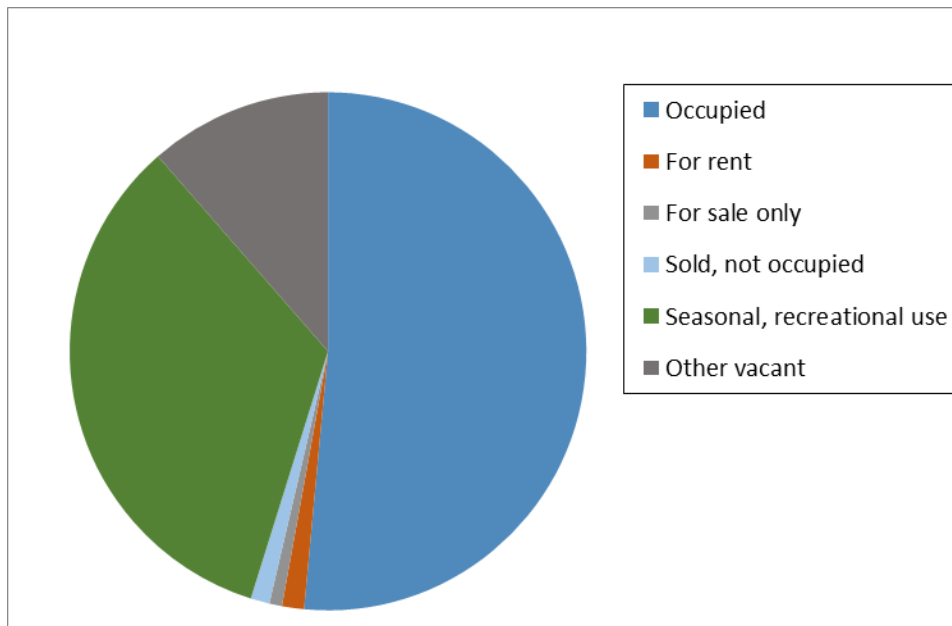
4. Housing

Harding County

Only about half of all livable housing units in Harding County are occupied and this number varies little according to where in the county. In Roy, 52.9% of all houses are occupied; in Mosquero, exactly 50% are occupied. In unincorporated Harding County, 51% are occupied and overall, countywide, 51.5% of all housing units are occupied. In total, there are 264 viable homes in the county left unoccupied out of 507 homes. In New Mexico overall, 84.4% of all housing units are occupied.

¹ New Mexico Public Education Department, 4-Year Graduation Rates, Cohort of 2012

Figure 5. Occupancy and vacancy status, Harding County

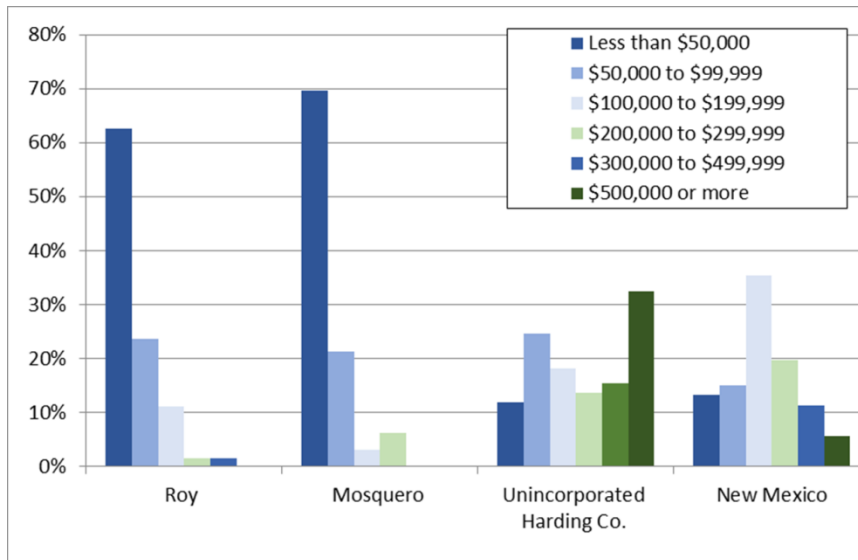


Source: U.S Census Bureau, Decennial Census, 2010.

People are more likely to own their home in Harding County than in the rest of the state, 82% of all occupied housing units are owner occupied in Harding County, notably higher than the 68.7% we see across the state. The median estimated value of owner occupied housing units in Harding County is just \$66,300 – 87% below the median estimated value for owner occupied housing units statewide. More than half, 52%, of all owner occupied housing units in the county are estimated to be worth less than \$100,000, compared to just 28% statewide. Simultaneously, 8% of all housing units in Harding County are estimated to be worth \$1,000,000 or more, compared to just 1% of all homes statewide. All of these homes are located in unincorporated Harding County.

Among owner-occupied housing units with a mortgage in Harding County, 44% of owners spend 35% or more of total household incomes on housing related expenses – a decidedly higher portion of the population than we see statewide, where 25.9% of home owners in owner occupied housing units spend 35% or more of their income on housing related costs. Among homeowners living in housing units without a mortgage 16.3% spend 35% or more of total household income on housing related expenses – nearly twice the portion of the population statewide, where just 8.1% of homeowners without a mortgage spend 35% or more on housing related expenses. This is likely related to maintenance costs associated with older housing stock and relatively lower incomes in the county than exist in the state overall. Among the rental units in which the occupant is paying rent in the county, 42.9% are paying 35% or more of total household income toward housing expenses – this is commensurate to the statewide trend where 41.7% of householders in rental units pay 35% or more of total household income toward housing related expenses.

Figure 6. Housing Units by Estimated Value; New Mexico, Harding Co., Unincorporated Harding Co., Roy and Mosquero.

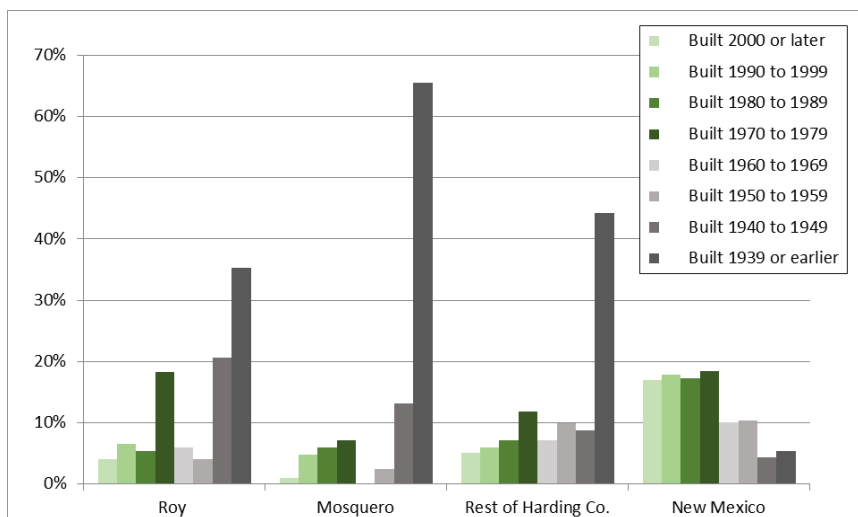


Source: U.S. Census Bureau, American Community Survey, 2009-2013.

The vast majority of all housing units in Harding County are single, detached units. 1.4% are multi-unit complexes and 19.7% are mobile homes. In comparison, 64.7% of all housing units statewide are single, detached; 18.6% are multi-unit and 16.6% are mobile homes.

Harding's housing stock is impressively old. Well over half (58.2%) of all homes were built before 1950, compared to just 5.4% statewide. This is not surprising, considering the consistent loss of population the county has suffered since the closing of the Dawson rail spur; however, it presents further challenges to the county which is faced with an aging population living on fixed income and a dearth of residential construction workers.

