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

Zuni MainStreet: Community Economic Assessment

Dr. Lee Reynis

And

Gillian Joyce

With

Ashley Hooper

Mary Louise Gucik

Daren Ruiz

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We take full responsibility for any errors or oversights that may be contained within this report.

Sincerely,

Dr. Lee Reynis

Gillian Joyce

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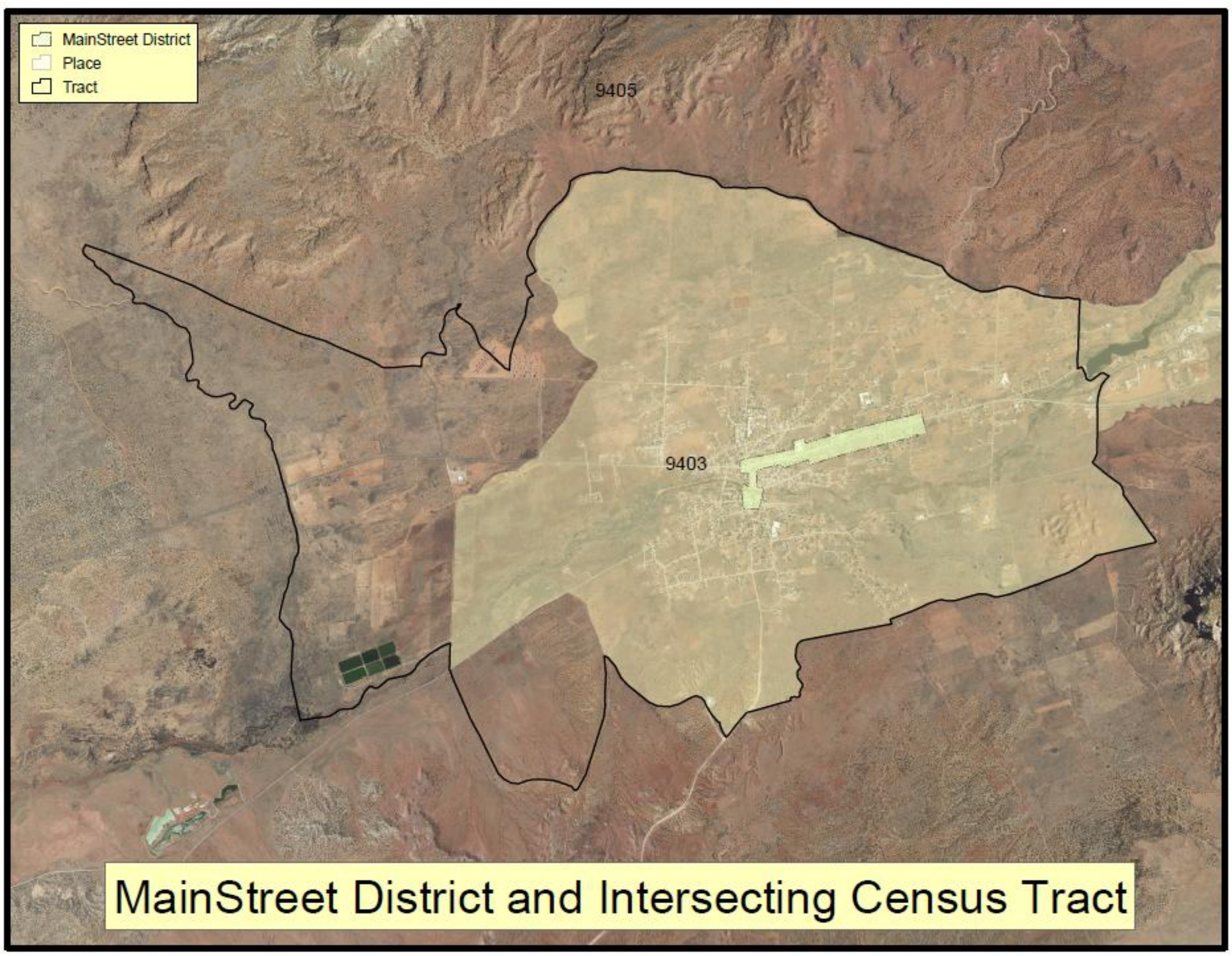
Introduction

Located in the Northwestern region of New Mexico, the Zuni Pueblo is located approximately 150 miles west of Albuquerque and roughly 35 miles south of Gallup. The Reservation covers over 418,000 acres and lies on the western border of New Mexico and the eastern border of Arizona. The predominately Native American community is comprised primarily of people who identify as belonging to the Zuni (A:shiwi) tribe. The Zuni people have inhabited the Southwest for thousands of years and have traditions deeply rooted in agriculture, art, and jewelry making. Due to its relative geographic isolation, the Zuni tribe has maintained a very unique language that is still spoken today.

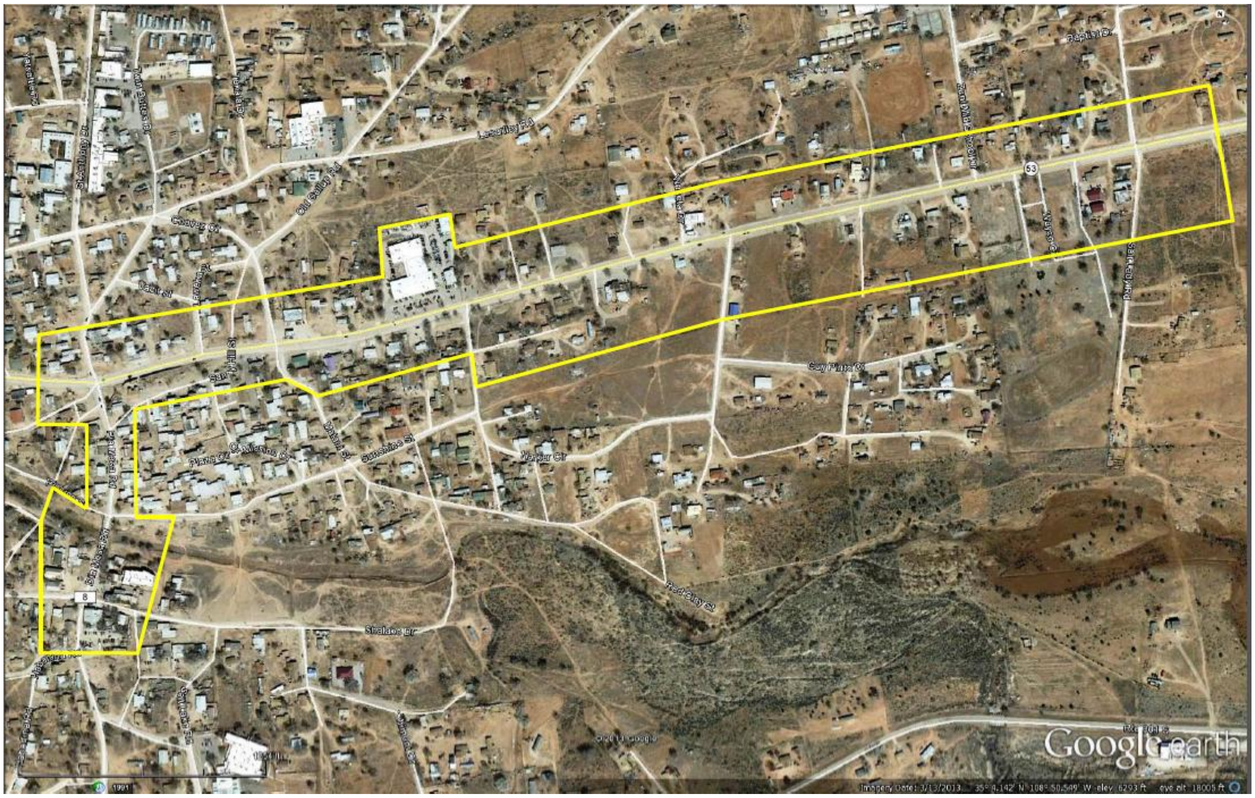
Established as the first Native American MainStreet District in 2012, the Zuni MainStreet is located in the heart of the Zuni Pueblo. (See **Map 1** and **Map 2** below). Within the district are several trading stores and galleries that sell Zuni arts and crafts; there is also an inn and a few restaurants and grocery stores located in the Zuni MainStreet District.

Map 1. Zuni MainStreet District and the Intersecting Census Tract



University of New Mexico, Resource Geographic Information System, Digital Ortho-photography (2011), Department of Commerce, Census Bureau, TIGER/Line Shapefiles, New Mexico Economic Development Department, New Mexico MainStreet Program.

Map 2. Ariel View of the Zuni MainStreet District



Google earth (2013) and New Mexico Economic Development Department, New Mexico MainStreet Program.

Demographics

Population[1]

As seen in **Table A1** in the Appendix, as of the last Census, Zuni essentially saw no population growth between 2000 and 2010 (.16%). This is in relationship to slow growth in the State overall over the same period (1.24%) and slightly negative population growth in McKinley County (-.45%). Within the Reservation, the Village of Zuni saw slightly negative growth (-.54%), while Black Rock saw a mirrored gain (.55%). The stagnation in population growth on the Reservation is likely due to mechanical and not natural influences – i.e., the ratio of births to deaths is not accounting for Zuni's stagnant population so much as a loss of population to other locations outside Zuni and McKinley County and potentially outside of New Mexico. There was a 28% growth for Pueblo Indians in United States; over the same time period, New Mexico saw a 1.8% growth rate for Pueblo Indians. This is likely due to outmigration of Pueblo peoples from New Mexico. The average family size on the Zuni Reservation is 7.35; this is decidedly larger than in the County (5.21), State (3.27), or among other Pueblos in New Mexico.

[1] See **Table A1** in the Appendix.

Race/Ethnicity[2]

95.7% of those living on the Zuni Reservation are of American Indian identity. 97.9% of those living within the MainStreet District are of Native identity, and so are 97.1% of those living in the Zuni CDP. Only 75.5% of those living in Black Rock identify as Native American – nearly 23% of the population in Black Rock identifies as White, and nearly all of this population identifies as White alone and non-Hispanic. 2.4% of the population of the Reservation overall identify as White. .9% identify as some other race. 75.5% of the population of McKinley County identifies as Native American. Those who identify as Navajo make up 56.9% of the County and 75.9% of the Native American population in the County. "Pueblo" Indians make up 14.5% of the county and 20.2% of the Native American population within the County. More than 35 other tribal groups are represented in McKinley County according to the Census Bureau, and 6% of Native respondents did not respond to questions about tribal affiliation. In New Mexico overall, Native Americans make up only 9.2% of the population and more than 50 tribal groups are represented. 10.3% of the County identifies as White Alone, Not Hispanic (compared to 40.5% State-wide) and 13.6% of the County identifies as Hispanic, of any race (compared to 28.6% in the State overall).

Age

Zuni's population is decidedly younger than New Mexico's overall. The median age on the Reservation is 31, compared to 36.7 for New Mexico overall. Zuni tracks similarly to McKinley County where the median age is 30.7. The Zuni CDP tracks similarly as well with a median age of 32. Black Rock, however, has a drastically lower median age of 24.5. This is likely due to the number of young families and medical professionals located in Black Rock.

Education[3]

Educational attainment in Zuni and in McKinley County is lower than in New Mexico overall. Nearly a quarter (23.7%) of all those living on the Zuni Reservation over the age 25 have not finished high school, and 28.9% of those in the County have not completed high school, in comparison to 16.6% across the State. Numbers are similar for the Zuni CDP, where 24.4% of the population does not have a high school diploma or equivalent; however, numbers in Black Rock are quite different, where only 8.9% of the population lacks a high school diploma or equivalent. This is, once again, likely primarily explained by the location of the hospital and a large portion of its workforce in Black Rock. The same trend is seen at the upper end of educational attainment. Only 8% of those living on the Zuni Reservation have attained a bachelor's degree or a higher degree, compared to 12.2% in McKinley County and 25.6% of the population of New Mexico. Once again, the trend in Black Rock is quite different where 26.6% of the population has attained a bachelor's degree or higher.

The percentage of the population living on the Reservation enrolled in college is lower than the State-wide numbers, despite the proximity of the Zuni and Gallup branches of the University of New Mexico. On the Reservation, only 4% of the population is estimated to be enrolled in higher education. 5.6 of McKinley County is enrolled in college or graduate school. These are in comparison to the State-wide

[2] See **Table A1**
[3] See **Table A3** in the Appendix.

numbers where we see an estimated 8% of the population enrolled in college or graduate school. Further, when one looks only at the Zuni CDP, enrollment numbers are even lower – 3.7% of the population is enrolled in higher education, compared to 6% in Black Rock.

For those 18 to 24 years of age, 33.4 % of Zuni Pueblo residents and 36% of those living on the Zuni Reservation completed a high school degree or equivalent. This is higher than the State at 28.8% and on par with McKinley County at 33.1%; however, educational attainment for people 18 to 24 years of age is significantly lower than older age groups in these areas. For example, for those 25 to 34 years old, 72.7% of people living in the Zuni Pueblo and 74.5% of those living in the Zuni Reservation have a high school degree or equivalent. 72.1% of Pueblo residents and 76.4% of Reservation residents between the ages of 35 to 44 have high school graduate degrees or equivalent. Among 45 to 64 year olds, 83.3% of Pueblo residents and 82.8% of Reservation residents have high school diplomas or equivalents. There is a decline in the high school graduation rates among adults 65 and older; however, at 58.7% for the Pueblo and 55.1% for the Reservation these are still higher than rates for those aged 18 to 24 years. This trend also can be seen at the State level, and it is unclear as to whether more educated adults are moving to New Mexico later in life, educational attainment is falling from generation to generation, or if older adults are returning to school.

Children between the ages of 3 and 4 are enrolled in preschool at a relatively low rate; however, at 1.2%, the Reservation is on par with the State's rate of 1.5%. Black Rock has a slightly higher percentage of young students enrolled at 1.7% and McKinley County sits with 2.0% of little ones attending school. These small percentages may help to illuminate Zuni's performance on standardized tests. Reading, math and science test scores show Zuni's students lagging behind students in the State in all three areas. 31.5% of 4th graders are proficient and above in reading, compared to 45.7% of the State. 17.6% of 4th graders are proficient or above in Math compared to 45.4% of the State. Science holds the same story with 31.5% of Zuni 4th graders scoring proficient or above compared to the State at 53%. As seen in **Table 1** below, this gap widens in eighth grade and continues into high school. Zuni eighth graders are proficient in reading at 29.3% and in math at 7.9% compared to McKinley County at 47.4% (reading) and 35.4% (math) and the State at 60.2% (reading) and 42.2% (math). High school juniors appear to be falling behind McKinley County and New Mexico with only 17% being proficient in math compared to 42.8% for the County and 42% for the State. Following the same trend, 34% of high school juniors in Zuni are proficient in reading compared to 44.6% for the County and 55.5% for the State. It is worth noting that 98.5% of Zuni students participating in the tests reported being "English Language Learners" meaning that English is not their first language. This could be contributing to such low reading scores across the grade levels.

Table 1. Reading, Math, and Science Proficiency for 4th, 8th, and 11th Graders

	ZUNI			MCKINLEY COUNTY			NEW MEXICO		
	Proficient and Above			Proficient and Above			Proficient and Above		
Grade	**Reading**	**Math**	**Science**	**Reading**	**Math**	**Science**	**Reading**	**Math**	**Science**
4	31.5%	17.6%	31.5%	26.1%	31.5%	28.9%	45.7%	45.4%	53.0%
8	29.3%	7.9%	na	47.4%	35.4%	na	60.2%	42.2%	na
H3	34.0%	17.0%	9.8%	44.6%	42.8%	20.4%	55.5%	42.0%	39.9%
Districtwide				**Countywide**			**Statewide**		

Source: New Mexico Public Education Department & National Center for Education Statistics, 2012-2013

As seen in **Table 2**, among New Mexico's Pueblos (excluding Pojoaque for which comparable data was not available), Zuni's educational attainment numbers are relatively low. Zuni is fifth from the bottom of the list of New Mexico's Pueblos when we look at high school graduation rates and fourth from the bottom when we look at college graduation rates.

