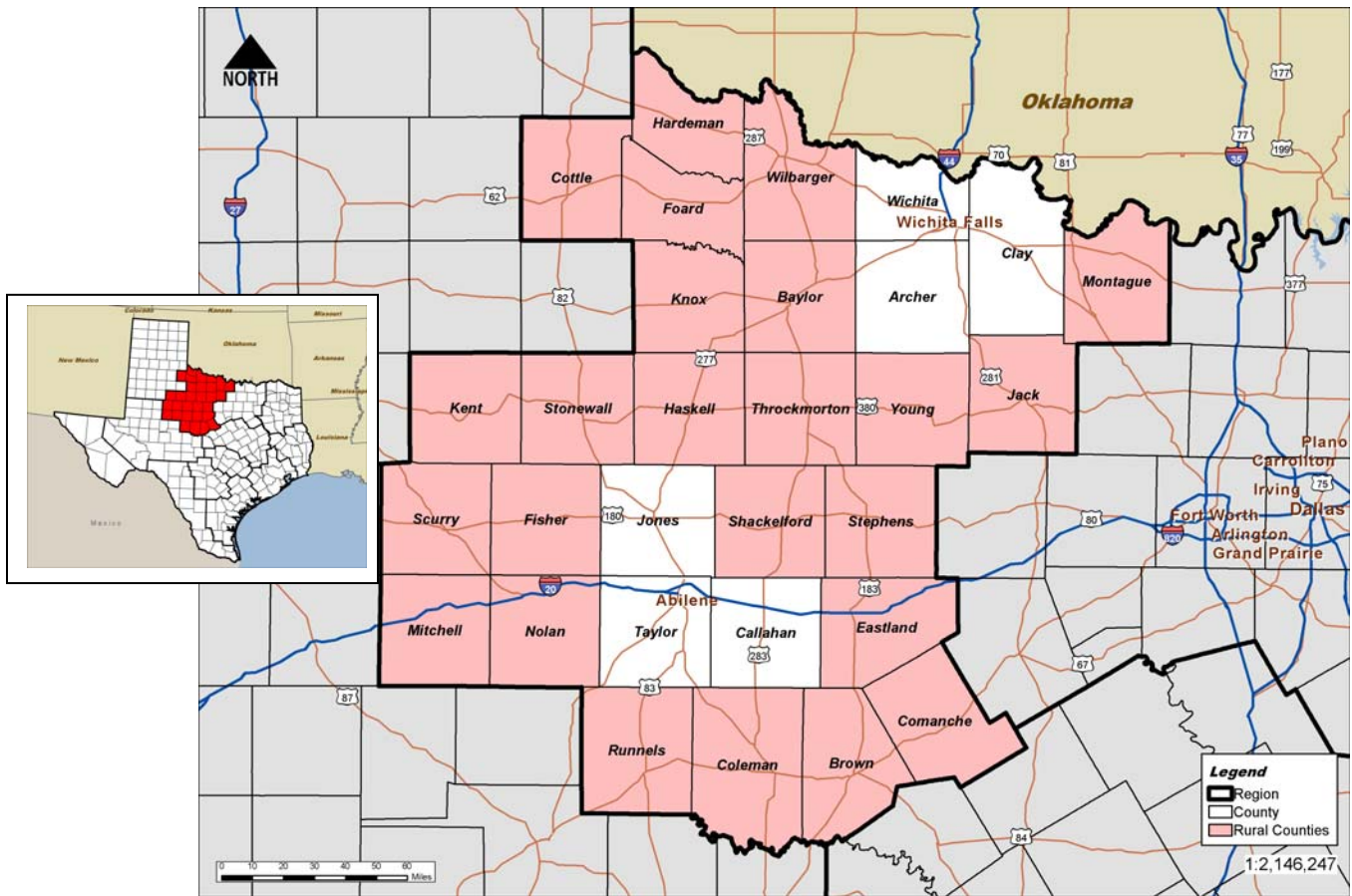


ADDENDUM B – REGION 2 (NORTHWEST TEXAS)

A. INTRODUCTION

Region 2 is located in the northwestern portion of the state of Texas. This region includes a total of 30 counties, of which 24 were classified as rural and were included in the following analysis. The largest rural county in the region is Brown, with 38,106 people (2010 Census). The following are relevant facts about the region (note: data applies to rural counties studied in this region and does not include non-rural counties):