Figure 7. Age of Housing Stock, Harding County



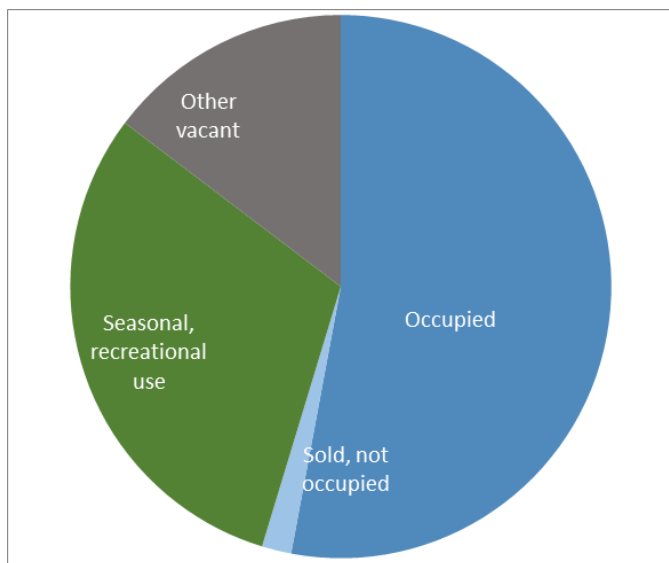
Source: U.S. Census Bureau, American Community Survey, 2009-2014.

Homes in Harding County are more likely to be heated with traditional methods than in the state overall, 31.4% of all homes in Harding County are heated primarily with wood heat – compared to just 6.7% statewide. Primarily because of the rural nature of the county, 54% of homes are heated with bottled, tank or LP gas, compared to just 9.2% statewide. While offering a sufficient level of service to rural homesteads and a sense of self-sufficiency, ballooning costs of wood and tank gas can be difficult for elderly populations dependent of fixed incomes. Also, wood heat can be difficult to manage.

Roy

Roy has a total of 170 livable housing units – 90 of which are occupied, or 52.9%. Most (62.9%) of these are single unit detached homes, 36.5% or 62 are mobile homes.

Figure 8. Occupancy and vacancy status, Roy



Source: U.S Census Bureau, Decennial Census, 2010.

As in the rest of the county, homes are, on average quite old. Over half, 55.9% of all homes in Roy were estimated to have been built before 1950.

The majority of all homes are owner occupied, 80%. The median value of owner occupied homes in Roy is just \$29,300 – less than half the median value seen countywide, and less than a fifth the median value seen across the state. The large portion of mobile homes may be contributing to this extremely low housing value. 88.9% of owner occupied homes do not have a mortgage. It is estimated that, within housing units without a mortgage, 34% of homeowners spend 35% or more on housing related costs. Among those with a mortgage, 62.5% spend 35% or more of total household income on housing related costs. Among renters, over three quarters, or 77.8% are estimated to spend 35% or more on housing related costs.

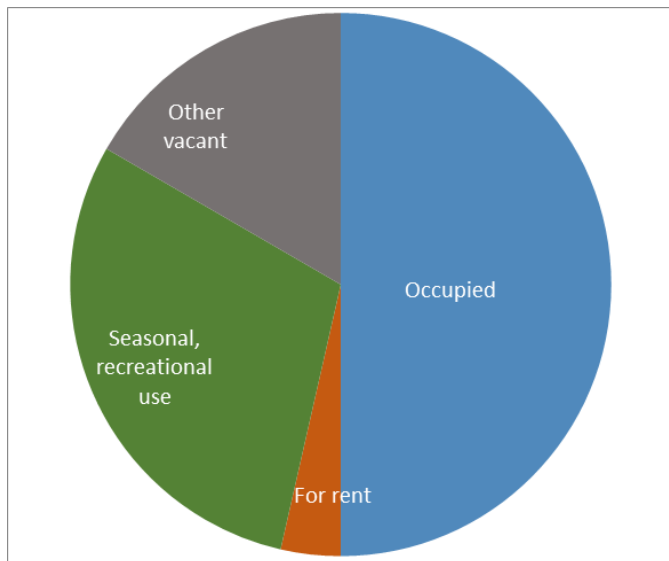
A little over half (55.5%) of homes in Roy are heated with bottled, tank or LP gas, 16.7% are heated primarily with electricity, and 14.4% are heated primarily with wood. About 8 homes in Roy do not have a vehicle available.

Mosquero

Mosquero has a total of 84 livable housing units – 42 of which are occupied, or exactly 50%. Most (84%) of the houses in Mosquero are detached single units. There are 2 multi-unit and 11 mobile homes. An astounding 78.6% of all homes in Mosquero were built before 1950. The estimated median value of owner occupied homes in Mosquero is just \$40,700 higher than we see in Roy, but still extremely low. Just 6.1% of owner occupied homes have a mortgage. Among households without a mortgage, just 9.7% spend 35% or more of total household income on housing. Among those few households with a mortgage, none spend 35% or more. Among renters, 33.3% are estimated to spend 35% or more of total household income on housing.

In Mosquero, 31% of homes are heated primarily with wood, 59.5% are heated with bottled, tank or utility gas. Just 2.4% heat primarily with electricity.

Figure 9. Occupancy and vacancy status, Mosquero



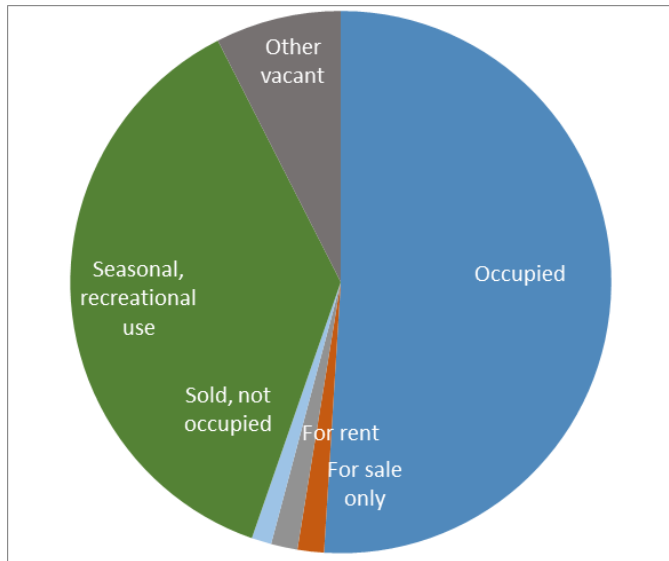
Source: U.S Census Bureau, Decennial Census, 2010.

Unincorporated Harding County

In total, 253 housing units are located outside of Roy and Mosquero in the unincorporated areas of Harding County, which equates to 49.9% of all housing units in the county. Of these, 261, or 51%, are occupied. The vast majority of these are single, detached units –87.7%. Just 10.7% are mobile homes, and 1.4% are multi-unit. More than half, 53.3%, of all homes in the unincorporated county were built before 1950.

Value of owner occupied units looks extremely different in the unincorporated county. Just 36.3% of homes are valued at less than \$100,000. 45.5% are valued at \$200,000 or more – and 16% are valued at \$1 million dollars or more – compared to just 1% of homes statewide. Of all homes in the unincorporated county area, 86.4% do not have a mortgage. Among those that do have a mortgage, 40% are suffering from a housing burden of 35% of total household income or more.

Figure 10. Unincorporated Harding County



Source: U.S Census Bureau, Decennial Census, 2010.