Table 2. Educational Attainment for Pueblos in New Mexico

New Mexico Pueblo	High School Graduate or Higher (%)	College Graduate or Higher (%)
Acoma	86.6	4.4
Cochiti	81.9	27.2
Isleta	87.5	11.1
Jemez	86.4	9.7
Laguna	88.4	11.2
Nambe	85.6	25.9
Ohkay Owingeh	74	10
Picuris	77.6	15
Pojoaque		
San Felipe	78.8	9.6
San Ildefonso	86.9	22.4
Sandia	74.7	9.9
Santa Ana	90	11.7
Santa Clara	80	18.6
Santo Domingo	70	6
Taos	85.8	28.1
Tesuque	75	24.1
Zia	77	4.1
Zuni	76.9	7.9

Source: US Census Bureau, American Community Survey 5-Year Estimates, 2008-2012

Income

The median household income for the Zuni Reservation, according to the Census Bureau, is $30,250. In McKinley County, this number is slightly higher at $30,780. Both of these numbers are notably lower than the $44,886 for the State. If one looks at per capita numbers, the difference is more drastic – the median per capita income in Zuni is $10,199. In McKinley its $13,445 and in the State it's $23,749 –this suggests Zuni households are more likely to rely on more family members to bring income into the household.

Zuni also does not compare well with other pueblos in New Mexico, ranking 18th of the 19 Pueblos in both median household income and per capita income, followed by Acoma. **See Table 3** below.

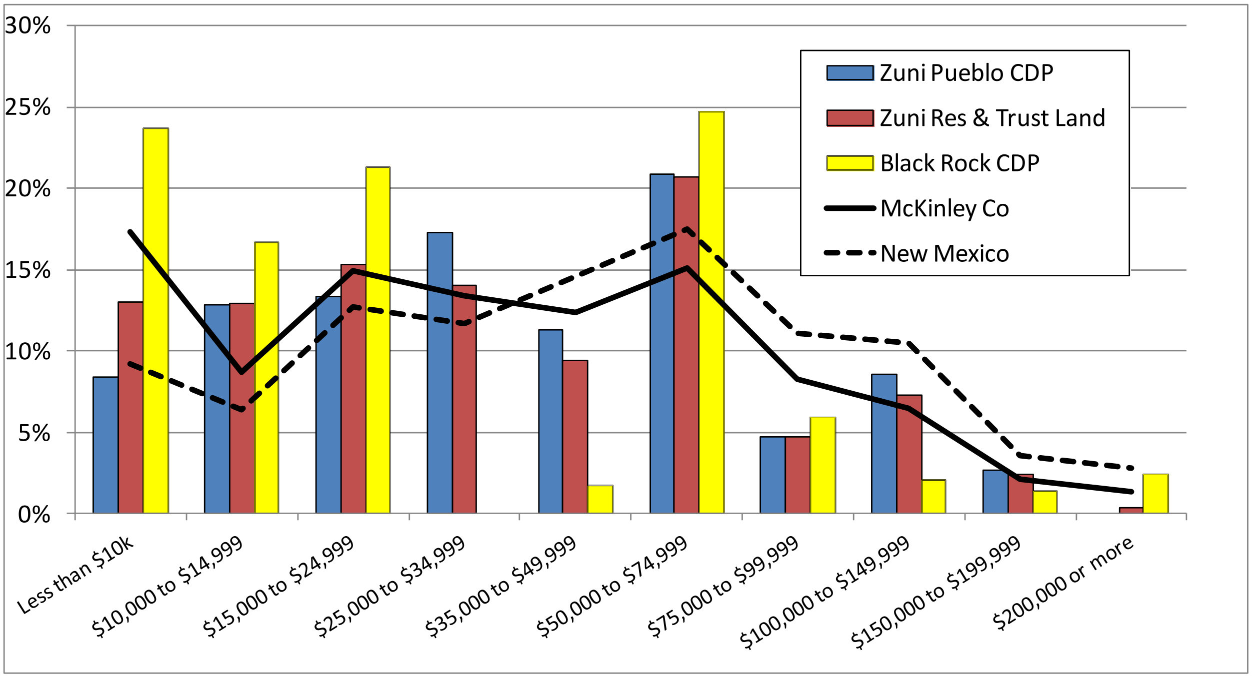
Table 3. Median Household and Per Capita Income for NM Pueblos

New Mexico Pueblo	Median Household Income (dollars)	Per Capita Income (dollars)
Pueblo of Pojoaque and Off-Reservation Trust Land, NM	54,087	28,165
San Ildefonso Pueblo and Off-Reservation Trust Land, NM	50,435	25,675
Nambe Pueblo and Off-Reservation Trust Land, NM	47,717	25,577
Jemez Pueblo, NM	46,989	23,388
Santa Ana Pueblo, NM	46,375	22,345
San Felipe Pueblo, NM	45,859	22,046
Pueblo de Cochiti, NM	45,565	21,332
Santa Clara Pueblo, NM	41,382	18,064
Ohkay Owingeh, NM	40,503	17,945
Santo Domingo Pueblo, NM	39,286	17,078
Taos Pueblo and Off-Reservation Trust Land, NM	39,167	15,825
Isleta Pueblo, NM	39,160	15,739
Sandia Pueblo, NM	38,710	15,292
Tesuque Pueblo and Off-Reservation Trust Land, NM	37,381	14,573
Laguna Pueblo and Off-Reservation Trust Land, NM	34,063	12,640
Zia Pueblo and Off-Reservation Trust Land, NM	31,563	12,509
Picuris Pueblo, NM	31,154	10,204
Zuni Reservation and Off-Reservation Trust Land, NM--AZ	30,250	10,199
Acoma Pueblo and Off-Reservation Trust Land, NM	27,938	10,188

Source: US Census Bureau, American Community Survey 5-Year Estimates, 2008-2012

As seen in **Figure 1**, 12% of families on the Reservation and 12.8% of the population in McKinley live on less than $10,000 a year. This is roughly twice the percentage of families living on less than $10,000 a year in the State overall where 6.3% of families live on $10,000 a year. Interestingly, the largest income bracket among families living on the Zuni Reservation is between $50,000 and $75,000 – 25.1% of families in Zuni have total incomes in this range – in comparison to 17% of the county and 18.7% of the state. 45.8% of families state-wide have total earnings above this 22.1% of the population of McKinley, and 13.4% of the population of Zuni.

Figure 1. **Distribution of Income, Zuni Pueblo CDP, Zuni Res and Trust Lands, Black Rock CDP, McKinley County and New Mexico**



Source: US Census Bureau, American Community Survey 5-Year Estimates, 2008-2012

The percentage of families living on less than $10,000 a year is relatively high compared to New Mexico's other Pueblos as well – Zuni and Picuris have the highest percentage of families living in this income bracket among all 19 Pueblos. See **Table 4** below for further discussion.

Table 4. Households Living on Less Than $10,000 a Year by Pueblo

New Mexico Pueblo	Percentage of Households Earning Less Than $10,000 Annually
Tesuque Pueblo and Off-Reservation Trust Land, NM	5.0%
Nambe Pueblo and Off-Reservation Trust Land, NM	6.2%
San Ildefonso Pueblo and Off-Reservation Trust Land, NM	6.8%
Pueblo of Pojoaque and Off-Reservation Trust Land, NM	7.4%
Jemez Pueblo, NM	7.7%
Santa Ana Pueblo, NM	8.8%
Pueblo de Cochiti, NM	9.0%
San Felipe Pueblo, NM	9.6%
Laguna Pueblo and Off-Reservation Trust Land, NM	10.0%
Taos Pueblo and Off-Reservation Trust Land, NM	10.2%
Sandia Pueblo, NM	11.3%
Acoma Pueblo and Off-Reservation Trust Land, NM	11.6%
Santa Clara Pueblo, NM	11.9%
Santo Domingo Pueblo, NM	11.9%
Isleta Pueblo, NM	12.0%
Ohkay Owingeh, NM	12.0%
Zia Pueblo and Off-Reservation Trust Land, NM	12.4%
Zuni Reservation and Off-Reservation Trust Land, NM--AZ	13.0%
Picuris Pueblo, NM	13.0%

Source: US Census Bureau, American Community Survey 5-Year Estimates, 2008-2012

15.5% of the population of the Zuni Reservation has retirement income, a slightly lower percentage than in the County or State where the numbers are 16.7% and 19.1% respectively. Retirement income among those living on the Zuni Reservation tends to be lower than in the State overall. On the Reservation, the mean retirement income is $18,240, compared to $25,768 in the State overall and $17,904 for the County. Retirement income in the Zuni CDP, which includes the Middle Village is even lower at $14,234.

According to the Census Bureau, 26.8% of those on the Zuni Reservation work primarily at home. This is far higher than the estimate for McKinley County or for New Mexico overall. In McKinley, 10.1% works primarily from home and in the State overall, only 4.9% of the population works from home.

Poverty

Over a third, 36.8%, of those living on the Zuni Reservation live below the federally defined poverty line. This is slightly higher than McKinley County where 33.6% of the population lives below poverty and is approaching twice the percentage of people living in poverty below the poverty line in the State (19.5%)

Just over half of the children in Zuni live below the poverty line (51.6%). 40.3% of those over the age of 65 on the Zuni Reservation live below poverty. In a slight reverse of State and national trends, women living on the Zuni Reservation are slightly less likely to live below the poverty line than men – 38%

compared to 40.6%. 40.3% of those over the age of 65 on the Reservation live below the poverty line. This is higher than in McKinley County where 32.5% of the population over 65 lives below the poverty line and much higher than in the State, where 12.2% of the population lives below the poverty line. 40.3% of those over the age of 65 on the Reservation live below the poverty line. This is higher than in McKinley County where 32.5% of the population over 65 lives below the poverty line and much higher than in the State, where 12.2% of the population lives below the poverty line.

Educational attainment, as elsewhere, is a strong indicator of poverty on the Zuni Reservation, with education having a strongly ameliorative effect on poverty. As seen in **Table 5**, among those living on the Zuni Reservation who have not completed high school, the poverty rate is 58.6. Among those with a high school diploma or equivalent, the poverty rate drops by nearly 20 points to 39.1%. Among those who have attended 'some college' but who have not received a bachelor's degree, the poverty rate drops another ten points to 19.1%. And finally, with a bachelor's degree or higher, the poverty rate drops another ten points to 11.8%. Despite the poverty rate being generally higher, the effects of educational attainment in Zuni track relatively similarly to those in the State overall with a slight exception – 'some college' has a stronger effect on poverty in Zuni than it does in the State – statewide, 'some college' only decreases the percentage of people living in poverty by ten points whereas in Zuni, among those with 'some college' the poverty rate decreases by twenty points. Further, an actual college degree is not as helpful in Zuni as it is in the State overall –the percentage of those living below the poverty rate decreases by 7.2 points between those with 'some college' and those with college degrees – whereas statewide, the difference in the poverty rate between these two groups is 13.1 points.

Table 5. Poverty Rate by Educational Attainment for the Zuni Reservation and New Mexico

	New Mexico	**Zuni Reservation**
Educational Attainment	Poverty Rate	Poverty Rate
Did Not Complete High School	47.3%	58.6%
Received High School Diploma or Equivalent	29.5%	39.1%
Attended 'Some College', No Bachelor Degree	18.9%	19.1%
Received Bachelor Degree or Higher	5.8%	11.8%

Source: US Census Bureau, American Community Survey 5-Year Estimates, 2008-2012

Public Assistance

Those living on the Zuni Reservation are three times as likely to be receiving Supplemental Security Income (SSI) as those living state-wide and twice as likely as those living in McKinley County to receive SSI. Zunis are twice as likely to receive SNAP benefits (formerly known as food stamps) than the rest of the state. Over a quarter of those living on the Reservation receives SNAP benefits in comparison to 17% of McKinley and 12.7% of the State overall. However, those living in Zuni are no more likely to receive Cash Public Assistance Income than those in the rest of the State – 2.1% of those living on the Reservation receive assistance in comparison to 2.7% State-wide and 4.5% of McKinley County, suggesting the potential need to do more outreach related to this program.

Housing[4]

The average household size in Zuni is 6.74 (see Table A1).

77.5% of the housing in Zuni is located in the Zuni CDP and 16.5% is in Black Rock. Only 6% of the housing on the Reservation is estimated to exist outside these areas.

16.7% of the housing on the Zuni Reservation is estimated to be vacant. The percentage of vacant housing units is similar to that found in the state overall where 15.2% of housing units are vacant, but the Reservation has roughly half the vacancy rate of McKinley County where 32.2% of housing is vacant. Vacancy rates are higher in Black Rock (22%) than in the rest of the Reservation.

56.5% of the housing on the Reservation is made up of single housing units. 24.8% is estimated to be in mobile homes. The county is more likely to have single attached units (66%), but nearly equally likely to have mobile homes (23.2%). This is in comparison to 64% of the homes state-wide being single detached units and 16.6% of homes being mobile homes.

As of 2012, the Census Bureau estimates no housing had been built in Zuni since 2010. Construction trends on the Reservation overall have tracked similarly to the state. In both cases, roughly one fifth of housing was built before 1970 (30.4% for the State and 31.8% for the Zuni Reservation). The slight majority of housing was built between 1970 and 1999. Since 2000, construction has tapered off more in Zuni than Statewide. Across New Mexico, 15.5% of the housing was built since 2000 in comparison to 10.8% on the Zuni Reservation. Black Rock has a rather different development history. Roughly 30% of the housing was built before 1970 with construction beginning in the 50's – there is no housing recorded by the Census Bureau in Black Rock built before this time. Roughly 50% of the housing stock in Black Rock was built between 1970 and 1999 – however very few of the houses in Black Rock were built in the 70's (5.4%) and 31% were built in the 80's.

People living on the Zuni Reservation are likely to have a longer tenure in their homes than people state-wide. 10.6% of the population moved into their homes before 1969, compared to 4.4% State-wide and 6.5% in McKinley County. 37.3% of people living on the Zuni Reservation moved into their homes before 1990, compared to 20% state-wide. 33.6% of McKinley County residents have lived in their homes since before 1990. Black Rock is the exception, where only 3.5% of the population moved into their homes before 1989. Black Rock development also strongly colors more current numbers. On the Reservation overall, 39.4% of the population moved into their homes since 2000 (compared to 62.3% in the State and 42.8% in McKinley County). However, in the CDP, 29.5% of the population has moved into their homes in this time in comparison to 80.5% of Black Rock.

Homes on the Zuni Reservation are more likely to be built to serve larger families. Nonetheless, Zuni homes are likely to have more occupants per room than in the rest of the state and to have a slightly higher number of occupants per room than the State overall. 44.5% of homes in Zuni have four or more bedrooms in comparison to 15% of homes in the State and 15.8% of the homes in McKinley County. Newer homes on the Reservation, it seems, may be less likely to be built as extended homes and for

[4] See **Tables A4** & **A5** in Appendix.

larger families. In the Zuni CDP, nearly half, or 49.6% of homes have four or more bedrooms – however in Black Rock, 34.5% of homes are equipped with four bedrooms and none of the homes have five or more bedrooms. As new housing stock is added, research should be done in order to determine if these smaller homes are serving the needs of Zuni's population. The numbers for occupants per room in Zuni are high with 17.5% of housing units having more than one occupant per room – in comparison to 3.4% of homes in the state and 12.4% of homes in the County. Indeed, this highly dense living is somewhat more likely to be seen in Black Rock where the newer and smaller housing is to be found – 21.6% of houses have more than one occupant per room in Black Rock in comparison to 17.6% of houses in the Zuni CDP.

70.2% of houses on the Zuni Reservation are heated primarily with wood, compared to 36.3% in McKinley County and 6.6% of New Mexico overall. The numbers are slightly higher in the Zuni CDP where 72.6% of homes are estimated to be heated with wood and decidedly lower in Black Rock where 50.5% of houses are estimated to be heated with wood.

5.8% of homes on the Reservation do not have telephone service in comparison to 4.7% in the state. Telephone service is far more likely to be lacking in Black Rock than in the Pueblo area – 13.9% of homes in Black Rock do not have telephone service in comparison to 3.4% in the Pueblo. The Zuni Reservation is doing far better than the County where 25% of the homes don't have phone service.

12% of houses do not have a vehicle available – slightly lower than in McKinley County where 13.5% of houses don't have a vehicle available and 5.7% of houses in the state don't have access to a vehicle available.