- Region Size: 34,019 square miles
- 2010 Population Density: 11 persons per square mile
- 2010 Population: 233,692
- 2010 Households: 91,105
- 2010 Median Household Income: \$42,720



The following table summarizes the rural designated counties that were included and evaluated in this report, as well as the non-rural counties that were excluded from our analysis:

Rural Counties (Studied) Within Region		
Baylor	Hardeman	Runnels
Brown	Haskell	Scurry
Coleman	Jack	Shackelford
Comanche	Kent	Stephens
Cottle	Knox	Stonewall
Eastland	Mitchell	Throckmorton
Fisher	Montague	Wilbarger
Foard	Nolan	Young
Non-Rural Counties (Excluded) Within Region		
Archer	Clay	Taylor
Callahan	Jones	Wichita

B. KEY FINDINGS

Of the 24 rural counties in the High Plains region of Texas, ten of those counties are designated “frontier counties.” Frontier areas are sparsely populated rural areas that are isolated from population centers and services. While frontier is sometimes defined as having a population density of seven or fewer people per square mile this does not take into account other important factors that may isolate a community. These areas pose significant challenges with regard to providing support services for persons with disabilities and seniors and with developing housing projects that are financially feasible.

Based on the Bowen National Research rental housing inventory count, there are 5,337 affordable rental housing units in the region’s study counties. Of those properties we were able to survey, 96.4% were occupied, with many of the projects maintaining long waiting lists. Based on the American Community Survey and U.S. Census data, there are 9,007 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 170 lots/homes. These manufactured home parks had an 82.9% occupancy/usage rate, which is below the overall state average of 86.1%. Finally, Bowen National Research identified 1,202 for-sale housing units in the region. These 1,202 available homes represent 1.8% of the 66,520 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that more than half (58.5%) of the for-sale housing stock is priced below \$100,000, which would generally be affordable to those making approximately \$30,000 or less annually.

While opinions were mixed on the actual need for housing, those respondents who stated there is a need for additional housing in the region indicated that single-family homes would best meet the need for families while adaptive reuse and revitalization of existing structures would best serve seniors. First-time homebuyer programs in rural communities were cited as a program type that could assist with placing low to moderate income families into single-family homes. Additional funding was cited as a need to help repair or maintain the existing homes of seniors to help them stay in their homes longer and to allow them to age in place.

Additional key regional findings include:

- Total households within the region are projected to decline by 592, a 0.6% decline between 2010 and 2015. Overall, the number of households in rural regions of Texas is projected to increase by 1.5% during this same time, while the overall state increase will be 8.4%. Among householders age 55 and older within the region, it is projected that this age cohort will increase by 5.7%. The overall rural regions of the state will experience an increase in its older adult (age 55+) households base of 8.5%, while the overall state will increase by 17.6% during this same time period.
- Approximately 35.5% of renters in the region are paying over 30% (cost burdened) of their income towards rent compared to 18.5% of owners in the region who are cost burdened. Statewide, these shares are 44.5% for renters and 25.6% for owners. The greatest share of cost burdened renters is in Young County, while the greatest number of cost burdened renter households is in Brown County. The greatest share of cost burdened homeowners is in Coleman County, while the greatest number of cost burdened homeowners is in Brown County.
- A total of 4.8% of renter households within the region are considered to be living in overcrowded housing (1.0 or more persons per room) compared to 2.4% of owner households. Statewide, these shares are 7.3% for renters and 3.2% for owners. The greatest share of overcrowded renter-occupied housing is in Runnels County, while the greatest number of overcrowded renter-occupied housing is in Montague County. The highest share among owner-occupied housing is within Cottle County, while the highest number among owner-occupied housing is within Nolan County.
- Within the region, the share of renter housing units that lack complete plumbing facilities is 0.7% among renter-occupied units and 0.5% among owner-occupied units. Overall, the state average is 0.8% of renter-occupied units and 0.5% of owner-occupied units lack complete plumbing facilities.
- Total employment within the region increased by 386 employees between 2006 and 2011, representing a 0.4% increase. The statewide average increase during this same time period is 6.6%.
- The region's largest industry by total employment is within the Health Care and Social Assistance sector at 15.1%. The largest negative change in employment between 2000 and 2010 was within the Agriculture-related industry, losing 5,862 employees; the largest positive change was within the Wholesale Trade sector, increasing by 3,159 jobs.