MainStreet

Of the 57 viable housing units in the Harding MainStreet District, 30 are occupied. 26 are owner occupied and 4 are renter occupied. Among owner occupied homes, 21, or 70% are owned free and clear. Two are listed as being for sale, two are for seasonal or recreational use, and the remaining 23 are vacant without intent.

5. Income:

Median household income in Harding is 27% lower than in New Mexico overall, \$34,063, compared to \$44,927. Median household incomes are even lower in Roy and Mosquero at \$27,813 and \$32,083, respectively. As depicted in the table below, this can be explained by the relative dearth of households with incomes of \$50,000 or more –roughly half as many households in Harding exist within the middle-class income range of \$50,000-\$99,000 as do state-wide (15% v. 29%). While Mosquero tracks similarly to the county overall at this income bracket, for Roy, these numbers are halved again – only 7% of households are within the \$50,000-\$99,000 bracket.

Table 2. Income Distribution: Harding County vs. New Mexico (2009-2013)

	Roy	Mosquero	Rest of County	Harding	New Mexico
Median Per Capita Income	\$16,725	\$17,574		\$25,686	\$23,763
< \$15,000	25%	17%	5%	18%	16%
\$15,000-\$24,999	16%	4%	24%	16%	13%
\$25,000-\$34,999	17%	41%	9%	21%	12%
\$35,000-\$49,999	29%	7%	16%	19%	15%
\$50,000-\$99,999	7%	15%	21%	15%	29%
\$100,000 or More	6%	15%	25%	11%	17%

Source: U.S. Census Bureau, American Community Survey, 2009-2013

5.1 Income Support/Assistance

In Harding County, 69% residents report earnings – compared to 76% statewide. Residents in Roy are the least likely to report earnings at just 62%. In Mosquero, 69% residents report earnings. The unincorporated areas of the county most closely resemble the state with 73% of the population reporting earnings. In the state, 30% of the population receives social security income. In Harding, ten percent more of the relative population receives social security income, 40% of the population of the county. Over half of Roy receives social security income – 51%. Just 17% of Mosquero receives social security income. Despite the very large population over the age of 65, very few Harding residents have retirement income – in fact, at all geographies with the county, fewer people have retirement income than in the state overall. Across New Mexico, 19% of all individuals receive retirement income. In Harding County, just 14% have retirement income. People in the unincorporated areas of the county are somewhat more likely to have retirement income, 16%. In Roy just 15% receive retirement income, and in Mosquero just 14%.

Table 3. Source of income: Harding County vs. New Mexico (2009-2013)

	Roy	Mosquero	Rest of County	Harding	New Mexico
Earnings	62%	69%	73%	69%	76%
Social Security Income	51%	17%	40%	40%	30%
Supplemental Security Income	7%	10%	0%	4%	6%
SNAP Benefits/Food Stamps	18%	0%	3%	8%	14%
Cash Public Assistance	9%	0%	4%	5%	3%
Retirement Income	15%	14%	16%	14%	19%

Source: U.S. Census Bureau, American Community Survey, 2009-2013

5.2 Labor force and Unemployment:

The percentage of the population over the age of 16 in Harding participating in the labor force is decidedly lower than we see state-wide, largely due to the aging population, 49.9% v. 61.3%².

² See table XX in the appendix

The average unemployment rate for Harding County in 2014 was 4.4%³ - the lowest numbers the county has seen since before the recession. The unemployment rate peaked in 2011 at 6% and has been inching down ever since. Harding County has consistently seen lower rates of unemployment than the state overall – the annual average unemployment rate for New Mexico in 2014 was nearly two points higher at 6.5%, and the state’s peak unemployment, in 2010, was 8.1% - also roughly 2 points higher than we saw during Harding’s peak. The lower unemployment number is likely reflective of the overall decrease in population in Harding County and the aging of the existing residents, rather than any actual increase in job opportunities.

Table 4. Labor force and unemployment: Harding County vs. New Mexico

	2005	2006	2007	2008	2009	2010	2011	2012	2013
Harding County									
Population (#)	740	731	710	668	663	688	709	699	693
Labor Force (#)	379	364	389	398	387	320	310	307	299
Unemployment Rate	4.2%	4.1%	2.8%	3.0%	4.9%	5.6%	6.1%	5.9%	5.0%
Labor force/Pop	51%	50%	55%	60%	58%	47%	44%	44%	43%
New Mexico									
Population (#)	1,916,538	1,942,608	1,968,731	1,986,763	2,009,671	2,064,982	2,077,919	2,083,540	2,085,287
Labor Force (#)	918,156	928,094	934,027	944,548	940,352	936,088	929,862	928,050	922,960
Unemployment Rate	5.1%	4.2%	3.8%	4.5%	7.5%	8.1%	7.6%	7.1%	6.9%
Labor force/Pop	48%	48%	47%	48%	47%	45%	45%	45%	44%

Source: U.S. Census Bureau, American Community Survey, 2005-2013.

5.3 Poverty

Table 5. Poverty: Harding County vs. New Mexico

	Roy	Mosquero	Rest of County	Harding	New Mexico
Total	19.8%	29.5%	11.5%	16.7%	20.4%
Under 18 y/o	23.7%	29.5%	18.8%	22.1%	28.9%
18-64 y/o	15.1%	31.0%	2.8%	11.0%	18.8%
65 y/o and Over	28.8%	25.0%	28.3%	28.2%	12.1%

Source: U.S. Census Bureau, American Community Survey, 2009-2013.

Overall, poverty rates in Harding County are somewhat lower than those we see in New Mexico overall. Of Harding’s population, 16.7% lives at or below the poverty line, compared to 20.4% state-wide. Poverty affects even less of the population in the unincorporated areas of the county, where the poverty rate is 11.5%. Poverty is most prevalent in Mosquero, where 29.5% of the population lives in poverty. In Roy poverty rates are commensurate with those of the state – 19.8% of the population of Roy lives at or below poverty. Demographically, poverty among the elderly is a decidedly larger problem in Harding than in the rest of the state. In New Mexico overall, 12.1% of all seniors live at or below poverty. In

³ Bureau of Labor Statistics, Quarterly Census of Employment and Wages

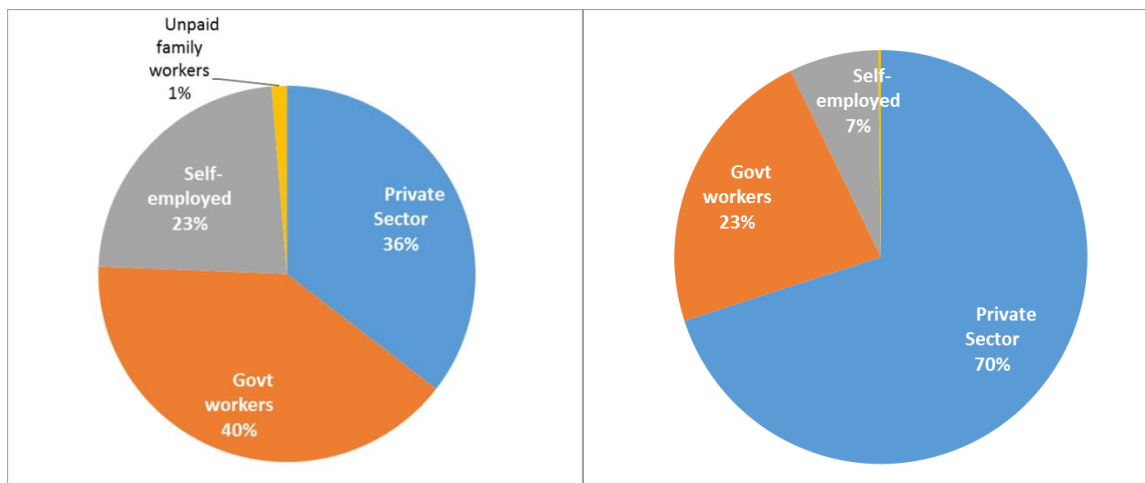
Harding that percentage more than doubles - 28.2% of the senior population lives at or below poverty. Numbers are fairly consistent throughout the county – 28.8% of seniors in Roy live in poverty, 25.0% of the seniors in Mosquero, and 28.3% of seniors in the unincorporated areas of the county live in poverty. Women are disproportionately more likely to live in poverty in Harding than men, with 21.3% of women in Harding living in poverty compared to only 11.9% of men. This extreme a disparity is not seen at the state level, where 21.5% of women live in poverty compared to 19.3% of men.