Language

Zuni is a strongly bilingual community. The Zuni Pueblo retains its traditional language. 85.6% of the population on the Zuni Reservation speaks a language other than English at home. By this estimate, Zuni has the third highest percentage of Native language speakers of New Mexico's Pueblos (among those for which comparable data was available), following only Santo Domingo and Jemez Pueblos (91% and 90.1%, respectively). This is in comparison to 56.6% of the population in McKinley County and 36% in New Mexico overall. Of those who speak a language other than English at home, 7.7% speak English less than "very well", slightly better than the County overall where 11.8% of the population speaks English less than "very well". This is, however much higher than in the State overall, where, of those who speak a language other than English at home, only 0.9% speak English less than "very well".

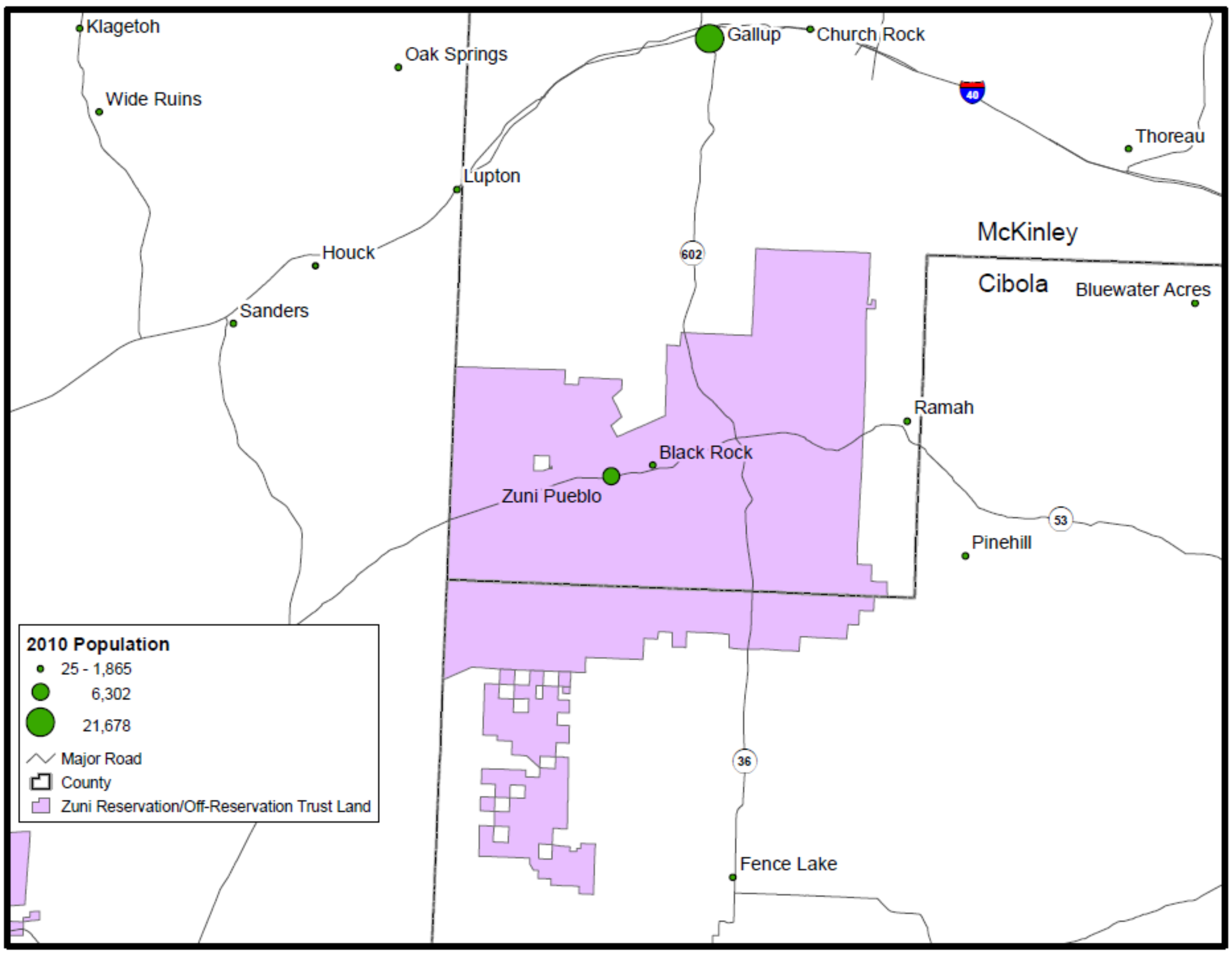
Economy

Employment

McKinley County Employment[5]

The Zuni Reservation and Off-Reservation Trust Lands span parts of both McKinley and Cibola Counties in New Mexico as well as a portion of Arizona (see **Map 3**), but population and economic activity is concentrated in McKinley County and within the Zuni Pueblo Census Designated Place (CDP) and the Black Rock CDP. The best employment data at a local level is usually that for a county.

Map3. Zuni MainStreet District and Nearby Communities



Source: Department of Commerce, Census Bureau, TIGER/Line Shapefiles, Department of Transportation, Federal Highway Administration, National Highway System (2009)

Figure 2 below presents a comparison of total employment growth (month over same month a year ago) in McKinley County, New Mexico and the US, quarterly from the first quarter of 2002 through the

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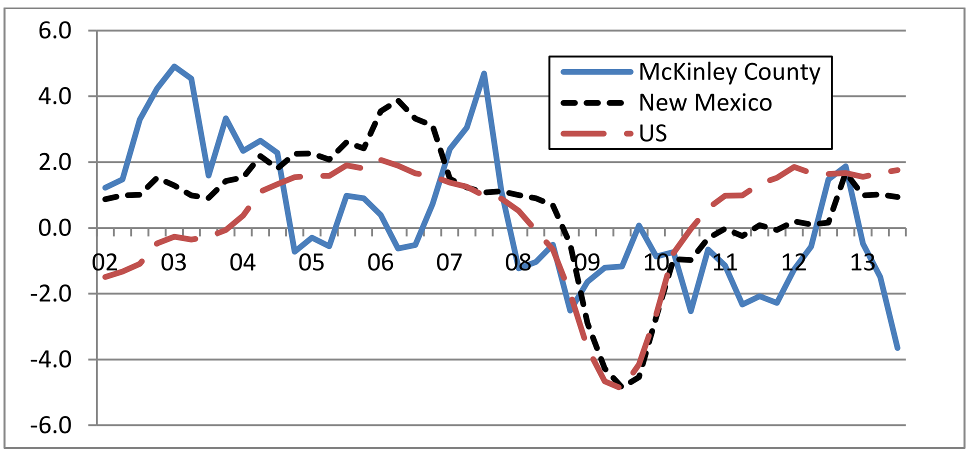
[5] See Appendix Tables A7

third quarter of 2013. McKinley County has a much smaller employment base, so its path over time is subject to much larger swings as employers come and go, expand and shrink. The first observation might be that McKinley County seems to dance to the beat of a very different drummer than does either the State or the US. Job growth in McKinley was strong coming out of the 2001 recession but the economy saw job losses mid-decade just as the rest of the state and the US were gaining momentum. McKinley County began coming back in late 2006 and had its fastest growth in 2007 before succumbing as did New Mexico and the US to the Great Recession. The recession in McKinley County was shallower but year-over-year declines in employment of 2% continued off and on through the first half of 2012 after which the economy seemed briefly to rebound. Since the beginning of 2013, the McKinley County economy has been on the skids, with year-on-year job declines reaching over 4% in the final quarter. The weakness is broad-based, with the major job losses in mining, construction, transportation and warehousing, healthcare, and social assistance and government, particularly federal government.

Figure 2. Covered Nonfarm Employment Growth Year on Year, McKinley County, New Mexico and US, Quarterly, 2002-2013



Source: US Bureau of Labor Statistics, *Quarterly Census for Employment and Wages*

Table A6 of the Appendix reports the industry detail for McKinley County from 2001 to 2012. As can be seen from the table, major industries are local government, including tribal employment, which accounted for 4,300, or 20.5% of total employment in 2012; health care and social assistance (private only) which had just under 3,400 employees (almost 16%); retail trade, with 3,200 workers (15%); accommodations and food service, 2,700 employees (12.5%); and federal government, 2,600 jobs (12.4%). Employment in health care services has grown the fastest—from rom under 1,900 employees in 2001 to 3,400 in 2012, for an annual rate of 5.4%. Another major source of job gains over the period was accommodations and food services which picked up almost 400 jobs, growing at an annual rate of 1.5%. The mining industry (coal), which accounted for 700, or over 5%, of private sector jobs in 2002, was down to 121 jobs in 2012. Construction employment rose from a low of just under 500 jobs in 2002 to peak at over 1,000 jobs in 2007, sliding back toward 600 in 2011 and 2012. Manufacturing employment, which averaged 534 in 2001 peaked at slightly more than 700 jobs in 2004 and 2005, but was down to 531 in 2011 and 2012.

Employment on the Zuni Reservation and Off-Reservation Trust Lands and in the Zuni MainStreet District[6]

Table A7 of the Appendix presents figures on employment in the MainStreet district and on the Zuni Reservation and off-Reservation Trust Lands and makes comparisons with comparable data for McKinley County and New Mexico. In all cases the major underlying source of the data is the Quarterly Census of Employment and Wages. Detail on Zuni MainStreet, the Zuni CDP, Black Rock CDP and the Zuni Reservation is available through a special mapping tool that is a joint project of the Census Bureau and the Bureau of Labor Statistics: The Longitudinal Employer-Household Dynamics (LEHD) application. Unfortunately, the data for the smaller geographies in all cases appear to understate significantly actual employment, requiring that the data be supplemented from other sources. Most of the figures for government employments are distributed across the relevant NAICS[7] codes, so some sectors, like educational services, include public school teachers and other employees. BBER did a small survey of private employers in the MainStreet District and combined with data from Dun and Bradstreet and the LEHD was able to identify some 309 employees, including federal, primarily BIA and post office, and tribal government. Estimates for tribal government and for public schools are difficult for small geographies because the data sources frequently report for many locations at a single address. For the Zuni Reservation as a whole, the estimates from various sources suggest total employment in 2011 of between 1,400 and 1,500.

Government is the largest employer on the Zuni Reservation. Tribal government employment is estimated at 387, and this figure may not include all the tribal enterprises. Health care and social assistance probably comes next and includes the Zuni Pueblo IHS hospital in Black Rock as well as Zuni Community Health Services and Zuni Home Health. Educational services is next, reflecting primarily the public schools, although figures are included the Mission school. The Federal government's presence includes the IHS facility but also the Post Office and the Bureau of Indian Affairs. The Zuni Housing Authority is a contractor to the federal government. Trade and accommodation and food services are small but important sectors.

Figure 3 charts the total jobs in the Zuni Reservation from 2002 to 2011 as reflected in the Census Bureau's Longitudinal Employment Household Dynamics (LEHD) data. While the data are the best historical series available, BBER has numerous concerns about the estimates. **Table A8** in the Appendix reports the details by sector on the LEHD historical series for the Zuni Reservation. The figures, from LEHD, do not square with those in a proprietary database, National Establishment Time-Series (NETS) Database©, which is compiled from Dun and Bradstreet data[8], although the NETS data for many

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[6] See Tables A7, 8 and 9

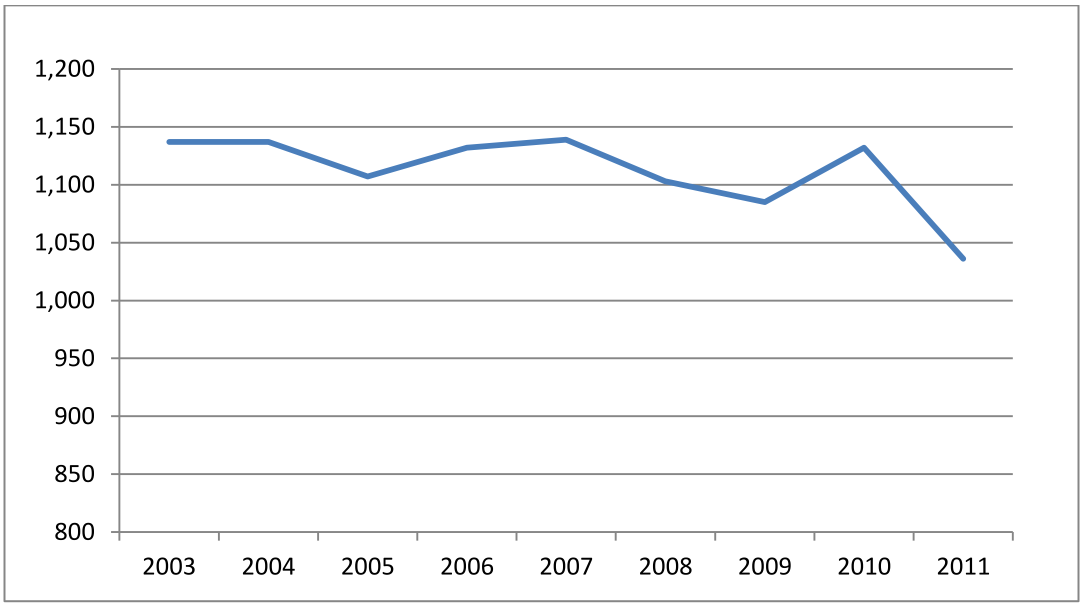
[7] NAICS is the acronym for the North American Industry Classification System. This system of codes is used by used by Federal statistical agencies in classifying business establishments.

[8] Donald W.Walls compiles the database which is widely used for regional studies. Unfortunately, one has to add Walmart to the retail sector since the location for this business in the database is outside the city limits. Adding Walmart produces a total of 670 for 2011, but this total includes a number of very small retail businesses operated

businesses appear to not have been updated. The decline in Zuni Reservation employment in 2011 in the LEHD series reflects the inclusion of only 250 education and only 153 health care jobs. Both figures are down considerably from previous years and from what BBER was able to obtain from local sources. BBER is also concerned that the Census data understate employment in the retail sector in particular. Based on our survey and local information, BBER has made a number of adjustments in the estimated 2011 Zuni Reservation employment presented in **Table A7**.

The figures included in the chart and in the tables referenced above only include wage and salary jobs. Not included are the self-employed, who, according to the American Community Survey, account for 14.5% of those residents of the Zuni Reservation who are working.[9]

Figure 3. Jobs on the Zuni Reservation, 2002-11



Source: US Census Bureau, *Longitudinal Employment- Household Dynamics* (LEHD)

Unemployment

The McKinley County **official unemployment rate**, which is estimated monthly and counts only those without a job who are willing and able to work and have actively sought employment within the past 4 weeks, in March 2014 (preliminary), was 9.9%. **Figure 4** below shows the seasonally unadjusted monthly rates of unemployment from January 1990 through the first quarter of 2014. According to this series, the unemployment rate in McKinley County has with rare exception been higher than the average for New Mexico. Note that the gap between the two series has been increasing since around 2010.[10]

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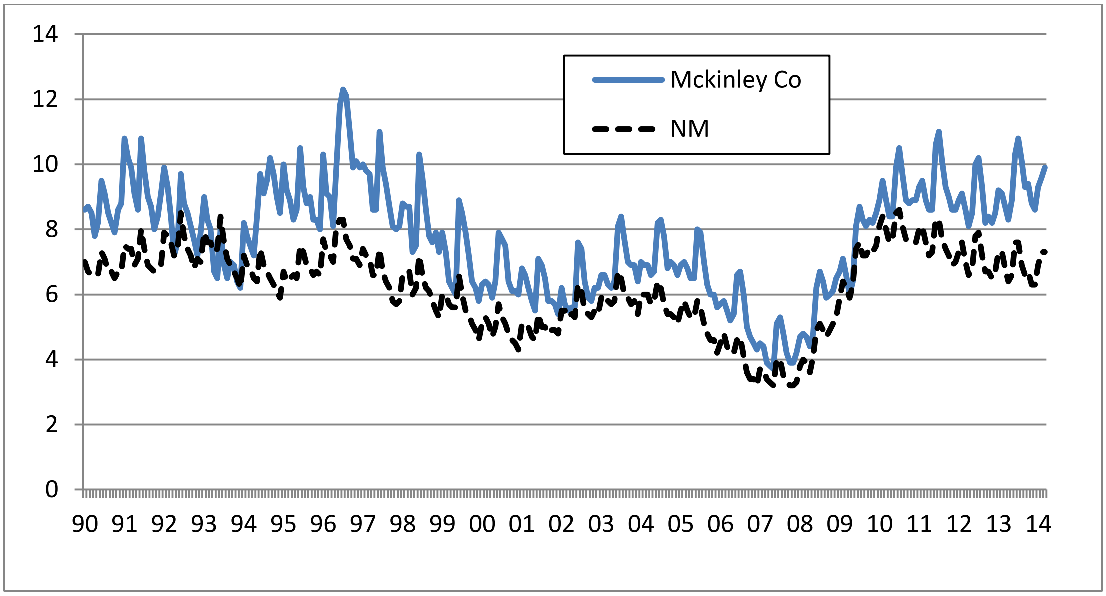
by individual proprietors that may not be included in the QCEW since they have no employees other than the owner.