- Between 2006 and 2011, the region's unemployment rate was at its lowest at 3.8% in 2007 and its highest rate in 2011 at 6.9%, indicating an upward trend in unemployment rates for the region. The state of Texas had unemployment rates ranging from 4.4% to 8.2% during the past six years.
- The overall occupancy rate of surveyed affordable rental-housing units in the region is 96.5%. This is slightly below the statewide average of 97.3% for the rural regions of Texas.
- Of all affordable rental units surveyed in the region, 1,520 (31.6%) were built before 1970; 595 (12.4%) were built since 2000. A total 2,456 units were built between 1970 and 1989, comprising the largest share at 51.1%.
- The lowest gross rent among rental units surveyed in the region is \$248; highest gross rent is \$966. This is a wide range and indicates a wide variety of rental housing alternatives offered in the region.
- The estimated number of manufactured homes within the region is 9,007 units with approximately 19.2% renter-occupied and 80.8% owner-occupied. There were a total of 170 manufactured home lots surveyed with 29 available, representing an overall occupancy/usage rate of 82.9%. This is below the state average (86.1%) occupancy rate for manufactured homes.
- Rental rates of manufactured homes surveyed range between \$580 and \$640/month. The rates fall within the rental rates of the affordable apartments surveyed in the region.
- A total of 1,202 for-sale housing units were identified within the region that were listed as available for purchase. Over one-half (58.5%) of the units were priced below \$100,000. The average listed price of homes under \$100,000 is \$61,287, representing a large base of affordable for-sale product that is available to low-income households. It should be noted, however, that much of this supply is older (pre-1960) and likely lower quality product that requires repairs or renovations.
- The total affordable housing gap for the entire region was 6,706 rental units and 1,748 for-sale units. This does not mean that the entire region can support 6,706 new rental units and 1,748 new for-sale units. Instead, these numbers are primarily representative of the number of households in the region that are living in cost burdened, overcrowded or substandard housing. Since not all households living in such conditions are willing or able to move if new product is built, only a portion of the units cited above could be supported. Typically, only about 10% of the housing gap within a county can be supported at an individual site. Housing gaps for individual counties are included at the end of this addendum. The largest renter-occupied housing gap is in Brown County and the largest owner-occupied housing gap is in Montague County.