6. Economy

6.1 Employment

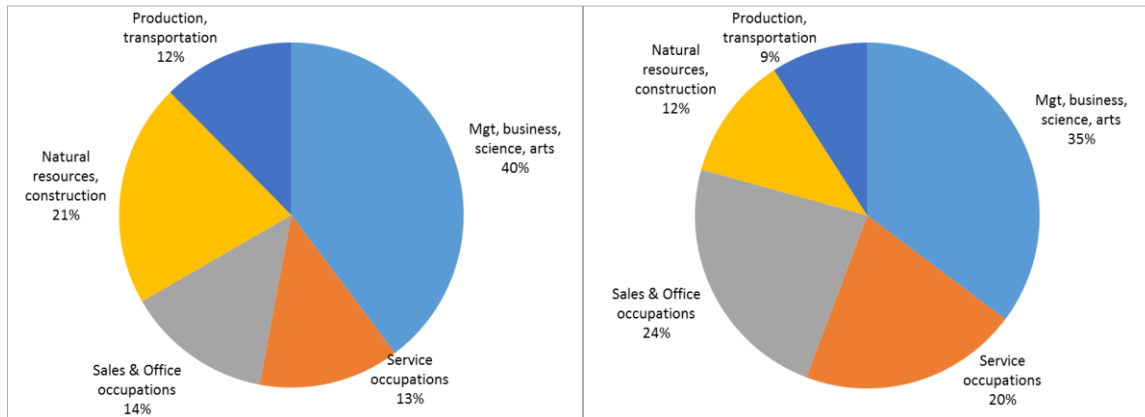
The public sector accounts for a majority of the employment in Harding County as compared to the state. In Harding County, 40% of all employment is through some type of government. This is drastically higher than we see statewide where just 23% of all employment is in government. Proportionately more of the population in Harding County is self-employed, 23%, than in the state with 7%. This is likely related to farming and ranching owner operators living in the county. Private sector employment in Harding County is hardly over half of what it is in the state, showing a decided lack of business opportunity in the area. By occupation, there are less people employed in service and sales positions within Harding County than within the state. Yet, there are more people proportionately employed in occupations associated with natural resources.

Figure 11. Employment by type: Harding County v. New Mexico



Source: Bureau of Labor Statistics, QCEQ 2013.

Figure 12. Employment by occupation, Harding County v. New Mexico

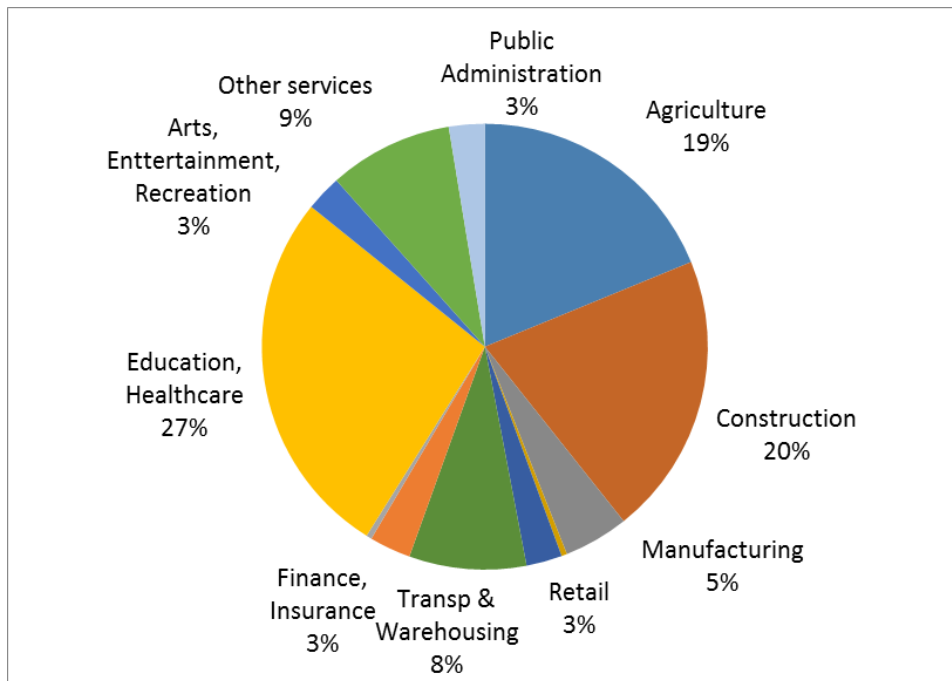


Source: Bureau of Labor Statistics, QCEQ 2013

6.2 Employment by Industry

Most employment in Harding County is in education and healthcare, construction, and agriculture, including ranching.

Figure 13. Employment by Industry, Harding County



Source: U.S. Census Bureau, American Community Survey, 2009-2013.

6.3 Agricultural Economy

According to the U.S. Bureau of Economic Analysis, income from ranching accounted for 40% of Harding County's total personal income in 2011. The table below details agricultural statistics of Harding County. From 2007 to 2012, there has been an increase in the number of farms and ranches in Harding County,

as well as the overall acreage of farm and ranch land, although the average farm or ranch size has dropped. The market value of products sold by farms and ranches in Harding County has remained relatively constant over the time period. Interestingly, over the five year period government subsidies to farms in the Harding County area have increased by over 40% although the number of farms in the region has increase by less than 20%. Average payments to farms that do receive subsidies have also increased by over 40%. This five year trend begs the question of how stable current farming practices are in the long term for Harding County. The average net cash income per farm is \$10,143.

Table 6. Agricultural statistics, Harding County

	2007	2012
Number of Farms	168	202
Land in Farms (acres)	944,306	1,034,059
Average Farm Size (acres)	5,621	5,119
Economic Characteristics		
Market Value of Products Sold (\$000)	13,361	13,495
Crop Sales (\$000)		285
Livestock Sales (\$000)		13,495
Government Payments (\$000)	754	1,289
Average Per Farm Receiving Payments	9,307	15,909
Total farm production expenses, average per farm		66,313
Net cash income, average per farm		10,143

Source: USDA, Harding County, 2007 & 2012

Slightly below half of farms or ranches in Harding County are operated by individuals for whom farming is their primary profession, while slightly above half of farms or ranches are operated by individuals for whom farming or ranching is a secondary occupation. About 90% of the principal operators in Harding County are male and about 10% of operators are female. The average age of Harding County's operators is 64. In consideration of Harding County's demographics, this is to be expected, but is also concerning. Over the next 20 to 30 years many of the farms and ranches in Harding County may need new principal operators or might experience a change ownership. In contrast to the demographics of Harding County, in which only 43% of individuals identify as Hispanic, about 65% of the principal operators of farms or ranches in Harding County identify as Hispanic.