[9] U.S. Census Bureau, 2008-12 American Community Survey2

[10] The American Community Survey reports figures on employment and unemployment for Belen, the county and the state, but the figures are not comparable even on an annual basis when available for the geography in question.

Figure 4. **Official Unemployment Rates, McKinley County and New Mexico, Monthly, Jan. 1990 through Mar. 2014, Not Seasonally Adjusted**



Source: US Bureau of Labor Statistics, *Local Area Unemployment Statistics*, BBER calculations and graph.

Zuni Workers

Labor force and unemployment

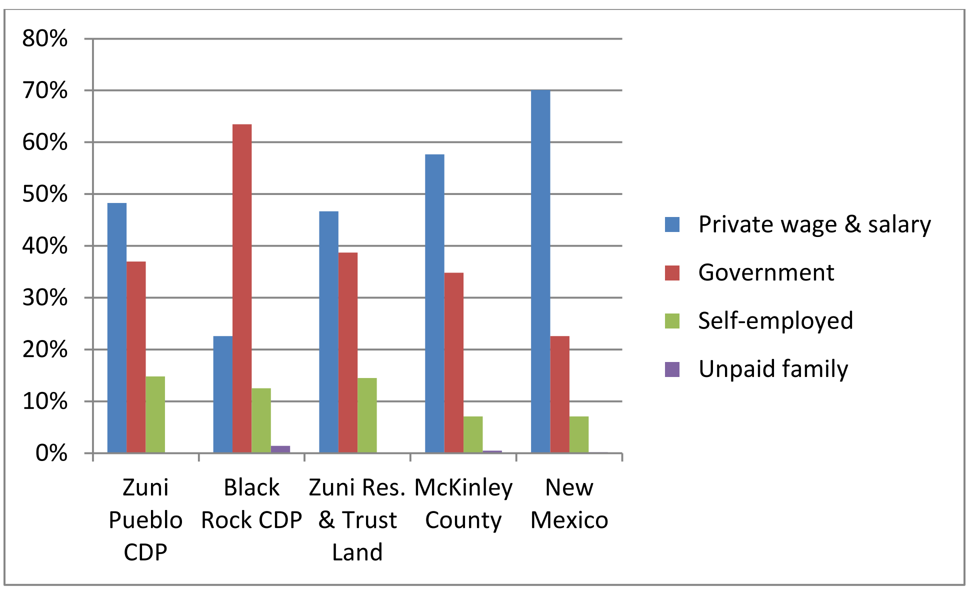
The Bureau of Labor and Statistics does not provide official estimates of the labor force and unemployment for Zuni geography. Estimates are available from the American Community Survey but are not comparable with BLS data. In general, the ACS data will show higher rates of unemployment than the official BLS counts. **Table A7** in the Appendix presents data from the American Community Survey 2008-2012 on the employment of people living in Zuni Pueblo, in Black Rock and more generally on the Zuni Reservation and makes comparisons with McKinley County and New Mexico. On average between 2008 and 2012, about 53% of those 16 and over living in Zuni Pueblo and on the Reservation and about 60% of those living in Black Rock were in the civilian labor force. About 50% of those over 16 in Zuni Pueblo, 49% across the Reservation, and 47% in Black Rock were employed. These figures compare favorably with McKinley County where 51% were in the labor force and 45% were employed but less favorably with the state, where 61% were in the labor force and 55% were employed. Average unemployment rates over the 5 years according to ACS were respectively, 7.0% in Zuni Pueblo, 20.6% in Black Rock, and 8.1% across the Reservation, versus 11.8% in McKinley County as a whole and 9.1% in

New Mexico.[11] It is interesting that women 16 and older had higher rates both of labor force participation and of employment in Zuni Pueblo and on the Reservation than did men. Despite this higher involvement of women in the labor force, a smaller percentage of children under 6 in both geographies had all parents in the labor force.

Class of Worker

Figure 4 presents data for the different geographies on class of worker for the civilian population 16 and over. The differences are striking. Just under half (48%) of the workers in Zuni Pueblo were private wage and salary workers versus less than a quarter (23%) in Black Rock, with the percentage across the Reservation at 47%. This contrasts with 58% for McKinley County and 70% for New Mexico. Compared with the State as a whole, where less than 23% worked for the government, a much larger proportion of workers in Zuni Pueblo (37%), in Black Rock (64%), and across the Reservation (39%) were employed by the government. The percentage of government workers in McKinley County was also relatively high at 35%. A higher percentage of Zuni workers are self-employed – 15% in Zuni Pueblo, 13% in Black Rock and 15% across the Reservation – versus 7% in both McKinley County and New Mexico. Reported unpaid family workers are in all cases 0.1% of less.

Figure 4. Class of Worker, Zuni Pueblo CDP, Black Rock CDP, Zuni Reservation, McKinley County, and New Mexico, Average Percentages, 2008-2012



Source of data: US Census Bureau, American Community Survey, 2008-2012

[11] The American Community Survey reports figures on employment and unemployment for the CDPs, the Reservation, the county and the state, but the figures are not comparable even on an annual basis when available with the official unemployment rates published by the Bureau of Labor and Statistics (BLS). The BLS figures are the product of a joint effort between BLS and the Census Bureau's Current Population Survey. The survey instrument is much more detailed and probing than the questions asked in the ACS and the criteria used to classify someone as unemployed is stringent: they must be available and ready to work and have actively sought employment in the past 4 weeks.

Where People Work

In terms of where people worked, the data on commuting to work from the ACS are of interest. Over 70% of those living in the pueblo or on the Reservation commuted by car, truck or van, with 90% driving alone, while 62% of those in Black Rock drove with a very high percentage (17%) who walked or got there by some other means. The figures on driving times are lower than those for both McKinley County (84%) and the state (90%). What makes the difference is the larger percentage of workers reporting that they worked at home: 27% in the case of both the Zuni Pueblo CDC and the Reservation and 22% for Black Rock versus 10% for McKinley County and 5% for New Mexico. The mean travel time to work was 17 minutes for the Pueblo and the Reservation and under 13 for Black Rock, versus 22 minutes for McKinley County and New Mexico. (**Map 4** under Trade Area below indicates driving times from Zuni Pueblo.)

The data on commute times are somewhat at odds with other data on where people work, specifically the LEHD On-the-Map data. According to the work destination report run for the Zuni Reservation and Trust Lands, in 2011, Gallup was the leading work destination for people living on the Reservation. Gallup accounted for 780 of jobs that employed people on the Reservation, and 742 people commuted from the Reservation to Gallup for their primary job. More surprising was Albuquerque's listing as a source of 309 jobs for people from the Reservation, with 285 having their primary employment in Albuquerque, and Farmington credited as a source of 206 jobs, 200 of which were primary jobs for workers from the Reservation. Gallup is close; Albuquerque and Farmington are each some 150 miles away – hardly a 17 minute commute. BBER suspects many or most of these workers may indeed work in Albuquerque and Farmington but they probably also live there only during the week, viewing the Reservation as their home. Other communities showing a relatively large number of jobs for workers from the Reservation: St. Michaels CDP in Arizona (93); Grants, NM (44), Fort Defiance, AZ (46), Santa Fe (32), Zuni Pueblo (27), and Ramah CDP (20).

Using the 5-year ACS data, BBER calculated location quotients (Table A12) for the industries in which residents of Zuni work, including those who commute to other communities for work. The analysis provides insights into the strengths among the local workforce. In each case the concentration of workers within a particular industry (percent of local workers in that industry) is compared with the percent for the same industry for workers in McKinley County and for workers within the state of New Mexico. Thus, for example, the location quotients of 1.8 and above indicate that relatively more Zuni residents – in the Zuni CDP, in the Blackrock CDP, and on the Reservation -- are employed in agriculture, forestry, fishing or mining. Manufacturing similarly has very high location quotients for all Zuni geographies compared with the County and also the State, but in this instance relatively more McKinley county residents are in the manufacturing industry than is true statewide. The ACS survey that generated these industry responses asks specifically only about manufacturing, retail and wholesale trade, while providing the option to name another industry. BBER suspects that the high numbers for manufacturing on the Zuni Reservation and in McKinley County relate to jewelry making and other artisan production.

Relatively more Zuni CDP residents are also employed in retail trade than is true in either the county or the state. This may be capturing some Zuni residents who sell their own work. A very small percentage of Blackrock residents are employed in retail. By contrast, Blackrock has a relatively high percent employed in finance and real estate. The location quotients for education and health care services are greater than one for Zuni Pueblo and the Reservation as compared with both McKinley County and the State. Despite the location of the IHS hospital in Black Rock, relatively fewer residents there indicated that they are employed in education and health care services. Black Rock, however, has a huge concentration in Public Administration, which could be federal, state, or local and could well include the Bureau of Indian Affairs. Given the way the question was asked, BBER believes a number of those employed at the IHS hospital may have reported their industry as “public administration” and not health care.

Occupations

BBER calculated location quotients for occupations (OLQs) held by working people (Table A13 from the different geographies to better understand the skill sets of the local workforce. In general the occupational locational quotients were low for management, business, science and arts with the exception of business and financial operations which showed up high for the Reservation (1.12) compared to McKinley County but not compared with New Mexico (0.49). Architecture and engineering occupations were strengths for Zuni Pueblo (1.24) and the Reservation (1.15) compared with McKinley County but not New Mexico. McKinley County has a high concentration of health care practitioners and technical workers. Compared with the County then, the location quotients for this class of occupations is low for both the Pueblo and the Reservation, but above 1.0 when compared with the State. However, the strength in both geographies is for health technologists and technicians (e.g., laboratory technicians, dental hygienists, and EMTs) and not for health diagnosing and treating practitioners, like doctors and dentists and nurse practitioners.

Service occupations are a strength for both the Zuni Pueblo and the Reservation. The greatest strength for the Pueblo and the Reservation appears to be in healthcare support occupations (1.27 and 1.17 compared with the County and 1.48 and 1.37 compared with the State), protective support (1.12 and 1.51 County, 1.06 and 1.37, State), firefighting and prevention (1.45 and 2.09, County, and 1.61 and 2.31, State), and food preparation and serving occupations (1.33 and 1.23, County, and 1.78 and 1.65, State). The County, the Reservation and the Pueblo all rank high in personal care and service. Natural resource occupations are a strength for both Zuni geographies (1.76 and 1.61) compared with the County. Construction and extraction occupations are strong both compared with the County and the State. Finally, both areas have exceptionally high occupational quotients for production occupations both as compared to the County (2.17 and 2.22) and to the State (4.98 and 5.08). There are, however, many different types of production workers, from assemblers and fabricators, to food processing, to metal workers, to textile workers and woodworkers, and the data available are not specific. Production occupations on the Reservation may well include artisan production. Indeed, given the high response for manufacturing discussed above, BBER believes that many who indicated a production occupation were in fact involved in artisan production. There is also strength locally for material moving occupations.

Earnings

Table A11 in the Appendix provides a comparison between the average wages paid per sector in 2011 by McKinley County employers with those paid in New Mexico. Overall, the wages paid by McKinley

County employers averaged $32,072 versus $40,032 in New Mexico and were about 20% lower. According to data from the American Community Survey 2008-2012, median earnings of male full time workers living in Zuni Pueblo were $24,032 versus $38,063 in Black Rock and $25,331 across the Reservation. The comparable figure for McKinley County was $33,357, while that for New Mexico was $42,737. Median earnings for female residents who were working full-time was $22,093 for the Pueblo, $32,404 in Black Rock, $23,214 on the Reservation, versus $27,914 in McKinley County and $33,170 in New Mexico.

Tourism

New Construction Activity

New construction activity has been limited on the Zuni Reservation. BBER does not have figures on housing starts and completions, nor on alterations and additions, but between Census 2000 and Census 2010, the Zuni Pueblo CDP had a net gain of 69 housing units, not including mobile homes, while the Black Rock CDP had a net loss of 5 units. Across the Reservation, there was a net gain of 43 housing units, not including mobile homes – a 3% increase over 10 years. McKinley County experienced a net loss of 2% in its built housing stock. The experience in Zuni and in Mckinley County contrasts with the State, where the decade saw close to 118 thousand units added to the stock of housing, not including mobile homes -- an increase of 19%.

Construction activities on the Zuni Reservation are constrained by several factors including land ownership. Historically Zuni Reservation lands have been held inTrust by the federal government which results in the BIA having the right/responsibility to oversee everything that occurs. According to Loren Thomas, the BIA largely takes a hands-off approach and has been relinquishing control over many responsibilities and services through a process called "638", under which tribal governments are allowed to assume control over various responsibilities from the BIA. He cites as examples, Tribal Realty and Roads departments, which receive funding rather than having the services directly performed by the BIA.

Most of the land within the village and along MainStreet has been assigned to individual Zuni families. Assignment confers a variety of rights, including use of the property, ability to pass the property on to heirs (which can, of course, trigger disputes that can go decades without resolution) and the ability to sell to other Tribal members or to lease to Tribal members or to outsiders, although leases to non-members must be approved by the BIA/Tribal Council.

There are several hurdles that must be overcome before a construction project can begin even if one has land as an “assignee”. According to Shirley Bellson, Director of the Zuni Real Estate Office, every application for new construction, renovations, or additions needs to be approved by the Tribal Council and the Bureau of Indian Affairs (BIA). There are a number of environmental reports (including impact statements and land assessments), archeological reports and utility reports that must be performed and reviewed by the tribe’s historic pReservation team and others and then by the BIA. These reports are required by the National Environmental Protection Act (NEPA) on any project that involves federal funding, work by the federal government, or permits issued by a federal agency. These reports cost money and take over a year to complete, holding many projects up and dissuading others. Thomas notes that an additional problem is that much land is within the floodplain, which makes building subject to additional restrictions.