C. DEMOGRAPHIC ANALYSIS

1. POPULATION TRENDS

		Year			
		1990	2000	2010	2015
Baylor County	Population	4,385	4,093	3,726	3,554
	Population Change	-	-292	-367	-172
	Percent Change	-	-6.7%	-9.0%	-4.6%
Brown County	Population	34,370	37,673	38,106	38,539
	Population Change	-	3,303	433	433
	Percent Change	-	9.6%	1.1%	1.1%
Coleman County	Population	9,710	9,235	8,895	8,662
	Population Change	-	-475	-340	-233
	Percent Change	-	-4.9%	-3.7%	-2.6%
Comanche County	Population	13,376	14,022	13,974	13,962
	Population Change	-	646	-48	-12
	Percent Change	-	4.8%	-0.3%	-0.1%
Cottle County	Population	2,247	1,904	1,505	1,451
	Population Change	-	-343	-399	-54
	Percent Change	-	-15.3%	-21.0%	-3.6%
Eastland County	Population	18,492	18,300	18,583	18,463
	Population Change	-	-192	283	-120
	Percent Change	-	-1.0%	1.5%	-0.6%
Fisher County	Population	4,842	4,344	3,974	3,833
	Population Change	-	-498	-370	-141
	Percent Change	-	-10.3%	-8.5%	-3.5%
Foard County	Population	1,794	1,622	1,336	1,264
	Population Change	-	-172	-286	-72
	Percent Change	-	-9.6%	-17.6%	-5.4%
Hardeman County	Population	5,283	4,724	4,139	3,922
	Population Change	-	-559	-585	-217
	Percent Change	-	-10.6%	-12.4%	-5.2%
Haskell County	Population	6,820	6,093	5,899	5,545
	Population Change	-	-727	-194	-354
	Percent Change	-	-10.7%	-3.2%	-6.0%
Jack County	Population	6,981	8,763	9,044	8,837
	Population Change	-	1,782	281	-207
	Percent Change	-	25.5%	3.2%	-2.3%
Kent County	Population	1,010	859	808	799
	Population Change	-	-151	-51	-9
	Percent Change	-	-15.0%	-5.9%	-1.1%
Knox County	Population	4,837	4,253	3,719	3,503
	Population Change	-	-584	-534	-216
	Percent Change	-	-12.1%	-12.6%	-5.8%
Mitchell County	Population	8,016	9,698	9,403	9,129
	Population Change	-	1,682	-295	-274
	Percent Change	-	21.0%	-3.0%	-2.9%
Montague County	Population	17,274	19,117	19,719	20,072
	Population Change	-	1,843	602	353
	Percent Change	-	10.7%	3.1%	1.8%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Year			
		1990	2000	2010	2015
Nolan County	Population	16,594	15,802	15,216	15,647
	Population Change	-	-792	-586	431
	Percent Change	-	-4.8%	-3.7%	2.8%
Runnels County	Population	11,293	11,494	10,501	10,157
	Population Change	-	201	-993	-344
	Percent Change	-	1.8%	-8.6%	-3.3%
Scurry County	Population	18,633	16,360	16,921	16,722
	Population Change	-	-2,273	561	-199
	Percent Change	-	-12.2%	3.4%	-1.2%
Shackelford County	Population	3,316	3,302	3,378	3,332
	Population Change	-	-14	76	-46
	Percent Change	-	-0.4%	2.3%	-1.4%
Stephens County	Population	9,010	9,674	9,630	9,791
	Population Change	-	664	-44	161
	Percent Change	-	7.4%	-0.5%	1.7%
Stonewall County	Population	2,013	1,693	1,490	1,543
	Population Change	-	-320	-203	53
	Percent Change	-	-15.9%	-12.0%	3.6%
Throckmorton County	Population	1,880	1,850	1,641	1,586
	Population Change	-	-30	-209	-55
	Percent Change	-	-1.6%	-11.3%	-3.3%
Wilbarger County	Population	15,121	14,676	13,535	13,356
	Population Change	-	-445	-1,141	-179
	Percent Change	-	-2.9%	-7.8%	-1.3%
Young County	Population	18,126	17,943	18,550	18,360
	Population Change	-	-183	607	-190
	Percent Change	-	-1.0%	3.4%	-1.0%
Sum of Rural Region	Population	235,423	237,494	233,692	232,029
	Population Change	-	2,071	-3,802	-1,663
	Percent Change	-	0.9%	-1.6%	-0.7%
Urban Areas	Population	288,372	311,761	316,558	314,349
	Population Change		23,389	4,797	-2,209
	Percent Change		8.1%	1.5%	-0.7%
State of Texas	Population	16,986,510	20,851,820	25,145,561	27,291,474
	Population Change	-	3,865,310	4,293,741	2,145,913
	Percent Change	-	22.8%	20.6%	8.5%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The population bases by age are summarized as follows:

		Population by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Baylor County	2000	1,183 28.9%	339 8.3%	538 13.1%	554 13.5%	494 12.1%	472 11.5%	513 12.5%
	2010	1,021 27.4%	336 9.0%	364 9.8%	544 14.6%	547 14.7%	432 11.6%	483 13.0%
	2015	927 26.1%	375 10.6%	308 8.7%	459 12.9%	545 15.3%	489 13.8%	451 12.7%
Brown County	2000	13,550 36.0%	4,151 11.0%	5,164 13.7%	4,868 12.9%	3,761 10.0%	3,146 8.4%	3,033 8.1%
	2010	12,733 33.4%	4,268 11.2%	4,236 11.1%	5,207 13.7%	5,153 13.5%	3,355 8.8%	3,153 8.3%
	2015	12,515 32.5%	4,319 11.2%	4,188 10.9%	4,624 12.0%	5,473 14.2%	4,183 10.9%	3,237 8.4%
Coleman County	2000	2,791 30.2%	870 9.4%	1,227 13.3%	1,139 12.3%	1,080 11.7%	1,023 11.1%	1,105 12.0%
	2010	2,595 29.2%	842 9.5%	933 10.5%	1,281 14.4%	1,168 13.1%	961 10.8%	1,114 12.5%
	2015	2,498 28.8%	848 9.8%	866 10.0%	1,079 12.5%	1,252 14.5%	1,044 12.1%	1,074 12.4%
Comanche County	2000	4,539 32.4%	1,497 10.7%	1,766 12.6%	1,688 12.0%	1,683 12.0%	1,403 10.0%	1,446 10.3%
	2010	4,421 31.6%	1,468 10.5%	1,600 11.4%	1,827 13.1%	1,779 12.7%	1,433 10.3%	1,446 10.3%
	2015	4,416 31.6%	1,395 10.0%	1,596 11.4%	1,718 12.3%	1,823 13.1%	1,554 11.1%	1,460 10.5%
Cottle County	2000	564 29.6%	150 7.9%	259 13.6%	238 12.5%	206 10.8%	212 11.1%	275 14.4%
	2010	431 28.7%	155 10.3%	139 9.2%	220 14.6%	203 13.5%	155 10.3%	201 13.4%
	2015	401 27.7%	155 10.7%	139 9.6%	186 12.8%	216 14.9%	168 11.6%	185 12.8%
Eastland County	2000	6,036 33.0%	1,682 9.2%	2,399 13.1%	2,297 12.6%	2,071 11.3%	1,909 10.4%	1,906 10.4%
	2010	5,758 31.0%	1,990 10.7%	1,805 9.7%	2,540 13.7%	2,537 13.7%	1,934 10.4%	2,019 10.9%
	2015	5,710 30.9%	1,933 10.5%	1,796 9.7%	2,099 11.4%	2,716 14.7%	2,222 12.0%	1,986 10.8%
Fisher County	2000	1,312 30.2%	393 9.0%	606 14.0%	545 12.5%	503 11.6%	504 11.6%	481 11.1%
	2010	1,171 29.5%	391 9.8%	410 10.3%	605 15.2%	527 13.3%	404 10.2%	466 11.7%
	2015	1,129 29.5%	385 10.0%	390 10.2%	469 12.2%	599 15.6%	418 10.9%	443 11.6%
Foard County	2000	513 31.6%	162 10.0%	200 12.3%	193 11.9%	179 11.0%	157 9.7%	218 13.4%
	2010	417 31.2%	136 10.2%	148 11.1%	177 13.2%	169 12.6%	134 10.0%	156 11.7%
	2015	395 31.3%	133 10.5%	126 10.0%	150 11.9%	179 14.2%	132 10.4%	149 11.8%
Hardeman County	2000	1,552 32.9%	481 10.2%	587 12.4%	636 13.5%	512 10.8%	444 9.4%	512 10.8%
	2010	1,286 31.1%	473 11.4%	446 10.8%	537 13.0%	568 13.7%	408 9.9%	421 10.2%
	2015	1,211 30.9%	437 11.1%	430 11.0%	449 11.5%	557 14.2%	442 11.3%	395 10.1%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Population by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Haskell County	2000	1,795 29.5%	503 8.3%	844 13.9%	756 12.4%	642 10.5%	775 12.7%	778 12.8%
	2010	1,614 27.4%	587 10.0%	601 10.2%	878 14.9%	820 13.9%	586 9.9%	812 13.8%
	2015	1,474 26.6%	591 10.7%	550 9.9%	669 12.1%	908 16.4%	656 11.8%	697 12.6%