Table 7. Agricultural operators, Harding County (2012)

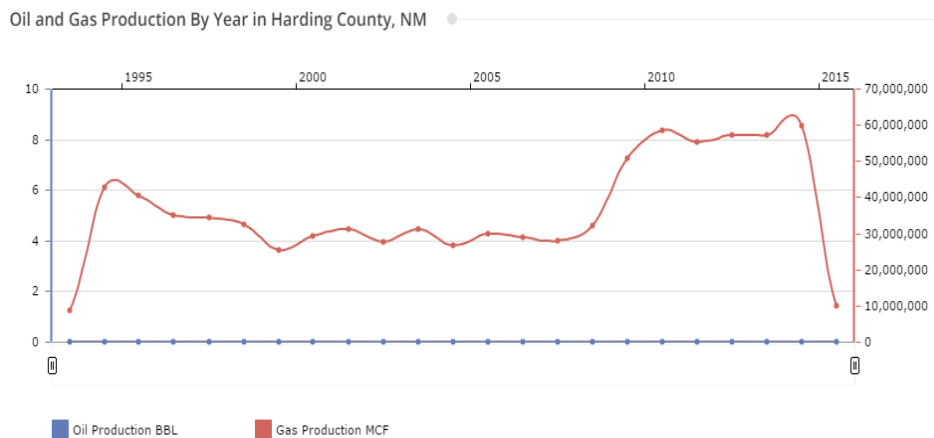
Operator Characteristics	
Principal operators by primary occupation:	
Farming	135
Other	67
Principal operators by sex:	
Male	181
Female	21
Average age of principal operator (years)	
	64
Operators, Spanish, Hispanic, or Latino Origin	
	131

Source: USDA, Harding County, 2012

6.4 Oil and Gas Production

Figure 14. Oil and gas production, Harding County (1994-2015)

Oil and gas production has been volatile in the county over the past 20 years. This industry is expected to largely track the price for natural gas, with a moderate chance for expansion in the future. Harding County should not rely on this industry for an economic boost as the long range pricing for natural gas, as well as regulations surrounding fracking techniques, are largely unclear at this time.



Source: Drilling Edge Inc.

6.5 Unemployment

Unemployment in Harding County is much more complicated than the percentage number calculated. While the county has low unemployment relative to the state, the real number of people working in the county is small compared to the real number of people living in the county but not working. While many of the people in Harding County are not in the workforce, they still represent an economic weight on the

services for the county. Unemployment may be low, but Harding County needs to focus on retaining its residents and attracting new ones, so providing employment options is important. Lowering unemployment is part of the solution, but only if the jobs are filled by people whom are willing to reinvest into the community.

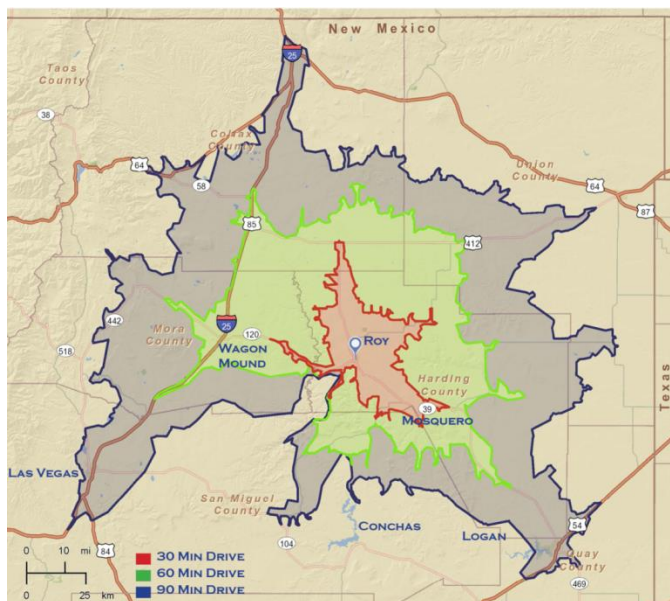
6.6 Trade Area

There is a decided dearth of retail options within Harding County and very few opportunities within an hour's drive of either Roy or Mosquero. Tucumcari and Las Vegas provide the closest opportunities for a full range of retail options. Tucumcari has roughly 67 businesses in retail and trade (ESRI-D&B data), the notable businesses being Kmart, Lowes, and the Dollar Stores. Mosquero to Tucumcari is 1hr 17min drive or 74 miles and from Roy Tucumcari is 1 hour and 34 minutes or 92 miles Las Vegas boasts roughly 158 businesses in retail and trade, among them a Super Wal-Mart. From Mosquero to Las Vegas, is a 1hr 32min drive or 96 miles away: making Tucumcari a shorter trip by 15min and 21.8 miles. Roy has a shorter trip to Las Vegas at 1hr 14min drive or 78 miles.

There's an estimated surplus of \$30 Million in total in Tucumcari compared to \$93 Million in Las Vegas (ESRI-D&B data-Consumer Expenditure Survey). There was \$247 Million total retail trade and food & drink sales in Las Vegas compared to \$84 Million in Tucumcari (ESRI-D&B data).

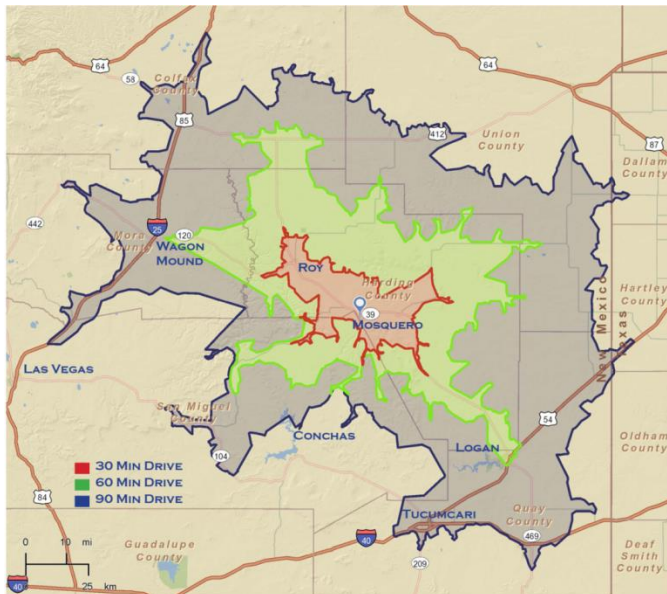
Amarillo, despite its distance, pulls in much of the ranching community's retail business because of the Amarillo Livestock Auction. Amarillo is 2 hours and 50 minutes hours from Roy, or 174 miles, or 2 hours and 30 minutes from Mosquero, or 156 miles.

Figure 15. Drive times from Roy



Source: ESRI Business Analyst, 2015

Figure 16. Drive times for Mosquero



Source: ESRI Business Analyst

6.7 Pull Factors

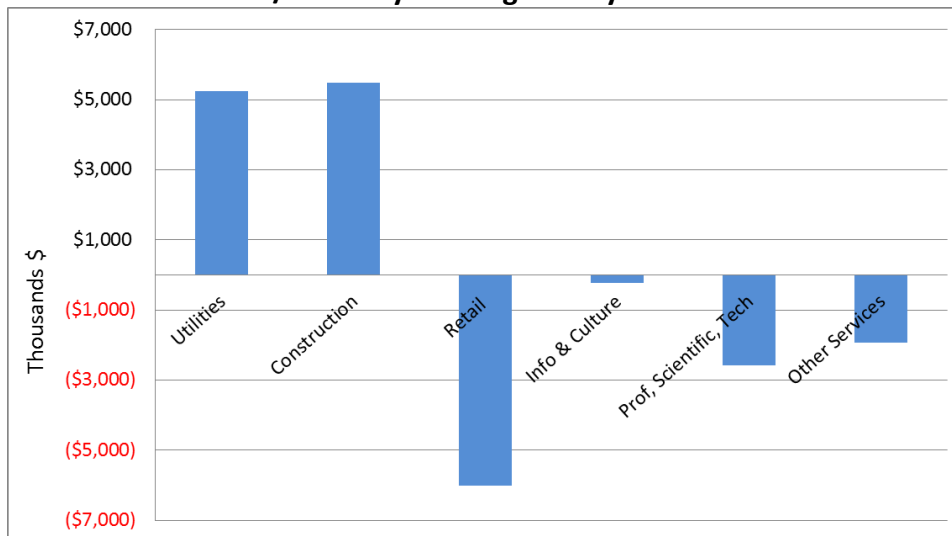
The table below reports the Pull Factors for Harding County. Pull factors allow us to understand how much money local businesses draw in relative to its size from local residents, residents from surrounding areas, from visitor and from exports. The relative pull of a community can be measured by both aggregate income and by population. Using taxable gross receipts data, BBER has calculated the pull factors.