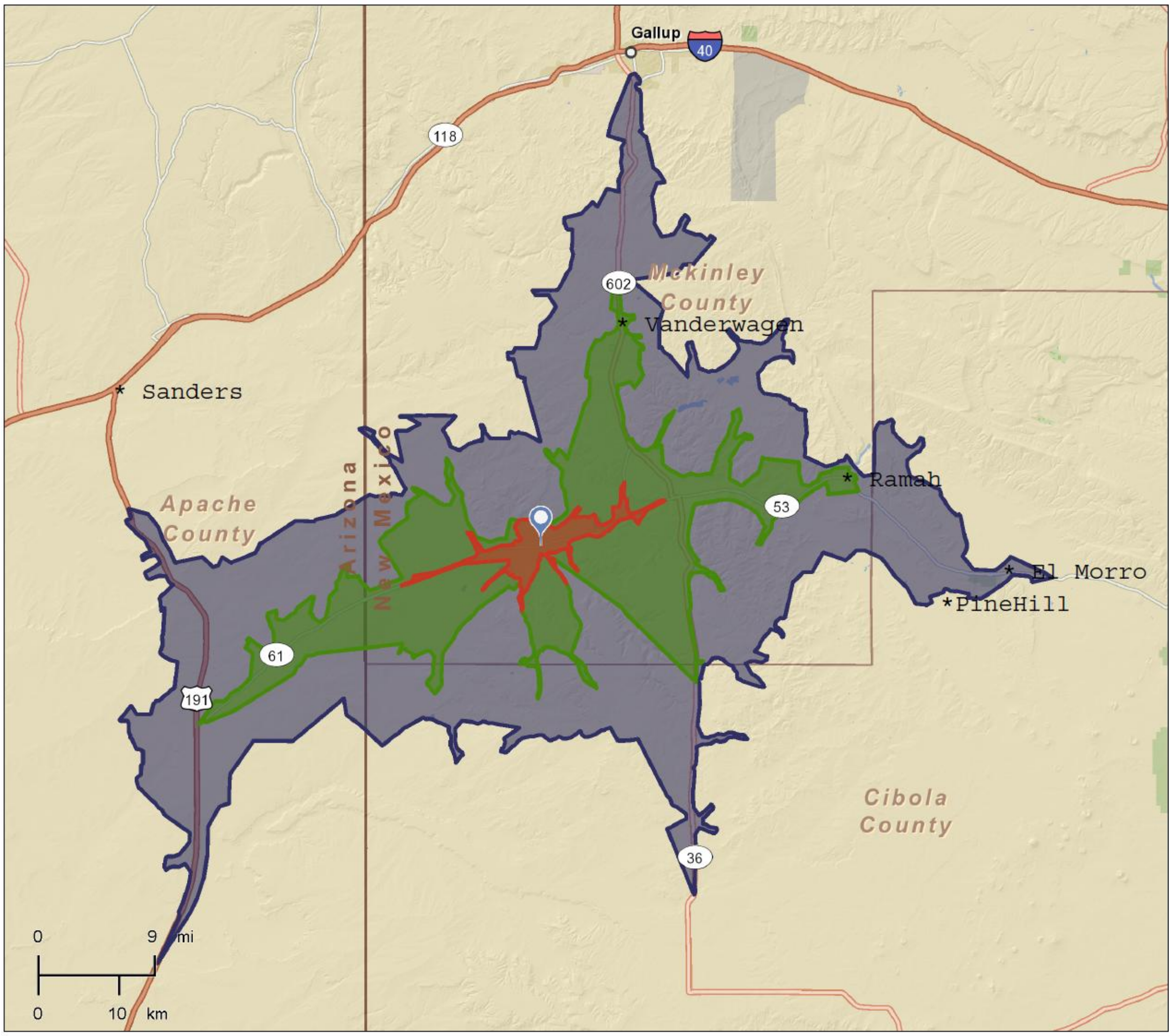
The Zuni Housing Authority was established in 1964 to finance the construction of homes, but the Authority separated from the Pueblo and now operates as a separate entity. Bellson is concerned that housing development has not kept up with the demand. Currently there are two homes “in the works”. Businesses are built every once in a while. According to Thomas, the last commercial project was Chu-Chu’s restaurant, which was built in 2008 on the owner’s own land. Three building projectss are currently in progress: a new branch for First National Bank with a drive through ATM in the Main Street area, a grocery store, and a new elementary school is proposed to be built in two years.

Trade Area

The Trade Area for the Zuni Pueblo and Black Rock communities, which constitute both the economic and the population centers for the Zuni Reservation, is well captured in two maps. **Map 3**, included in the first section under Economy, shows the surrounding area and indicates the relative size of the population centers. Obviously, Gallup is the major center with population in excess of 21,000, with Zuni Pueblo CDC (6,300) second, Thoreau, NM (over 1,800) third, and Black Rock, fourth with 1,300. The closest communities, Ramah CDP (370) and Pinehill CDP (88) are tiny. **Map 4** from ESRI provides a picture of where one can get from the center of the Zuni Pueblo CDP within 10 minutes, 25 minutes and 40 minutes. Note that Gallup is just about 45 minutes away, up route 602 from Black Rock, while Ramah is within 25 minutes and Pinehill, just over 40. While it shows up as large on the ESRI map, there are no people to speak of in Vanderwagon, nor at El Morro, although this is a National Monument and tourist destination right on the way to Zuni from Albuquerque and Grants, NM. From knowledgeable people in Zuni Pueblo, BBER has learned that people from both Pinehill and Ramah CDPs come into Zuni Pueblo CDP to shop. Such may also be true of Gallup, although the vast majority of the trade goes the opposite direction with many people from Zuni traveling up to Gallup to buy goods and services and also to pay their bills.

Loren Thomas shared with BBER a customer survey undertaken by Zuni Shopping Center that indicated that of the 222 respondents, 70% had stated that they purchased most of their groceries in Gallup, while 22% indicated a preference for Zuni, 5.5% were split between Zuni and Gallop with 6% indicating that they purchase most of their groceries in Albuquerque. Almost 36% of respondents indicated that Wal-Mart was where they shopped most often in Gallup. People from Zuni go to Gallup for a variety of reasons. Among the extremely important reasons for going to Gallup, over 90 of the 220 respondents indicated they go to buy groceries, with close to 100 indicating they go to pay bills. Almost 50 cited Wal-Mart as the extremely important reason for trip to Gallup, while laundry was cited as very important by 40. Grouping responses of “extremely or very important”, groceries were cited by over 200, with paying bills by 200, Wal-Mart by close to 200, Dollar Store by just under 150, restaurant by close to 150, with the next highest response that of getting out of town. Some 200 of the respondents indicated going to a bar was not an important reason for going to Gallup, with over 100 each indicating they would not go there for fast food, to see a movie, nor to go to a mall. Over 50 in each case had no interest in a laundromat, a restaurant, recreation, the dollar store, nor would they go to Gallup just to get out of town.

Map 4. Drive Times from Zuni Pueblo: 10 Minutes, 25 Minutes; 40 Minutes



Source: Site Map of Zuni Pueblo by ESRI using Esri Data Analyst

Injections

Arts and Crafts

Zuni Pueblo sales tax data shared with us by Loren Thomas indictes that arts and craft sales approach at least $600,000. Local artists purchase some of their supplies locally and these may contribute to the sales. Nonetheless, it is reasonable to assume that most of these taxed sales are to tourists and others from outside the community. From the household survey recently conducted by and described below, almost 70 percent (68%) reported involvement in arts and crafts industry, with more than half of the artists reporting that they sell at stores in Zuni. Other artists sell to stores outside of Zuni but in NM, with some selling to stores out of state or to traders or at festivals. A number sell out of their own homes.

Net Wages and Salaries Earned Elsewhere

Just looking at primary jobs and using the LEHD data, the net gain in wages and salaries could easily be over $36 million. This does not include benefits.

Federal Income Support

Taken together, estimated Social Security, Supplemental Social Security, and cash public assistance payments to Zuni households total $6.4 million. This does not include food stamps (SNAP) nor does it include payments by Medicaid (where a state match may be required) or by the Indian Health Service for Zuni Reservation residents, nor HUD housing subsidies.

The above, all conservative estimates, together account for $43 million of the $79 million in Reservation household income accounted for by wage and salary income, retirement income and public assistance – basically the money Zuni residents would have discretion over.

Leakages

The above calculation is already net of wages and salaries paid to workers who live elsewhere. From the tax data, some $2.8 million in gasoline is sold locally, some to residents and some to tourists. Estimated sales from other taxable goods and services total $9.2 million. Estimated retail sales, including gasoline and arts and crafts is $12.6 million. ESRI had estimated total retail sales within a 10 minute drive of the center of the Zuni CDP at $13.5 million, which is in the ballpark. Including revenues from food and drinking establishments brings their figure to $15.4 million.

As noted above, the Zuni Shopping Center survey indicated that some 70% of respondents did most of their shopping for groceries in Gallup. ESRI estimates the retail gap to be $6.3 million, but if gasoline stations are excluded the figure jumps to $12.2 million. From our research, BBER questions ESRI’s figure on total retail sales by gasoline stations of $10 million. The stations clearly sell more goods and services beside gasoline but the sales figures in the NETS database are much too low to yield $10 million, when gasoline sales are perhaps $3 million, depending upon price.

Survey

Methods:

The following information is based on a survey conducted in Zuni between April 14th through April 28th of 2014. Community By Design, an independent consulting firm with New Mexico MainStreet, with assistance from staff at UNM's Bureau of Business and Economic Research, designed the survey and 14 volunteers from the Zuni Community administered surveys throughout the Zuni and Black Rock CDPs. We worked with Census block population data in order to create relatively equally sized districts within which each volunteer would administer surveys. Those administering the survey were encouraged to use random sampling techniques in order to select participants within the districts and were encouraged to attempt contact three times, ideally at different times of day at each chosen residences in order to allow all residents of Zuni an equal likelihood of being selected for participation in the survey. All survey participants had to be over the age of 18. 170 blank surveys were sent out with volunteers and 136 came back with sufficiently complete information for analysis.

Employment Among Respondents:

90% of those surveyed are employed in some capacity. Of the 122 survey respondents who were employed, 37% reported having more than one job. 70% work for themselves and 46% are primarily self-employed.

Industry Break-Down of Working Respondents:

BBER deduced six industry categories from survey responses – these include Arts and Crafts; Retail and Food Services; Government, Education, Social and Health Services; Manual Labor; and Skilled Labor. Among these, Arts and Crafts is notably the largest sector with 68% of survey respondents reporting primary or secondary income from participation in arts and crafts production. 41% of working survey respondents reported arts and crafts production as being their primary source of income, of which 94% report arts and crafts as their sole occupation. Further, among the 34% of working survey respondents who reported having more than one job, 97% of those jobs are in arts and crafts production. (When considering the entire sample population, that is including those who work and those who do not, it is notable that a full 68% of the participants are engaged in arts and crafts.) The second largest sector is Government, Education, Social and Health Services with 34% of working respondents reporting primary employment in this area. Retail and Food Services accounted 16% of the primary employment, Manual Labor 4%, Skilled Labor 3% and Students accounted for 2%.

Income Among Respondents:

We looked at personal income for three different groups – income for all respondents, income among those respondents whose primary occupation is in arts and crafts, and income among those whose primary occupation is not in arts or crafts. The median personal income for all survey respondents across all three categories is $12,500. The mean, however, gives us slightly more information. For all respondents, the average income is $14,729. (When looking at the average income of those who identify as 'breadwinners', the mean is slightly higher at $17,971.) Among those primarily employed in non-arts and crafts occupations, it's higher at $16,139. Among those primarily employed in arts and crafts; however, the average income is much lower at $12,500. 39% of respondents receive some sort of public assistance as a form of income; however, 46% of those whose primary income is in arts and crafts receive cash public assistance in comparison to 35% of those not employed in arts and crafts.

Cash, Non-Wage, Subsistence and Trade Economy

Through this survey, we hoped to gain clues about the secondary, 'under-the-table' economy of Zuni. Simultaneously, we did not want to ask questions that might disconcert or threaten the privacy of participants. For that reason, we asked a number of questions that could, but do not necessarily, point to engagement in the informal economy. These questions explored prevalence of income in the form of cash, prevalence of bank accounts, and participation in activities that augment official incomes such as farming and trading.

58% of respondents report having cash income and 14% of respondents reported being paid only in cash. Among those involved in arts and crafts (as primary or secondary occupation) 84% have cash income and 16% report being paid solely in cash, while only 32% of those not engaged in arts or crafts report having cash income and 13% report having only cash income.

37% of those surveyed supplemented their income through non-wage endeavors including subsistence farming or keeping of livestock, hunting or fishing, or trading labor or goods with neighbors. A number of respondents volunteered that they also considered harvesting wood to subsidize heating costs as belonging in this category. Unfortunately, as we did not specifically ask about wood harvesting, we cannot make a definitive statement about it. Considering the percentage of homes in Zuni heated with wood by Census Bureau estimates, this number might well be notably larger if wood harvesting was included. Of the three categories offered to survey participants (farming and/or keeping livestock, hunting and/or fishing, trading labor and goods with neighbors), respondents were more likely to be engaged in farming and/or keeping of livestock with 21% of respondents reporting involvement in farming and/or keeping of livestock. 15% of respondents supplemented income by engaging in trade with community members, family members and neighbors, and 12% supplemented income through hunting and fishing. Only 7% of respondents participated in more than one of these activities.

Banking:

68% of all participants report having a bank account. Artists are notably less likely to have a bank account than non-artists, with 60% of artists having bank accounts in comparison to 77% of non-artists. 52% of all participants have a savings account. Artists are less likely to having a savings account, with 43% of all those whose primary employment is in arts and crafts production reporting having a savings account in comparison to 68% of all those whose primary employment is not in arts and crafts. Just 13% of those surveyed report having a bank loan. Artists are slightly less likely to have a bank loan than non-artists, with 10% of those whose primary occupation is in arts reporting having a bank loan in comparison to 14% of those not primarily employed in arts production.

Arts Production:

In the following section, we explore survey participants' responses to open ended questions about where they do their work and how well this location works for them. Because of the fairly broad range of responses, a discussion of the numbers would likely be a poor representation – therefore, we will not offer numbers, but will paint a picture of art and craft production simply with narrative.

Nearly every one of those surveyed who are involved in arts and crafts production work out of a home; most work out of their own home and some work at the home of relatives, often in collaborative processes. Being able to work at home is generally considered very important to survey respondents – for the sake of fostering creativity, independence and, for many, the ability to care for children or grandchildren while working.

However, many lack, or have trouble maintaining dedicated space within their homes for arts production. Some work out of detached sheds, though these often lack sufficient amenities to serve them well during colder months. A few have been lucky enough to be able to convert a room in their home into a full workshop or to add a workshop on. For some, working out of a personal work space makes access to larger and more expensive necessary tools difficult.

Zuni participants lamented the difficulty in accessing supplies; participants often stated that supplies available in Zuni are either more expensive than elsewhere in the state or generally lacking in availability. Traveling for supplies contributes to costs and to time spent and can be difficult for those with little or no access to personal transportation.

Arts Commerce:

We asked respondents to tell us about where and how they sell their work – if they sell through stores, the internet, portal programs, festivals and fairs, or on foot or out of their homes. We asked if they engage with traders who come through Zuni to sell their work, if they sell to stores locally, around the State, and out-of-state. Most respondents access the market through a variety of routes – on average artisans use at least three routes to access the market, with some artisans using as many as seven routes to access the market. Those engaged in arts and crafts production are nearly equally likely to sell in stores in Zuni as in stores elsewhere in New Mexico or on foot (55% to 59% to 56%, respectively). 49% report selling out of their homes. 25% sell at fairs and festivals, 16% at stores outside the state, and only 5% report selling on the internet. 45% report selling to traders.

Nearly half, or 48% of those who are engaged in arts and crafts production sell at least some of their work on their own – either out of their home or on foot or at festivals, Pow Wows, Feast Days, or art fairs. A very small percentage sells their work solely this way.

Of those who sell in New Mexico stores, 55% of all those involved in selling their art or craft work sell at stores in Zuni. 39% sell in stores in Gallup. 7% sell in Santa Fe stores, and 10% sell in stores in Albuquerque. A few show in Ramah, Grants, and Alamogordo. Only 16% are selling their work out-of-state and out of this 16%, 86% are selling in Arizona. Only one respondent was selling work in a state not contiguous with New Mexico.

Of the 25% who sell at festivals, Pow Wows, Feast Days and jewelry or Indian arts fairs, 9% show at Santa Fe Indian Market or other Santa Fe based markets, 2% show at the Heard Museum Indian Market, and 2% report having gone further abroad in the United States for such opportunities.

Challenges:

We asked participants open-ended questions in order to better understand their experience of marketing their work. The following paragraphs explore participants' responses. Much as in the arts production section, responses were too varied to render valid statistics and so we offer a narrative of trends in the data as opposed to statistics.

Participants regularly mentioned the difficulty in finding buyers (this includes stores and individuals). Furthermore, finding consistent buyers was a challenge; business tended to improve in the summer and decline in the winter when tourism is slow. Further, traveling to Gallup or outside of Zuni to find buyers is another challenge; it is difficult to find transportation to Gallup, it requires a great deal of time, and it costs money to travel. Several artists mentioned that they could save significant dollars if they were able to work and sell in Zuni. As a related issue, several expressed that the time consumed with traveling to get supplies and to sell work resulted in a sacrifice of time spent with family.

Participants also mentioned the challenges associated with competition. Artists and crafts people complained that their work was often duplicated by other workers. Additionally, while labor and costs associated with making a particular craft (e.g., a piece of jewelry) are similar across artists, some artists are selling for significantly lower prices. This establishes a certain price expectation, and it is harder for others to sell similar products at higher prices. An overwhelming number of participants mentioned buyers unwilling to buy products at a fair price as a challenge. Another strong theme in the challenges section was marketing. Arts and crafts persons did not have adequate resources to promote their jewelry to outsiders or to prospective buyers.

Suggestions:

The final question in our survey asked participants to consider their own experiences working in Zuni and offer suggestions for bringing additional economic opportunities to Zuni. The participants offered several possible solutions or recommendations to address the various challenges that were expressed.