The Pull Factors for Harding County compare the relative strength of Harding County, its population, and economic activity, to the relative strength of New Mexico in the same categories. Harding County is performing surprisingly well in two sectors of its economy, those being utilities and construction. In terms of cash flowing into the local economy, those two sectors provide the only real influx for Harding County. In terms of cash flowing out of the local economy, Harding County is losing cash across sectors ranging from retail, to information, professional services and other services. The county appears to be leveraging its small workforce to drawn in some cash which is offsetting some of the losses from across the board. Considering the historical loss of population, it is not surprising that Harding County fails to provide the goods and services that its residents need. It is to be expected that Harding County residents spend a portion of their incomes outside of the county. Minimizing those losses could be a key to stimulating new sustainable economic growth in the county.

Table 8. Pull Factors, Harding County

Agriculture	N/A	N/A
Mining	N/A	N/A
Utilities	\$6,276,371	599%
Construction	\$8,511,477	280%
Manufacturing	N/A	N/A
Retail	\$2,635,272	30%
Transp & Warehousing	N/A	N/A
Info & Culture	\$716,071	75%
Finance, Insurance, RE	N/A	N/A
Prof, Scientific, Tech	\$239,295	8%
Administrative Services	N/A	N/A
Education & Health Services	N/A	N/A
Hospitality	N/A	N/A
Other Services	\$1,236,441	39%

Source: Harding County Taxable Gross Receipts Data, 2012

Table 9. Gains/losses by Harding County Businesses

Source: BBER Pull Factor Analysis, 2012

6.8 MainStreet District Economy

Total employment for the Harding MainStreet District as of 2012 was 86 Roy side of the MainStreet district, as of 2012 was 44. Total employment on the Mosquero side of the district was 42.

Table 10. Harding MainStreet Economy 2007-2012

	2007	2008	2009	2010	2011	2012
Total Establishments	20	23	26	22	18	15
Total Employment	96	102	107	100	100	86
Total Sales	2,562,000	2,928,600	3,256,200	2,961,600	1,559,800	776,900
Percent Change, Sales	N/A	14%	11%	-9%	-47%	-50%

Source: Dunn and Bradstreet National Employment Times Series.

Table 11. Main Street Demographics

Population		Age	
Total Population 2000	77	Median Age	69
Total Population 2010	50		
2000-2010 Avg. Annual Growth Rate	-4.4%	0-18 Years	2%
		18-34 Years	4%
Households		35-44 Years	4%
Average Household Size	1.78	45-64 Years	28%
Family Households	47%	65 and Over	62%
With Own Children Under 18	7%		
Householder Living Alone	43%		
Race and Ethnicity		Households	
Race		Total Households	30
White	92%	Family households	43%
Black	0%	Family households: Husband-wife family	33%
American Indian and Alaska Native	2%	Householder living alone	50%
Asian	0%		
Some Other Race	6%		
Two or More Races	0%		
Ethnicity			
Hispanic or Latino (of any race)	54%		
Not Hispanic or Latino (of any race)	46%		
White Alone, Not Hispanic	46%		

Source: U.S. Census Bureau, American Community Survey, 2009-2013

Table 12. Main Street Housing

Housing Units	
Total	30
Occupied	53%
Vacant	47%
For rent	0%
Rented, not occupied	0%
For sale only	7%
Sold, not occupied	0%
For seasonal, recreational, or occasional use	7%
For migrant workers	0%
Other vacant	85%
Owned with a mortgage or a loan	17%
Owned free and clear	70%
Renter occupied	13%

Source: U.S. Census Bureau, American Community Survey, 2009-2013

7. Challenges and Opportunities

Harding, without a very aggressive and creative economic development plan and major investment is unlikely to continue as a viable county far into the future. Very serious conversations need to happen at the county level as to how to proceed – to consider this next phase in Harding’s development a sort of hospice program for the county, to allow Harding to end its time as a populated county as painlessly for the remaining residents as possible; or to make a very aggressive go at development. Even aggressive efforts may fail in light of macro trends, like the strength of the US recovery or New Mexico’s growth.

The lack of population density makes all forms of economic development challenging. The area lacks the critical mass to justify the provision of many services within the county – from medical services to financial services to amenities. The lack of a near-by metropolitan area will not allow for a symbiotic rural/urban relationship with neighbors. Many county residents do not look to the county seat of Mosquero or the largest town, Roy, as their go-to towns for commerce and services which conflates this issue. Also, the county is experiencing a long-term trend of population loss, which does not offer a rosy outlook for investment in the area.

The size of local government in particular in comparison to private employment in Harding County is worrisome. Government funding will dry up if there is a lack of private investment in the region in the near future, making the employment distribution between public and private sectors a troubling situation. Adding further employment through government is not an option until the private sector shows more activity.

The North East Economic Development Organization Inc. (NEEDO NM), a collaboration between Colfax, Guadalupe, Harding, Mora, Quay, San Miguel and Union counties, provides an important opportunity for a unified approach to development across the region. Such a regional approach will be important to the success of development efforts within Harding County.

While Roy and Mosquero may seem like the two antipodes of Harding County, the actual separation in Harding County is between those in incorporated and unincorporated Harding. The populations of Roy and Mosquero look decidedly more similar to each other than they do to those living outside the towns in terms of income, ethnicity, depressed real estate values, and higher rates of elderly living alone.

With the lack of a consumer base, fostering long-term vitality within the local business community is a challenge. Developing business models emphasizing a multi-functional approach is important – i.e., businesses should work to provide a broad range of services within the community, to capitalize on each potential local customer to the maximum extent, while also appealing to the potential tourism market.

The need for expanded social and medical services within the county cannot be emphasized enough. The size of the aging population and the percentage of this population living alone, combined with the lack of medical and care services in the county presents a problem for the county of near crisis proportions and must be addressed. Further, the dearth of locally available medical services is a major impediment to retaining population and attracting population. While quality of life is an excellent selling point for Harding County, the lack of medical services will drastically diminish the appeal of the county among both those of retirement age, and of families with children. The regional collaboration through NEEDO-NM may provide potential for expanding healthcare and assistance services within the county.

Harding's housing stock is old. More than 70 years old in many cases. This is likely the source of the very high rates of housing stress among home owners within the county. New, lower variable cost housing options are important to the long term viability of development within Harding County.

Poverty among the elderly is a major concern when considering economic development – nearly one third of all those over the age of 65 live at or below the poverty line in Harding County – more than double the rate of poverty we see statewide among this population. The combination of poverty, isolation, potentially poor housing conditions, and a dearth of home care, social services, and locally available healthcare threatens the quality of life for Harding's oldest and most loyal citizens and leaves them little free income to invest back into the community.

The investment in schools, while laudable, may not be the most efficient way to take advantage of gross receipts in light of the actual size of the youth population, particularly in relationship to the size of the senior population. Investment needs to be made by the county to incentivize expansion of basic medical services and especially elderly care.

Carbon dioxide extraction doubled between 2007 and 2014 in Harding County, largely due to the expansion of drilling techniques to reach new sources of natural gas. Although, oil markets as volatile as they are, this is not something the county can rely on consistently into the future. A decrease in GRT from the extractive industries is something Harding County needs to be prepared for.

Highway 39 has the potential to capture valuable through-traffic moving between west Texas and north central New Mexico. Red River, Angel Fire, Sipapu, and Taos are all destinations for Amarillo and Texas-panhandle residents with routes running through Harding County along Highway 39. Skiers, motorcyclists and summer vacationers traveling to these destinations provide the potential for multiple seasons of through traffic that the Harding MainStreet District has the opportunity to capture. To effectively do so, Harding MainStreet must identify the comparative advantage of travelling through Harding over slightly longer routes and efficiently market itself, particularly through New Mexico destinations spots where reaching target audiences can most efficiently be accomplished.

While a valuable endeavor, momentarily capturing through traffic is just a step in the development of tourism in Harding. The county is need of infrastructure for overnight tourism opportunities. The re-opening of Pat's City Bar and Erma's Coffee Shop in Mosquero should be priorities for Harding MainStreet. More lodging opportunities will be required. With lack of consistent tourism and just one eatery in the county with no dinner service, Air B & B style lodging opportunities may be worth cultivating. Development of adventure style tourism may be a good avenue for Harding County with the county's unique ranching culture and access to wilderness areas.

8. Appendix

Table A1.Demographics

	MainStreet	Roy	Mosquero	Rest of County	Harding County	New Mexico
Total Population (Estimate, 2013)	N/A	233	93	367	693	2,085,287
Total Population 2000	77	304	120	386	810	1,819,046
Total Population 2010	50	234	93	368	695	2,059,179
2000-2010 Annual Growth Rate	-4.4%	-2.6%	-2.6%	-0.5%	-1.5%	1.3%
Households		90	42	129	261	761,938
Average Household Size	1.78	1.9	1.79	2.85	1.99	2.55
Family Households	%46.7	52.0%	53.8%	76.7%	61.0%	65.5%
With Own Children Under 18	%7.1	14.6%	13.5%	9.3%	14.3%	29.1%
Single Parent Households	%0.0	6.5%	9.6%	0.0%	4.9%	11.2%
Householder Living Alone	%43.3	42.3%	46.2%	23.3%	34.7%	28.0%
Householder Living Alone, Over 65	N/A	18.7%	28.8%	14.0%	17.8%	9.2%
Race and Ethnicity						
Race						
White	92.0%	83.8%	84.9%	89.4%	86.9%	68.4%
Black	0.0%	0.9%	0.0%	0.0%	0.3%	2.0%
American Indian and Alaska Native	2.0%	1.3%	1.1%	1.1%	1.2%	9.4%
Asian	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%
Some Other Race	6.0%	12.4%	12.9%	8.2%	10.2%	15.0%
Two or More Races	0.0%	1.7%	1.1%	1.3%	1.4%	3.7%
Ethnicity						
Hispanic or Latino (of any race)	54.0%	58.1%	57.0%	29.9%	43.0%	46.3%
Mexican	N/A	26.5%	20.4%	14.7%	19.4%	28.7%
Other Hispanic	N/A	31.2%	36.6%	14.4%	23.0%	17.0%
Not Hispanic or Latino (of	46.0%	41.9%	43.0%	70.1%	57.0%	53.7%

any race)						
White Alone, Not Hispanic	46.0%	40.2%	43.0%	69.8%	56.3%	40.5%
Age						
Distribution						
Under 5 Years	2.0%	2.6%	3.2%	5.2%	4.0%	7.0%
5-17 Years	0.0%	11.1%	6.5%	8.7%	9.2%	18.1%
18-24 Years	2.0%	3.4%	3.2%	4.3%	3.9%	9.9%
25-34 Years	2.0%	6.8%	4.3%	8.2%	7.2%	13.0%
25-44 Years	4.0%	7.7%	9.7%	7.9%	8.1%	12.1%
45-54 Years	14.0%	18.4%	9.7%	15.5%	15.7%	14.2%
55-64 Years	14.0%	18.8%	20.4%	25.8%	22.7%	12.5%
65-74 Years	26.0%	15.0%	20.4%	9.2%	12.7%	7.5%
75-84 Years	28.0%	11.1%	18.3%	10.6%	11.8%	4.2%
85 and Over	8.0%	5.1%	4.3%	4.6%	4.7%	1.6%
Median Age	69	55	61.2	N/A	55.9	36.7

Source: Census Bureau, 2009-2013 American Community Survey; Census Bureau 2010 Decennial Census

Table A2. Housing

	Roy		Mosquero		Unincorporated Harding County		Harding County		New Mexico	
	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupancy										
Total housing units	170		84		253	0.49901381	507		902,302	
Occupied housing units	90	52.9%	42	50.0%	129	51.0%	261	51.5%	761,938	84.4%
Vacant housing units	80	47.1%	42	50.0%	124	49.0%	246	48.5%	140,364	15.6%
Housing Units by Type										
Total housing units	170	170	84	84	253		507	507	902,302	902,302
1-unit, detached	107	62.9%	71	84.5%	222	87.7%	400	78.9%	584,022	64.7%
1-unit, attached	0	0.0%	0	0.0%	2	0.8%	2	0.4%	34,186	3.8%
Multi-unit	1	0.6%	2	2.4%	2	0.8%	5	1.0%	133212	14.8%
Mobile home	62	36.5%	11	13.1%	27	10.7%	100	19.7%	149,531	16.6%
Year Housing Units Built										
Total housing units	170	170	84	84	253		507	507	902,302	902,302
Built 2010 or later	0	0.0%	1	1.2%	0	0.0%	1	0.2%	5,713	0.6%
Built 2000 to 2009	7	4.1%	0	0.0%	13	5.1%	20	3.9%	143,696	15.9%
Built 1990 to 1999	11	6.5%	4	4.8%	15	5.9%	30	5.9%	160,339	17.8%
Built 1980 to 1989	9	5.3%	5	6.0%	18	7.1%	32	6.3%	155,843	17.3%
Built 1970 to	31	18.2%	6	7.1%	30	11.9%	67	13.2%	165,666	18.4%

[illegible]

Heating Fuel										
Occupied housing units	90	90	42	42	129		261	261	761,938	761,938
Utility gas	8	8.9%	2	4.8%	1	0.8%	11	4.2%	511,332	67.1%
Bottled, tank, or LP gas	50	55.6%	25	59.5%	66	51.2%	141	54.0%	69,822	9.2%
Electricity	15	16.7%	1	2.4%	5	3.9%	21	8.0%	118,711	15.6%
Fuel oil, kerosene, etc.	0	0.0%	1	2.4%	0		1	0.4%	1,024	0.1%
Wood	13	14.4%	13	31.0%	56	43.4%	82	31.4%	50,689	6.7%
Solar energy	0	0.0%	0	0.0%	0		0	0.0%	2,172	0.3%
Other fuel	4	4.4%	0	0.0%	1	0.8%	5	1.9%	6,494	0.9%
Estimated Value										
Owner-occupied units	72	72	33	33	110		215	215	523,344	523,344
Less than \$50,000	45	62.5%	23	69.7%	13	11.8%	81	37.7%	69,536	13.3%
\$50,000 to \$99,999	17	23.6%	7	21.2%	27	24.5%	51	23.7%	78,731	15.0%
\$100,000 to \$149,999	5	6.9%	0	0.0%	10	9.1%	15	7.0%	90,962	17.4%
\$150,000 to \$199,999	3	4.2%	1	3.0%	10	9.1%	14	6.5%	93,716	17.9%
\$200,000 to \$299,999	1	1.4%	2	6.1%	15	13.6%	18	8.4%	103,081	19.7%
\$300,000 to \$499,999	1	1.4%	0	0.0%	17	15.5%	18	8.4%	58,551	11.2%
\$500,000 to	0	0.0%	0	0.0%	0	0.0%	0	0.0%	23,648	4.5%