In order to address the issue of supplies, participants recommended that Zuni open an arts and crafts supply store with reasonable prices. The store should include all necessary supplies for all art forms in a variety of colors and types (in particular, a few artists mentioned the need for painting supplies and a variety of yarn colors). Having an arts and crafts store in town will keep Zuni artists from needing to drive to Gallup or elsewhere for supplies. Further, reasonable prices for supplies will allow for artists to make a greater profit on sales. Participants in the survey also suggest that Zuni bring in more businesses in addition to an arts and crafts store, i.e. a laundromat, a dollar store, and another bank. Additional grocery stores, hardware stores, feed stores, lumber stores, and auto parts stores were also recommended.

Zuni survey respondents also suggested that the village be open to more tourists, vendors, and buyers, so that artists can maintain reasonable prices as oppose to sell their art for lower prices to only a few traders. Along the same lines, several recommended that Zuni hold more markets and festivals in the summer to encourage tourism. As a means to attract tourists, Zuni should open more jewelry stores, turquoise stores, pottery stores, etc.; these stores should only buy works from the Zuni community.

Others noted that more gallery stores to show work would be helpful; further, these galleries could serve to auction off art. Survey participants also recommend that the Pueblo create a weekend vendor market (including food stands) and offer free vending to locals, help to raise prices on handmade jewelry, advertise to bring more buyers and tourists into town, and be more selective about buyers allowed on the Reservation.

Several participants mentioned that an increase in the number of community events and projects, particularly for elderly, youth, disabled, and families, would be beneficial. There was an emphasis on exercise and health. Additionally, more family friendly areas, such as a convention center, were also mentioned. Survey respondents would also like more options for affordable childcare. Participants recommended making the village more beautiful by cleaning up trash and litter. A few survey participants would also like to limit panhandling.

Several suggested that education in Zuni be prioritized and improved. In conjunction, participants recommended that jobs for youth, college-educated, and skilled/technical laborers be developed in order to increase the number of higher paying jobs in Zuni.

A large majority of the survey participants are self-employed; as such it is no surprise that many suggest help or benefits with self-employment. For example, entrepreneurial classes for the community that help Zuni artists to develop business skills were recommended. These courses would include customer service classes and website development. Survey participants also want the arts and crafts community to learn more about appropriate pricing for their work. Participants also want the Zuni community to feel empowered and encouraged to become entrepreneurs in their community and want the Zuni tribal council to help community members to generate the funds to open businesses and franchises. Some felt that the government was restricting economic growth by not allowing larger corporations or chains to open in the community.

Challenges, Opportunities & Strategies:

For the vitality of the Zuni Economy and the retention of local talent and the viability of MainStreet development, Zuni will need to creatively pursue economic development opportunities to develop a broad range of smaller-scale, service providing enterprises. In order to foster sustainable development, it is important that a large percentage of this development come from locally-based ventures.

Credit and Funding

Access to credit is a common challenge in tribal communities. Both collateral and income contribute to the challenges faced in Native communities around accessing credit. Our survey data shows a relatively small percentage of Zuni's have bank loans and the local credit union does not service business loans. In order to support small-scale, locally-based economic development, it is crucial that Zuni identify creative ways to finance local business ventures. Efforts to help tribal members to develop credit, access federal lending programs such as USDA Rural Development and Business and Cooperative Programs, provide Tribally-run micro-lending programs, and other such programs should all be vigorously explored. As one prominent example, the Lakota Fund for the Pine Ridge Reservation operates as a non-profit economic development center that provides many financial services not otherwise available to its community. Today, the fund provides loans of $1,000 or less without collateral for micro enterprises and small business loans ranging from $1,000 - $20,000 with collateral, technical assistance, individual development accounts, low income housing, and business incubators. As another example, First Nations a Native-run nonprofit, that seeks to strengthen Native American communities and economies by offering financial and investor education, combating predatory lending, supporting Native American business development, strengthening Native American Nonprofits, and providing food and health programs. They have an independent subsidiary, the First Nations Oweesta Corporation, that partners with Native American tribes and communities throughout the United States to assist in designing and administering financial and investor education programs. As another example, the Choctaw Nation Credit and Loan Department provides loans to Native Americans who cannot borrow from other lenders. They provide three types of loans: small business loans, agriculture loans, and home purchase and improvement loans. In addition, they provide micro-loans of up to $1,000 for emergency home improvements and small businesses; these must be repaid within 12 months.

Education

In comparison to the State overall or to other Pueblo communities in New Mexico, the percentage of the population with college degrees is low. Further, the rates of college enrollment are relatively low. The proximity to the University of New Mexico (UNM) branch campuses, both in Zuni and in Gallup, is a spectacular resource for Zunis, offering community members the opportunity to pursue education and training without leaving the community. It would be worth developing an understanding of how UNM Zuni and Gallup might better engage and serve the local Zuni community. Currently, UNM Gallup at Zuni provides no certificate programs and only one two year program in construction technologies – which will offer few if any local jobs. Researching the potential for and viability of certificate programs in such areas as arts marketing, bookkeeping, and topics relevant to those independent arts entrepreneurs would be worthwhile. Further, engaging UNM-Gallup to develop relevant Associate's degrees in areas of arts management, business management and similar relevant areas could also serve the development of the local workforce and economy.

Arts and Crafts

The concentration of people involved in artistic pursuits in Zuni is astounding. Our survey suggests arts not only provide primary employment for roughly 40% the population, the arts also serve as an important secondary income source for the Zuni community with roughly 70% of survey respondents reporting engaging in arts or crafts production for economic gain, whether it be a primary or secondary income source. This is an incredible asset to the Zuni community both in terms of community identity and economic opportunity. However, those involved in arts production are not well woven into the economy:

- Those primarily employed in arts and crafts production tend to have lower incomes than those primarily employed in non-arts occupation.
- Artists and artisans seem to be more likely to be engaged in the informal, cash economy than those in non-arts occupations.

- Artists and artisans are more likely to receive public assistance than those engaged in non-arts occupation
- Those primarily engaged in arts and crafts occupations are less likely to have a savings account or a bank loan.

Furthermore, they often lack the infrastructure to efficiently get their art work to market which may be exacerbating the issues outlined above. Only 11% of Zuni artist interviewed directly sell their work outside of McKinley County, which is a relatively isolated and saturated market.

Many Zuni artisans sell their work, at least in part, without any arts marketing infrastructure at all, selling work either on foot or out of their homes or at fairs, markets and festivals. Many sell to traders who come through the Pueblo, or directly to consumers. While there are a host of potential benefits to be derived from low-infrastructure direct sales, these benefits are most often enjoyed by artists with a strong business background and market savvy, without which, this system often results in downward pressure on the Native Arts market overall and therefore depressed incomes.

Further, the continued issue of mis-represented and imported Native arts puts further downward pressure on the Native Arts market.

For these reasons, investing in appropriate arts marketing advising and infrastructure is very important to the economic stability of the community. Zuni artisans would be well served by educational opportunities in business development and management, with support services available in areas of:

- Career advising and development and retirement planning
- Business plan development
- Fundraising and investment solicitation
- Accounting and financial management and tax consulting
- Marketing
- Native Arts law and protections

Services and training could involve:

- Provision of direct, low-cost technical services and consultation to individuals and small enterprises
- Scheduled workshops, seminars and trainings
- Facilitation of mentorship and internships

Further, this program should not only provide a cooperative gallery space in Zuni through which artists can market their work, it should also provide professional internet marketing and other marketing services to help Zuni artisans get their work to a broader market. Possibilities might include a secondary co-operative gallery space in Albuquerque or Santa Fe, professional staff to take Zuni work to major art and jewelry shows, co-promotion efforts with other Pueblos or tribal communities.

Nearly all Zuni artisans work out of their homes – and nearly all of them find great benefit in doing so. However, space and access to more costly tools are issues for many. For this reason, feasibility of providing some cooperative, public arts production facilities that could provide more investment-heavy equipment and space should be explored. However, because of the desire of many artisans to work out of their homes, it may be equally important to connect artists with financing opportunities that will allow them to meet as many of their workshop needs as possible out of their homes.

Almost none of the Zuni artisans surveyed market their work through the internet – despite the relatively minimal infrastructural investment and the efficiency of online marketing considering the isolation of the Zuni Pueblo. For this reason, Zuni should look into developing a high-end arts commerce website on which artists can market their work to the broader market. A tribally-run website could guarantee authenticity for consumers and provide an important avenue for arts commerce for local artists.

Subsistence Activities and Trade

Subsistence activities and trade are essential to the functioning and to the cultural identity of lower-income and rural communities, and are possibly even more so to tribal communities such as Zuni, where the market economy remains a relatively recent imposition by the outside world. According to our survey data, subsistence activities and trading continue to have a decent footing in the Zuni economy with nearly 40% of survey respondents reporting involvement in at least one subsistence or trade activity. Among subsistence activities, the largest percentage of respondents are involved in farming or the keeping of livestock with 21% of survey respondents reporting engagement in these activities. 15% report engaging in trade with neighbors and 12% report engaging in hunting or fishing. These represent a strength of the Zuni community and economy that should be fostered. Extension outreach and 4-H programs with a focus on culturally relevant methods is valuable, as would be other educational and organizational efforts around agriculture and other traditional subsistence activities. Further, it would be worth exploring avenues through which these activities could become income generating activities – through agro and eco-tourism, and through sales of agricultural and value-added products that could be marketed both locally and regionally.

Tourism Development

Survey respondents were quick to mention the importance of tourism when it comes to supporting Zuni's arts market and many made suggestions that Zuni work to expand tourism. However, relative distance from population centers and lack of local amenities make tourism development a challenge for Zuni. The seasonality of the current tourism market in Zuni is a challenge for those who rely on tourism dollars. Further, Zuni is challenged to provide an enriching experience for guests while also protecting the community's need for privacy.

- Co-promotion and coordination with Acoma, Laguna and Hopi Pueblos, Ramah and Native arts and culture events in Gallup is important in Zuni's effort to draw visitors out to Zuni.

- Expansion of tourism amenities – particularly within the MainStreet District. The MainStreet District is an excellent opportunity for Zuni to concentrate tourism in such a way as to take pressure off the Middle Village area.

    - Lodging and food services are the first issue faced in attracting and retaining tourism. These can both grow slowly and in response to demand through relatively low-investment efforts through programs like airbnb, bed and breakfast style lodging in homes, programs where tourists are hosted by local families for meals such as Cookening, and the development of food truck food services.

- Development of tourism activities is also important – Zuni currently lacks sufficient amenities to attract more than drive-through or possible one night stays. In order to most efficiently capture tourism dollars, Zuni would be well served to develop opportunities for the new market of cultural tourists – who tend to want to leave with experiences and memories as much as mementos. Development of cultural experiences specific to Zuni allows for excellent opportunities for Zuni to develop tourism while also developing skills and dialog around traditional cultural activities within the community. Workshops and tours around Zuni's agricultural and irrigation practices, ethno-botany, traditional pottery skills, and other culturally relevant activities would all be valuable avenues to pursue.

- In addition to pursuing hospitality industry options along MainStreet, Zuni Pueblo should consider development of part of 112 acre property that is approximately 5 miles from Zuni. The area would be attractive for development of a boutique hotel that could showcase Zuni arts and crafts and introduce visitors to the options locally for cultural tourism. Zuni should avoid models that emphasize golf courses and attracting national chains. Zuni has a long history of survival in the face of drought and much that others could learn from in trying to adapt to future aridness.

- Zuni and the Navajo are close to agreement on the Fort Wingate property which among other things holds potential of providing locations close to I-40 that could be used for siting a casino. The tribe will face opposition from tribes that have established casinos along I-40 but should be able to prevail. If done right, a casino could be a source of funding for many key projects critical to establishing a robust cultural tourism program, including an Arts Center along Zuni Mainstreet. Zuni can benefit from the experiences of other tribes, such as Sandia, Acoma and Laguna.

Appendix

Table A1: Demographics: Population, Households, Race, Ethnicity, and Age Distribution

	Main Street	Zuni Pueblo CDP	Black Rock CDP	Zuni Res and Off Res. Trust Land	McKinley County	New Mexico
DEMOGRAPHICS						
Population (2010)	2,080	6,302	1,323	7,891	71,492	2,059,179
1990 - 2000 Annual Growth Rate	NA	0.84%	3.85%	0.46%	2.11%	1.85%
2000 - 2010 Annual Growth Rate	NA	-0.10%	0.55%	0.18%	-0.45%	1.23%
Households (2010)	272	1,505	359	1,972	21,968	791,395
Average Household Size	4.18	6.74	6.09	3.71	4.05	2.63
Race (2010)						
White	0.9%	1.1%	8.4%	2.4%	15.2%	68.4%
American Indian and Alaska Native	97.9%	97.1%	88.3%	95.7%	75.5%	9.4%
Some Other Race	0.7%	0.8%	1.9%	0.9%	6.2%	18.6%
Two or More Races	0.6%	1.0%	1.5%	1.0%	3.1%	3.7%
Ethnicity (2010)						
Hispanic Origin	2.0%	3.0%	0.7%	2.9%	13.6%	46.3%
White Alone and Not Hispanic	NA	0.0.%	22.3%	2.5%	10.1%	40.5%
Age Distribution (2010)						
Under 19 y/o	30.9%	32.4%	42.6%	34.1%	35.0%	28.2%
20-44 y/o	20.3%	34.6%	35.6%	35.1%	32.0%	32.0%
45-64 y/o	38.0%	24.7%	19.4%	23.5%	23.4%	26.5%
65 y/o and Over	10.9%	8.3%	2.5%	7.3%	9.6%	13.3%
Median Age (2010)	NA	32.8	24.5	31.0	30.7	36.7

US Bureau of the Census, Census 2010

Table A2: Income Data

Estimates from American Community Survey 2008-2012	Zuni Pueblo CDP	Black Rock CDP	Zuni Res & Off Res. Trust Land	McKinley County	New Mexico
INCOME DISTRIBUTION AND SOURCES					
Total households	1,505	287	1,862	17,518	763,844
Less than $10,000	8.4%	23.70%	13.0%	17.3%	9.2%
$10,000 to $14,999	12.8%	16.70%	12.9%	8.7%	6.4%
$15,000 to $24,999	13.3%	21.30%	15.3%	14.9%	12.7%
$25,000 to $34,999	17.3%	0.00%	14.0%	13.4%	11.7%
$35,000 to $49,999	11.3%	1.70%	9.4%	12.4%	14.6%
$50,000 to $74,999	20.9%	24.7%	20.7%	15.1%	17.5%
$75,000 to $99,999	4.7%	5.90%	4.7%	8.3%	11.1%
$100,000 to $149,999	8.6%	2.10%	7.3%	6.5%	10.5%
$150,000 to $199,999	2.7%	1.40%	2.4%	2.1%	3.6%
$200,000 or more	0.0%	2.40%	0.4%	1.3%	2.8%
Median household income (dollars)	$32,904	$21,629	$30,250	$30,780	$44,886
Mean household income (dollars)	$44,841	$38,659	$42,573	$44,884	$61,477
Households with earnings	81.9%	81.2%	79.1%	71.4%	76.7%
Median earnings for workers (dollars)	$14,646	$14,779	$14,425	$20,598	$26,259
With Social Security	30.3%	2.4%	24.9%	29.2%	29.7%
Mean Social Security income (dollars)	$8,280	$20,829	$8,470	$11,873	$15,521
With retirement income	16.7%	12.5%	15.5%	16.3%	19.1%
Mean retirement income (dollars)	$14,234	$46,278	$18,240	$17,904	$25,768
With Supplemental Security Income	14.2%	10.5%	15.4%	10.4%	5.2%
Mean Suppleml Security Income (dollars)	$7,713	$8,473	$8,002	$7,073	$8,436
With cash public assistance income	2.7%	0.0%	2.1%	4.5%	2.7%
Mean cash pub assist income (dollars)	$5,263	na	$5,263	$5,176	$3,304
With Food Stamp benefits past 12 months	26.4%	25.8%	27.6%	17.0%	12.7%
POVERTY					
Population poverty status determined	10,091	1,064	11,299	71,020	2,013,777
Total in poverty	36.80%	54.6%	39.30%	33.60%	19.50%
Under 18 years	49.50%	62.4%	51.60%	41.30%	27.70%
18 - 64 years	32.30%	50.3%	34.40%	29.60%	17.70%
65 years and over	36.30%	0.0%	40.30%	32.50%	12.20%
Median earnings for male full-time, year-	24,032	38,063	25,331	33,357	42,737
Median earnings for female full-time, year-	22,093	32,404	23,214	27,914	33,170
POVERTY					
Population for whom poverty status is determined	10,091	1,064	11,299	71,020	2,013,777
Total in poverty	36.80%	54.6%	39.30%	33.60%	19.50%
Under 18 years	49.50%	62.4%	51.60%	41.30%	27.70%
18 - 64 years	32.30%	50.3%	34.40%	29.60%	17.70%
65 years and over	36.30%	0.0%	40.30%	32.50%	12.20%

US Census Bureau, American Community Survey 2008-2012

Table A3: Education

	Main Street	Zuni Pueblo CDP	Black Rock CDP	Zuni Reservation and Off-Res. Trust Land 2010	McKinley County	New Mexico
LABOR FORCE CHARACTERISTICS						
Educational Attainment (25 yr & older: 2008-2012)	155	6,136	483	6,757	40,925	1,333,926
No HS Diploma	14.8%	24.4%	8.9%	23.7%	28.9%	16.6%
High School Degree, GED or alternative credential	26.5%	36.2%	38.1%	36.3%	31.5%	26.4%
Some College or Associate Degree	18.1%	33.0%	26.5%	32.1%	27.4%	31.4%
Bachelors Degree or Higher	18.1%	6.3%	26.5%	8.0%	12.2%	25.6%
Educational Attainment not available (29 yr & younger)	22.6%	NA	NA	NA	NA	NA
SCHOOL ENROLLMENT						
Nursery School, Pre-School	NA	1.2%	1.7%	1.2%	2.0%	1.5%
College or Graduate School	NA	3.7%	6.0%	4.0%	5.6%	8.0%
Employment Status (2008-2012)						
Population 16 yr & older	NA	7,795	627	8,578	52,126	1,597,923
Civilian Employed	NA	49.6%	47.2%	48.8%	44.7%	55.2%
Civilian Unemployed	NA	3.8%	12.3%	4.3%	6.0%	5.5%
In Armed Forces	NA	0.0%	0.0%	0.0%	0.1%	0.6%
Not in Labor Force	NA	46.6%	40.5%	46.9%	49.3%	38.7%

Table A4: Housing

	Zuni Pueblo CDP	Black Rock CDP	Zuni Res & Off Res. Trust Land	McKinley County	New Mexico
HOUSING OCCUPANCY	**Census 2010**				
Total housing units	1,672	389	2,192	25,813	901,388
Occupied housing units	92.5%	92.3%	90.0%	85.1%	86.90%
Vacant housing units	7.5%	7.7%	10.0%	14.9%	13.10%
HOUSING TENURE	**Census 2010**				
Total housing units	1,672	389	2,192	25,813	901,388
Occupied housing units	1,547	359	1,972	21,968	791,395
Owner-occupied	90.6%	15.3%	76.5%	71.6%	68.5%
Renter-occupied	9.4%	84.7%	23.8%	28.4%	31.5%
Average household size of owner-occupied unit	6.93	3.78	4.12	3.27	2.69
Average household size of renter-occupied unit	2.71	3.67	3.53	3.09	2.51
MORTGAGE STATUS	**Census 2010**				
Owner-occupied units	1,402	55	1,503	15,772	542,122
Housing units with a mortgage	13.8%	43.6%	14.5%	29.7%	62.3%
UNITS IN STRUCTURE	**Census 2010**				
Total housing units	1,737	368	2,234	25,842	900,504
1-unit, detached	53%	62%	57%	66%	64.7%
Attached	21%	16%	19%	11%	18.5%
Mobile home	26%	23%	25%	23%	16.8%
YEAR STRUCTURE BUILT	**2008-2012 American Community Survey**				
Total housing units	1,737	368	2,234	25,842	900,504
Built 2000 or later	9.70%	15.5%	10.8%	7.2%	15.5%
Built 1990 to 1999	24.10%	16.0%	22.3%	18.3%	17.8%
Built 1970 to 1989	36.80%	36.4%	35.0%	50.1%	36.1%
Built 1940 to 1970	21.80%	32.0%	25.8%	21.7%	25.0%
Built 1939 or earlier	7.80%	0.0%	6.0%	2.7%	5.5%
ROOMS	**2008-2012 American Community Survey**				
Total housing units	1,737	368	2,234	25,842	900,504
1 room	1.7%	5.4%	5.1%	18.3%	2.6%
9 rooms or more	10.0%	10.6%	9.5%	4.7%	6.2%
Median rooms	5.6	5.3	5.4	4.9	5.3
YEAR HOUSEHOLDER MOVED INTO UNIT	**2008-2012 American Community Survey**				
Occupied housing units	1,505	287	1,862	17,518	763,844
Moved in 2010 or later	2.7%	33.1%	7.6%	5.5%	10.5%
Moved in 2000 to 2009	26.8%	47.4%	31.8%	37.3%	51.7%
Move in before 2000	50.8%	19.5%	42.4%	26.0%	17.6%
VEHICLES AVAILABLE	**2008-2012 American Community Survey**				
Occupied housing units	1,505	287	1,862	17,518	763,844
No vehicles available	10.7%	6.3%	12.1%	13.5%	5.7%
HOUSE HEATING FUEL	**2008-2012 American Community Survey**				
Occupied housing units	1,505	287	1,862	17,518	763,844
Utility gas	4.00%	18.8%	6.1%	40.3%	67.5%
Bottled, tank, or LP gas	16.2%	19.2%	16.1%	12.4%	9.6%
Wood	72.6%	50.5%	70.2%	36.3%	6.6%
SELECTED CHARACTERISTICS	**2008-2012 American Community Survey**				
Occupied housing units	1,505	287	1,862	17,518	763,844
Lacking complete plumbing facilities	2.6%	0.0%	4.3%	11.5%	1.3%
Lacking complete kitchen facilities	2.9%	0.0%	4.6%	8.4%	1.3%
No telephone service available	4.50%	12.5%	5.8%	25.0%	4.7%

Sources: US Census Bureau, Census 2010; 2008-2012 American Community Survey

Table A5: Housing Finances

	Zuni Pueblo CDP	Black Rock CDP	Zuni Res & Off Res. Trust Land	McKinley County	New Mexico
VALUE	**2008-2012 American Community Survey**				
Owner-occupied units	1,436	56	1,557	12,587	526,495
Less than $50,000	41.4%	42.9%	40.1%	35.2%	13.1%
Median (dollars)	80,200	88,000	79,600	81,300	161,500
SELECTED MONTHLY OWNER COSTS (SMOC)	**2008-2012 American Community Survey**				
Housing units with a mortgage	225	24	266	3,681	316,246
Median (dollars)	744	(X)	737	951	1,244
Housing units without a mortgage	1,211	32	1,291	8,906	210,249
Median (dollars)	251	236	248	228	316
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)					
Housing units with a mortgage (excluding units	225	24	266	3,651	314,238
Less than 20.0 percent	142	24	166	1,701	123,029
30.0 percent or more	8	0	25	1,080	108,497
Housing unit without a mortgage (excluding	1,211	32	1,291	8,513	207,068
Less than 20.0 percent	608	5	655	4,622	105,354
30.0 percent or more	166	5	177	981	23,875
GROSS RENT					
Occupied units paying rent	41	231	272	4,345	217,829
Median (dollars)	317	491	434	539	736
No rent paid	28	0	33	586	19,520
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)					
Occupied units paying rent (excluding units	41	213	254	4,188	211,410
Less than 15.0 percent	36.6%	37.6%	37.4%	30.4%	14.8%
35.0 percent or more	63.4%	27.2%	33.1%	28.4%	40.9%
Housing units with a mortgage	225	24	266	3,681	316,246
Median (dollars)	744	(X)	737	951	1,244
Housing units without a mortgage	1,211	32	1,291	8,906	210,249
Median (dollars)	251	236	248	228	316
SELECTED MONTHLY OWNER COSTS AS A					
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	225	24	266	3,651	314,238
Less than 20.0 percent	142	24	166	1,701	123,029
30.0 percent of more	8	0	25	1,080	108,497
Not computed	0	0	0	30	2,008
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	1,211	32	1,291	8,513	207,068
Less than 10.0 percent	608	5	655	4,622	105,354
30.0 percent of more	166	5	177	981	23,875
Not computed	0	0	0	393	3,181
GROSS RENT					
Occupied units paying rent	41	231	272	4,345	217,829
Less than $200	24.4%	2%	5.5%	6.3%	2.4%
$200 to $299	0.0%	5.2%	4.4%	11.6%	3.7%
$300 to $499	75.6%	43.3%	48.2%	25.5%	13.3%
More than $500	0.0%	49.3%	41.9%	56.6%	80.5%
Median (dollars)	317	491	434	539	736
No rent paid	28	0	33	586	19,520
Less than 15.0 percent of Household Income	36.6%	37.6%	37.4%	30.4%	14.8%
30.0 percent or more	63.4%	50.2%	52.4%	35.4	49.5%

Source: US Census Bureau, 2008-2012 American Community Survey

Table A6: Employment by Industry Over Time

Industry	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Annual Growth
Grand Total	19,895	20,403	21,138	21,479	21,531	21,530	22,130	21,837	21,620	21,363	20,944	21,021	0.5%
Total Private	13,038	13,472	13,590	13,965	14,099	14,051	14,564	14,181	13,599	13,405	13,364	13,572	0.4%
Ag. For. Fish. & Hunting	D	0	D	0	0	0	0	0	0	0	D	0	
Mining	D	697	D	534	569	576	438	151	118	75	D	121	
Utilities	155	154	152	151	149	163	163	142	161	160	152	155	0.0%
Construction	619	494	679	715	617	761	1,031	922	759	737	602	622	0.0%
Manufacturing	534	592	568	714	709	662	659	648	558	570	531	531	-0.1%
Wholesale Trade	672	680	748	690	692	684	622	598	506	545	524	496	-2.7%
Retail Trade	3,522	3,600	3,544	3,408	3,384	3,347	3,372	3,333	3,267	3,109	3,130	3,208	-0.8%
Transportation & Warehsg	296	305	330	372	411	412	406	422	394	388	385	413	3.1%
Information	175	170	170	191	203	189	188	215	223	221	214	206	1.5%
Finance & Insurance	283	322	324	347	418	390	411	414	402	402	405	370	2.5%
Real Estate, Rental, Leasing	299	465	153	162	150	146	161	170	182	183	179	167	-5.1%
Professional & Techl Services	D	D	262	251	256	271	282	252	223	212	227	236	
Management of Companies	D	D	17	19	31	24	19	38	40	39	38	38	
Admin & Waste Services	363	322	276	280	278	271	310	281	254	266	255	248	-3.4%
Educational Services	330	311	189	205	203	209	249	234	205	139	160	175	-5.6%
Health Care & Social Assist	1,896	2,174	2,553	2,803	2,790	2,762	3,008	3,088	3,182	3,289	3,388	3,396	5.4%
Arts, Entertain, Recreation	30	27	29	26	32	36	38	35	31	35	37	35	1.3%
Accommod & Food Services	2,278	2,331	2,454	2,588	2,684	2,620	2,680	2,660	2,607	2,555	2,579	2,670	1.5%
Other Services & Unclass	575	562	525	510	523	531	528	578	486	482	462	464	-1.9%
Total Government	6,857	6,931	7,548	7,515	7,432	7,479	7,566	7,656	8,023	7,959	7,580	7,449	0.8%
Federal	2,446	2,489	2,552	2,605	2,593	2,598	2,539	2,524	2,570	2,696	2,590	2,598	0.5%
State	538	551	551	557	561	568	555	563	562	554	537	532	-0.1%
Local	3,873	3,891	4,444	4,354	4,278	4,313	4,472	4,569	4,891	4,709	4,453	4,319	1.0%

Source: US Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table A7: Employment Comparison

	Zuni Pueblo CDP	Black Rock CDP	Zuni Res & Off Res Trust Land	McKinley County	New Mexico
EMPLOYMENT STATUS					
Population 16 years and over (2010)	4,771	867	5,837	51,993	1,600,398
In labor force	53.4%	59.5%	53.1%	50.7%	61.3%
Civilian labor force	53.4%	59.5%	53.1%	50.7%	60.7%
Employed	49.6%	47.2%	48.8%	44.7%	55.2%
Unemployed	3.8%	12.3%	4.3%	6.0%	5.5%
Armed Forces	0.0%	0.0%	0.0%	0.1%	0.6%
Not in labor force	46.6%	40.5%	46.9%	49.3%	38.7%
Civilian labor force (2010 population)	2,548	516	3,099	26,360	971,442
Percent Unemployed	7.0%	20.6%	8.1%	11.8%	9.1%
Females 16 years and over (2010)	2,472	486	3,053	27,224	816,594
In labor force	57.2%	52.7%	56.5%	48.5%	56.6%
Employed	52.7%	37.3%	51.3%	43.7%	51.7%
Own children under 6 years	1,138	216	1,354	7,177	166,478
All parents in family in labor force	40.6%	55.6%	43.0%	50.7%	61.4%
Own children 6 to 17 years	1,250	229	1,492	14,206	321,839
All parents in family in labor force	58.0%	76.0%	60.3%	60.8%	69.4%
COMMUTING TO WORK					
Workers 16 years and over (2010 pop)	2,366	409	2,848	23,241	883,420
Car, truck, or van -- drove alone	63.4%	61.5%	63.0%	72.9%	78.4%
Car, truck, or van -- carpooled	7.5%	0.0%	7.1%	11.6%	11.3%
Public transportation (not taxicab)	0.0%	1.2%	0.1%	0.2%	1.1%
Walked	0.8%	12.6%	1.5%	3.8%	2.4%
Other means	1.5%	2.8%	1.5%	1.4%	1.9%
Worked at home	26.9%	21.9%	26.8%	10.1%	4.9%
Mean travel time to work (minutes)	17.1	12.6	16.8	22	21.7
OCCUPATION					
Civilian employed population 16 plus	2,366	409	2,848	23,241	883,420
Mgt, bus, science, & arts occupations	17.6%	33.1%	18.6%	28.1%	35.1%
Service occupations	29.7%	24.7%	29.6%	25.9%	20.0%
Sales and office occupations	16.7%	3.4%	15.7%	21.2%	23.8%
Natl resources, const, & maint	10.3%	10.1%	10.3%	9.8%	11.9%
Production, transpn, & material movg	25.7%	28.7%	25.8%	15.0%	9.2%
INDUSTRY					
Civilian employed population 16 plus	2,366	409	2,848	23,241	883,420
Agriculture/Mining	3.3%	3.4%	3.3%	1.8%	4.5%
Construction	6.5%	0.0%	6.0%	6.8%	7.6%
Manufacturing	18.9%	11.8%	18.4%	8.5%	5.1%
Wholesale trade	0.0%	11.1%	0.8%	1.8%	2.1%
Retail trade	19.4%	4.4%	18.2%	14.9%	11.3%
Transportation/Utilities	1.7%	1.7%	1.7%	3.0%	4.4%
Information	0.0%	0.0%	0.0%	1.0%	1.7%
Finance/Insurance/Real Estate	2.9%	5.7%	3.1%	3.1%	4.7%
Professional Business Services	0.5%	1.7%	0.7%	3.4%	10.8%
Education and Health Care Services	35.3%	23.3%	34.6%	33.6%	24.8%
Leisure and Hospitality	4.8%	0.0%	4.4%	10.1%	10.6%
Other services, except pub adm	0.9%	0.0%	0.9%	3.1%	4.7%
Public administration	5.7%	36.8%	7.9%	8.7%	7.7%

Source: US Census Bureau, American Community Survey 2008-12; Census 2010 population

Table A8: Estimated Employment by Industry, Zuni Reservation and Off- Reservation Trust Lands