\$999,999										
\$1,000,000 or more	0	0.0%	0	0.0%	18	16.4%	18	8.4%	5,119	1.0%
Median (dollars)	29,300		40,700			45.5%	66,300		160,000	
Mortgage Status										
Owner-occupied units	72	72	33	33	110		215	215	523,344	523,344
Housing units with a mortgage	8	11.1%	2	6.1%	15	13.6%	25	11.6%	310,420	59.3%
Housing units without a mortgage	64	88.9%	31	93.9%	95	86.4%	190	88.4%	212,924	40.7%
Selected Owner Costs as a Percentage of Household Income										
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	8	8	2	2	15		25	25	308,188	308,188
Less than 20.0 percent	1	12.5%	0	0.0%	4	26.7%	5	20.0%	122,942	39.9%
20.0 to 24.9 percent	1	12.5%	0	0.0%	3	20.0%	4	16.0%	46,547	15.1%
25.0 to 29.9 percent	1	12.5%	0	0.0%	1	6.7%	2	8.0%	33,974	11.0%
30.0 to 34.9 percent	0	0.0%	2	100.0%	1	6.7%	3	12.0%	24,860	8.1%
35.0 percent or more	5	62.5%	0	0.0%	6	40.0%	11	44.0%	79,865	25.9%

[illegible]

Occupied units paying rent (excluding units where GRAP I cannot be computed)	9	9	3	3	9		21	21	212,701	212,701
Less than 15.0 percent	0	0.0%	2	66.7%	2	22.2%	4	19.0%	29,549	13.9%
15.0 to 19.9 percent	0	0.0%	0	0.0%	4	44.4%	4	19.0%	26,444	12.4%
20.0 to 24.9 percent	0	0.0%	0	0.0%	2	22.2%	2	9.5%	25,810	12.1%
25.0 to 29.9 percent	0	0.0%	0	0.0%	0	0.0%	0	0.0%	23,810	11.2%
30.0 to 34.9 percent	2	22.2%	0	0.0%	0	0.0%	2	9.5%	18,293	8.6%
35.0 percent or more	7	77.8%	1	33.3%	1	11.1%	9	42.9%	88,795	41.7%

Table A3.Income and Poverty

	Roy	Mosquero	Rest of County	Harding	New Mexico
INCOME					
Median Per Capita Income (2009-2013)	\$16,725	\$17,574		\$25,686	\$23,763
Household Income					
Distribution (2009-2013)					
< \$15,000	24.5%	17.4%	5.43%	17.7%	15.6%
\$15,000-\$24,999	16.0%	4.3%	24.03%	16.0%	12.7%
\$25,000-\$34,999	17.0%	41.3%	9.30%	21.0%	11.7%
\$35,000-\$49,999	28.7%	6.5%	15.50%	19.3%	14.6%
\$50,000-\$99,999	7.4%	15.2%	20.93%	14.9%	28.6%
\$100,000 or More	6.4%	15.2%	24.81%	11.1%	16.9%
Median Household Income	\$27,813	\$32,083	N/A	\$34,063	\$44,927
Average Household Income	\$33,414	\$35,183	N/A	\$65,248	\$61,682
Benefits and Public Assistance					
Earnings	62.2%	69.0%	72.9%	68.6%	75.9%
Social Security Income	51.1%	16.7%	39.5%	39.8%	30.4%
Supplemental Security Income	6.7%	9.5%	0.0%	3.8%	5.6%
SNAP Benefits/Food Stamps	17.8%	0.0%	3.1%	7.7%	14.3%
Cash Public Assistance	8.9%	0.0%	3.9%	5.0%	2.7%
Retirement Income	15.3%	14.3%	16.3%	14.4%	19.3%
Poverty					
Population living at or below Poverty	19.8%	29.5%	11.5%	16.7%	20.4%
Poverty by Age Group					
Under 18	23.7%	29.5%	18.8%	22.1%	28.9%
18-64	15.1%	31.0%	2.8%	11.0%	18.8%
65 and Over	28.8%	25.0%	28.3%	28.2%	12.1%

Table A4.Labor force characteristics

	MainStreet	Roy	Mosquero	Rest of Harding	Harding Co.	New Mexico
Labor force Characteristics						
Educational Attainment						
Population 25 years of age or older		179	88		467	1347229
No HS Diploma or equivalent		15.1%	15.9%		11.8%	16.3%
High school Diploma or Equivalent		41.3%	45.5%		41.8%	26.4%
Some College or Associate's Degree		25.7%	25.0%		27.4%	31.4%
Bachelor's Degree or Higher		17.9%	13.6%		19.0%	25.8%
Employment Status						
Population 16 and over		201	92		531	979565
In Labor Force		48.8%	54.3%		49.9%	61.3%
Civilian Labor Force		48.8%	54.3%		49.7%	60.7%
Civilian Employed		35.3%	51.1%		44.1%	54.4%
Civilian Unemployed		13.4%	3.3%		5.6%	5.8%
In Armed Forces		0.0%	0.0%		0.2%	0.5%
Not in Labor Force		51.2%	45.7%		50.1%	39.3%
Employment by Industry						
Agriculture, forestry, fishing and hunting, and mining		7.0%	12.8%	26.2%	18.8%	4.5%
Construction		22.5%	23.4%	30.2%	20.5%	7.6%
Manufacturing		5.6%	8.5%	2.7%	4.7%	5.1%
Wholesale trade		0.0%	2.1%	0.0%	0.4%	2.1%
Retail trade		1.4%	0.0%	2.7%	2.6%	11.3%
Transportation and warehousing, and utilities		14.1%	6.4%	6.7%	8.5%	4.4%
Information		0.0%	0.0%	0.0%	0.0%	1.7%
Finance and insurance, and real estate and rental and leasing		8.5%	0.0%	0.0%	3.0%	4.7%
Professional, scientific, and management, and administrative and waste management services		0.0%	0.0%	0.0%	0.4%	10.8%

Educational services, and health care and social assistance		26.8%	21.3%	26.2%	26.9%	24.8%
Arts, entertainment, and recreation, and accommodation and food services		8.5%	0.0%	0.0%	2.6%	10.6%
Other services, except public administration		0.0%	25.5%	2.7%	9.0%	4.7%
Public administration		5.6%	0.0%	2.7%	2.6%	7.7%
Employment by Occupation						
Management, business, science, and arts occupations		28.2%	25.5%	39.6%	39.7%	35.2%
Service occupations		12.7%	25.5%	6.7%	13.2%	20.5%
Sales and office occupations		16.9%	4.3%	24.8%	13.7%	23.5%
Natural resources, construction, and maintenance occupations		29.6%	29.8%	18.8%	20.9%	11.6%
Production, transportation, and material moving occupations		12.7%	14.9%	10.1%	12.4%	9.1%
Class of Worker						
Private wage and salary workers		46.5%	19.1%	27.5%	35.5%	70.0%
Government workers		40.8%	51.1%	34.2%	40.2%	22.8%
Self-employed in own not incorporated business workers		8.5%	29.8%	30.2%	23.1%	7.0%
Unpaid family workers		4.2%	0.0%	8.1%	1.3%	0.2%
Commute to Work						
Mean Travel Time to Work (Mins)		14.7	29.7	N/A	18.8	21.6

Source: U.S. Census Bureau 2009-2013 American Community Survey