	2003 Count	2004 Count	2005 Count	2006 Count	2007 Count	2008 Count	2009 Count	2010 Count	2011 Count
Ag. For. Fish. & Hunting	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	1	23	1	1	2	67	91	166	111
Manufacturing	3	2	0	2	4	2	2	2	2
Wholesale Trade	0	0	1	0	8	9	7	9	10
Retail Trade	54	55	86	75	75	55	49	46	42
Transportation & Warehousing	9	12	14	16	15	15	10	7	15
Information	1	0	0	0	0	3	5	2	3
Finance & Insurance	0	0	0	1	2	2	2	2	3
Real Estate & Rental & Leasing	2	3	0	2	0	1	0	0	0
Professional & Technical Services	24	15	16	11	15	18	9	4	5
Mgt of Companies & Enterprises	0	0	0	0	0	1	0	0	0
Administrative & Waste Services	1	6	16	3	57	53	8	12	8
Educational Services	345	323	307	346	319	293	289	279	250
Health Care & Social Assistance	201	183	176	194	192	181	165	178	153
Arts, Entertainment & Recreation	6	2	2	7	4	2	2	3	2
Accommodation & Food Services	21	19	19	24	17	16	19	21	28
Other Services, ex. Public	9	10	8	9	8	6	16	7	10
Public Administration	460	484	461	441	421	379	411	394	394
Total Employment	1,137	1,137	1,107	1,132	1,139	1,103	1,085	1,132	1,036
	Share	**Share**	**Share**	**Share**	**Share**	**Share**	**Share**	**Share**	**Share**
Ag. For. Fish. & Hunting	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mining	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Utilities	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Construction	0.1%	2.0%	0.1%	0.1%	0.2%	6.1%	8.4%	14.7%	10.7%
Manufacturing	0.3%	0.2%	0.0%	0.3%	0.4%	0.2%	0.2%	0.2%	0.2%
Wholesale Trade	0.0%	0.0%	0.1%	0.0%	0.7%	0.8%	0.6%	0.8%	1.0%
Retail Trade	4.7%	4.8%	8.5%	10.9%	6.6%	5.0%	4.5%	4.1%	4.1%
Transportation & Warehousing	0.8%	1.1%	1.4%	2.3%	1.3%	1.4%	0.9%	0.6%	1.4%
Information	0.1%	0.0%	0.0%	0.0%	0.0%	0.3%	0.5%	0.2%	0.3%
Finance & Insurance	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%
Real Estate & Rental & Leasing	0.2%	0.3%	0.0%	0.3%	0.0%	0.1%	0.0%	0.0%	0.0%
Professional & Technical Services	2.1%	1.3%	1.6%	1.6%	1.3%	1.6%	0.8%	0.4%	0.5%
Mgt of Companies & Enterprises	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Administrative & Waste Services	0.1%	0.5%	1.6%	0.4%	5.0%	4.8%	0.7%	1.1%	0.8%
Educational Services	30.3%	28.4%	30.5%	50.1%	28.0%	26.6%	26.6%	24.6%	24.1%
Health Care & Social Assistance	17.7%	16.1%	7.5%	28.1%	16.9%	16.4%	15.2%	15.7%	14.8%
Arts, Entertainment & Recreation	0.5%	0.2%	0.2%	1.0%	0.4%	0.2%	0.2%	0.3%	0.2%
Accommodation & Food Services	1.8%	1.7%	1.9%	3.5%	1.5%	1.5%	1.8%	1.9%	2.7%
Other Services, ex. Public	0.8%	0.9%	0.8%	1.3%	0.7%	0.5%	1.5%	0.6%	1.0%
Public Administration	40.5%	42.6%	45.8%	0.0%	37.0%	34.4%	37.9%	34.8%	38.0%
Total Employment	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: US Census Bureau: On the Map: Local Employment Household Dynamics (LEHD)
Figures in red replace zeros and were estimated by BBER.

Table A9: Comparison of Employment by Industry: Mainstreet, Zuni Res & Trust, McKinley County, and New Mexico.

	Mainstreet	Zuni Res & Trust	McKinley Co	New Mexico
Grand Total	388	1,430	20,944	781,226
Total Private	311	1,063	13,364	596,921
Ag. For. Fish. & Hunting	-	-	D	10,414
Mining	-	-	D	21,247
Utilities	-	-	152	4,368
Construction	-	111	602	42,209
Manufacturing	-	2	531	29,557
Wholesale Trade	9	10	524	21,002
Retail Trade	54	58	3,130	90,211
Transportation & Warehousing	-	15	385	16,465
Information	2	3	214	13,463
Finance & Insurance	10	10	405	20,999
Real Estate & Rental & Leasing	-	106	179	9,648
Professional & Technical Services	1	5	227	53,578
Mgt of Companies & Enterprises	-	-	38	5,075
Administrative & Waste Services	-	7	255	41,636
Educational Services	-	263	160	8,363
Health Care & Social Assistance	157	367	3,388	103,616
Arts, Entertainment & Recreation	-	2	37	8,445
Accommodation & Food Services	-	28	2,579	75,959
Other Services and Unclassified	1	10	462	20,667
Total Government	77	433	7,580	184,305
Federal	46	46	2,590	32,553
State	-	-	537	48,404
Local/tribal	31	387	4,453	103,348
Distribution of Employees by Sector (Percent of Total)				
Grand Total	100%	100%	100%	100%
Total Private	80%	74%	64%	76%
Ag. For. Fish. & Hunting	0%	0%	D	1%
Mining	0%	0%	D	3%
Utilities	0%	0%	1%	1%
Construction	0%	8%	3%	5%
Manufacturing	0%	0%	3%	4%
Wholesale Trade	2%	1%	3%	3%
Retail Trade	14%	4%	15%	12%
Transportation & Warehousing	0%	1%	2%	2%
Information	1%	0%	1%	2%
Finance & Insurance	3%	1%	2%	3%
Real Estate & Rental & Leasing	0%	7%	1%	1%
Professional & Technical Services	0%	0%	1%	7%
Mgt of Companies & Enterprises	0%	0%	0%	1%
Administrative & Waste Services	0%	0%	1%	5%
Educational Services	0%	18%	1%	1%
Health Care & Social Assistance	40%	26%	16%	13%
Arts, Entertainment & Recreation	0%	0%	0%	1%
Accommodation & Food Services	0%	2%	12%	10%
Other Services, ex. Public	0%	1%	2%	3%
Total Government	20%	30%	36%	24%
Federal	12%	3%	12%	4%
State	0%	0%	3%	6%
Local/tribal	8%	27%	21%	13%

Sources: US Bureau of Labor Statistics, Quarterly Census of Employment and Wage, US Census Bureau, Longitudinal E
and Household Dynamics, On the Map, Don Walls Nets Database (Dun and Bradstreet), BBER Survey, Loren Thomas e

Table A10: Estimated Employment by Industry, Zuni Reservation and Off- Reservation Trust Lands

	2003 Count	2004 Count	2005 Count	2006 Count	2007 Count	2008 Count	2009 Count	2010 Count	2011 Count
Ag. For. Fish. & Hunting	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	1	23	1	1	2	67	91	166	111
Manufacturing	3	2	0	2	4	2	2	2	2
Wholesale Trade	0	0	1	0	8	9	7	9	10
Retail Trade	54	55	86	75	75	55	49	46	42
Transportation & Warehousing	9	12	14	16	15	15	10	7	15
Information	1	0	0	0	0	3	5	2	3
Finance & Insurance	0	0	0	1	2	2	2	2	3
Real Estate & Rental & Leasing	2	3	0	2	0	1	0	0	0
Professional & Technical Services	24	15	16	11	15	18	9	4	5
Mgt of Companies & Enterprises	0	0	0	0	0	1	0	0	0
Administrative & Waste Services	1	6	16	3	57	53	8	12	8
Educational Services	345	323	307	346	319	293	289	279	250
Health Care & Social Assistance	201	183	176	194	192	181	165	178	153
Arts, Entertainment & Recreation	6	2	2	7	4	2	2	3	2
Accommodation & Food Services	21	19	19	24	17	16	19	21	28
Other Services, ex. Public	9	10	8	9	8	6	16	7	10
Public Administration	460	484	461	441	421	379	411	394	394
Total Employment	1,137	1,137	1,107	1,132	1,139	1,103	1,085	1,132	1,036
	Share	**Share**	**Share**	**Share**	**Share**	**Share**	**Share**	**Share**	**Share**
Ag. For. Fish. & Hunting	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mining	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Utilities	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Construction	0.1%	2.0%	0.1%	0.1%	0.2%	6.1%	8.4%	14.7%	10.7%
Manufacturing	0.3%	0.2%	0.0%	0.3%	0.4%	0.2%	0.2%	0.2%	0.2%
Wholesale Trade	0.0%	0.0%	0.1%	0.0%	0.7%	0.8%	0.6%	0.8%	1.0%
Retail Trade	4.7%	4.8%	8.5%	10.9%	6.6%	5.0%	4.5%	4.1%	4.1%
Transportation & Warehousing	0.8%	1.1%	1.4%	2.3%	1.3%	1.4%	0.9%	0.6%	1.4%
Information	0.1%	0.0%	0.0%	0.0%	0.0%	0.3%	0.5%	0.2%	0.3%
Finance & Insurance	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%
Real Estate & Rental & Leasing	0.2%	0.3%	0.0%	0.3%	0.0%	0.1%	0.0%	0.0%	0.0%
Professional & Technical Services	2.1%	1.3%	1.6%	1.6%	1.3%	1.6%	0.8%	0.4%	0.5%
Mgt of Companies & Enterprises	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
Administrative & Waste Services	0.1%	0.5%	1.6%	0.4%	5.0%	4.8%	0.7%	1.1%	0.8%
Educational Services	30.3%	28.4%	30.5%	50.1%	28.0%	26.6%	26.6%	24.6%	24.1%
Health Care & Social Assistance	17.7%	16.1%	7.5%	28.1%	16.9%	16.4%	15.2%	15.7%	14.8%
Arts, Entertainment & Recreation	0.5%	0.2%	0.2%	1.0%	0.4%	0.2%	0.2%	0.3%	0.2%
Accommodation & Food Services	1.8%	1.7%	1.9%	3.5%	1.5%	1.5%	1.8%	1.9%	2.7%
Other Services, ex. Public	0.8%	0.9%	0.8%	1.3%	0.7%	0.5%	1.5%	0.6%	1.0%
Public Administration	40.5%	42.6%	45.8%	0.0%	37.0%	34.4%	37.9%	34.8%	38.0%
Total Employment	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: US Census Bureau: On the Map: Local Employment Household Dynamics (LEHD)
Figures in red replace zeros and were estimated by BBER.

Table A11: Average Annual Earnings by Sector, McKinley County and New Mexico

Sector	McKinley Co	New Mexico	McKinley % of NM
Grand Total	32,072	40,032	80.1
Total Private	25,718	38,674	66.5
Ag. For. Fish. & Hunting	D	25,611	
Mining	D	71,971	
Utilities	74,315	70,982	104.7
Construction	33,068	41,035	80.6
Manufacturing	48,769	53,848	90.6
Wholesale Trade	32,727	48,929	66.9
Retail Trade	22,449	25,547	87.9
Transportation & Warehousing	34,189	42,207	81.0
Information	29,227	44,257	66.0
Finance & Insurance	28,906	53,033	54.5
Real Estate & Rental & Leasing	28,742	35,076	81.9
Professional & Technical Services	39,116	70,041	55.8
Mgt of Companies & Enterprises	25,394	60,668	41.9
Administrative & Waste Services	22,654	33,238	68.2
Educational Services	41,437	33,327	124.3
Health Care & Social Assistance	26,091	38,052	68.6
Arts, Entertainment & Recreation	13,935	19,019	73.3
Accommodation & Food Services	13,443	15,380	87.4
Other Services, ex. Public Admin	21,293	28,336	75.1
Total Government	43,273	44,429	97.4
Federal	60,381	68,663	87.9
State	38,171	47,151	81.0
Local	33,935	35,520	95.5

Source of Data: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Table A12: Location Quotients for Industries in Which Resident Work: Zuni Communities Compared with McKinley County and New Mexico; McKinley Compared with New Mexico

	Zuni Pueblo		Blackrock CDP		Zuni Res. & Off-Res. Trust Land		McKinley Cty
	McKinley Co	New Mexico	McKinley Co	New Mexico	McKinley Co	New Mexico	New Mexico
Industry							
Agric, forestry, fishing, mining	1.84	0.74	1.88	0.76	1.83	0.74	0.40
Construction	0.96	0.87	0.00	0.00	0.89	0.80	0.90
Manufacturing	2.22	3.69	1.38	2.30	2.15	3.57	1.66
Wholesale Trade	0.00	0.00	6.11	5.20	0.43	0.37	0.85
Retail Trade	1.30	1.72	0.29	0.39	1.22	1.62	1.32
Transp, Warehsg, Utilities	0.56	0.38	0.56	0.38	0.56	0.38	0.68
Information	0.00	0.00	0.00	0.00	0.00	0.00	0.60
Finance & Real Estate	0.92	0.61	1.83	1.22	0.98	0.65	0.66
Professional services	0.16	0.05	0.49	0.16	0.20	0.06	0.32
Educ, health care, social assist	1.05	1.42	0.69	0.94	1.03	1.40	1.35
Leisure & Hospitality	0.47	0.45	0.00	0.00	0.44	0.42	0.96
Other services, excl public admin	0.30	0.20	0.00	0.00	0.29	0.19	0.67
Public administration	0.65	0.74	4.22	4.79	0.90	1.02	1.13

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Table A13: Occupational Location Quotients

Civilian employed population 16 plus	Zuni Pueblo		Blackrock CDP		Zuni Res. & Off-Res. Trust Land		McKinley Co
	McKinley Co	New Mexico	McKinley Co	New Mexico	McKinley Co	New Mexico	New Mexico
Occupations							
Mgt, business, science, arts :	0.63	0.50	1.16	0.92	0.66	0.53	0.80
Management, business, financial:	0.35	0.17	1.39	0.66	0.42	0.20	0.48
Management occupations	0.19	0.09	0.00	0.00	0.18	0.09	0.50
Business and financial operations	0.81	0.35	5.28	2.30	1.12	0.49	0.44
Computer, engineering, and sciences:	0.58	0.20	0.00	0.00	0.53	0.19	0.35
Computer & mathematical	0.00	0.00	0.00	0.00	0.00	0.00	0.33
Architecture and engineering	1.24	0.49	0.00	0.00	1.15	0.45	0.39
Life, physical, social science	0.00	0.00	0.00	0.00	0.00	0.00	0.30
Educ, legal, comm serv, arts & media:	0.63	0.70	1.41	1.56	0.68	0.76	1.11
Community and social services	0.71	0.85	2.73	3.26	0.85	1.02	1.19
Legal occupations	0.00	0.00	0.00	0.00	0.00	0.00	0.39
Education, training, and library	0.68	0.89	1.37	1.79	0.72	0.95	1.31
Arts, design, entertain sports, and media	0.38	0.28	0.00	0.00	0.35	0.26	0.72
Healthcare practitioner and technical:	0.87	1.20	0.93	1.28	0.87	1.20	1.39
Health diagnosing & treating & technical	0.13	0.17	1.10	1.47	0.20	0.26	1.33
Health technologists and technicians	2.37	3.58	0.56	0.85	2.23	3.37	1.51
Service occupations:	1.15	1.48	0.95	1.23	1.14	1.48	1.30
Healthcare support occupations	1.27	1.48	0.00	0.00	1.17	1.37	1.17
Protective service occupations:	1.12	1.06	6.71	6.36	1.51	1.43	0.95
Fire fightg, prevent, oth protect serv, super	1.45	1.61	10.50	11.64	2.09	2.31	1.11
Law enforcement workers incl superv	0.52	0.39	0.00	0.00	0.48	0.36	0.75
Food preparation and serving related	1.33	1.78	0.00	0.00	1.23	1.65	1.34
Building & grounds cleaning & maint	0.65	0.94	0.53	0.77	0.65	0.93	1.44
Personal care and service occupations	1.38	1.91	0.63	0.88	1.38	1.90	1.38
Sales and office occupations:	0.79	0.70	0.16	0.14	0.74	0.66	0.89
Sales and related occupations	0.78	0.72	0.00	0.00	0.72	0.67	0.92
Office and administrative support	0.79	0.69	0.29	0.25	0.76	0.65	0.86
Natl resources, construction, & maint	1.05	0.86	1.04	0.85	1.05	0.86	0.82
Farming, fishing, and forestry	1.74	0.70	0.00	0.00	1.61	0.64	0.40
Construction and extraction	1.25	1.26	0.47	0.47	1.19	1.20	1.01
Installation, maintenance, and repair	0.25	0.15	3.16	1.84	0.46	0.27	0.58
Production, transp, material moving:	1.71	2.79	1.91	3.13	1.72	2.81	1.64
Production occupations	2.17	4.98	2.94	6.73	2.22	5.08	2.29
Transportation occupations	0.85	0.98	0.34	0.40	0.81	0.94	1.16
Material moving occupations	1.18	1.22	0.00	0.00	1.11	1.15	1.04

Source of Data: U.S. Census Bureau, 2008-2012 American Community Survey; BBER calculations