Jack County	2000	2,927 33.4%	1,150 13.1%	1,461 16.7%	1,070 12.2%	825 9.4%	725 8.3%	605 6.9%
	2010	2,892 32.0%	1,159 12.8%	1,234 13.6%	1,319 14.6%	1,044 11.5%	706 7.8%	690 7.6%
	2015	2,801 31.7%	1,149 13.0%	1,147 13.0%	1,120 12.7%	1,157 13.1%	783 8.9%	681 7.7%
Kent County	2000	223 26.0%	56 6.5%	131 15.3%	108 12.6%	122 14.2%	108 12.6%	111 12.9%
	2010	186 23.0%	72 8.9%	65 8.0%	134 16.6%	114 14.1%	104 12.9%	133 16.5%
	2015	172 21.6%	94 11.8%	54 6.8%	99 12.4%	127 15.9%	109 13.7%	143 17.9%
Knox County	2000	1,420 33.4%	390 9.2%	586 13.8%	465 10.9%	428 10.1%	448 10.5%	516 12.1%
	2010	1,241 33.4%	377 10.1%	372 10.0%	531 14.3%	423 11.4%	331 8.9%	443 11.9%
	2015	1,150 32.8%	407 11.6%	326 9.3%	414 11.8%	466 13.3%	328 9.4%	411 11.7%
Mitchell County	2000	3,033 31.3%	1,393 14.4%	1,585 16.3%	1,367 14.1%	852 8.8%	733 7.6%	735 7.6%
	2010	2,767 29.4%	1,422 15.1%	1,416 15.1%	1,376 14.6%	1,049 11.2%	652 6.9%	722 7.7%
	2015	2,636 28.9%	1,416 15.5%	1,308 14.3%	1,278 14.0%	1,058 11.6%	772 8.5%	660 7.2%
Montague County	2000	5,894 30.8%	2,015 10.5%	2,631 13.8%	2,492 13.0%	2,301 12.0%	1,979 10.4%	1,805 9.4%
	2010	5,793 29.4%	1,981 10.0%	2,195 11.1%	2,783 14.1%	2,888 14.6%	2,068 10.5%	2,012 10.2%
	2015	5,817 29.0%	2,026 10.1%	2,114 10.5%	2,500 12.5%	3,103 15.5%	2,465 12.3%	2,047 10.2%
Nolan County	2000	5,629 35.6%	1,809 11.4%	2,209 14.0%	2,040 12.9%	1,530 9.7%	1,338 8.5%	1,247 7.9%
	2010	5,122 33.7%	1,831 12.0%	1,757 11.5%	2,022 13.3%	1,957 12.9%	1,285 8.4%	1,243 8.2%
	2015	5,127 32.8%	1,970 12.6%	1,737 11.1%	1,759 11.2%	2,183 14.0%	1,601 10.2%	1,270 8.1%
Runnels County	2000	3,837 33.4%	1,246 10.8%	1,536 13.4%	1,457 12.7%	1,172 10.2%	1,067 9.3%	1,179 10.3%
	2010	3,361 32.0%	1,086 10.3%	1,181 11.2%	1,459 13.9%	1,396 13.3%	947 9.0%	1,072 10.2%
	2015	3,189 31.4%	1,121 11.0%	1,031 10.2%	1,247 12.3%	1,464 14.4%	1,100 10.8%	1,004 9.9%
Scurry County	2000	5,869 35.9%	1,873 11.4%	2,421 14.8%	2,208 13.5%	1,463 8.9%	1,346 8.2%	1,180 7.2%
	2010	5,696 33.7%	2,212 13.1%	1,973 11.7%	2,424 14.3%	2,043 12.1%	1,281 7.6%	1,292 7.6%
	2015	5,584 33.4%	2,176 13.0%	2,012 12.0%	1,978 11.8%	2,274 13.6%	1,454 8.7%	1,244 7.4%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Population by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Shackelford County	2000	1,078 32.6%	315 9.5%	505 15.3%	468 14.2%	334 10.1%	314 9.5%	288 8.7%
	2010	1,017 30.1%	330 9.8%	394 11.7%	543 16.1%	508 15.0%	296 8.8%	290 8.6%
	2015	984 29.5%	337 10.1%	363 10.9%	461 13.8%	543 16.3%	372 11.2%	270 8.1%
Stephens County	2000	3,240 33.5%	1,083 11.2%	1,394 14.4%	1,235 12.8%	1,013 10.5%	901 9.3%	808 8.4%
	2010	2,951 30.6%	1,284 13.3%	1,017 10.6%	1,301 13.5%	1,307 13.6%	923 9.6%	846 8.8%
	2015	2,897 29.6%	1,391 14.2%	1,003 10.2%	1,089 11.1%	1,396 14.3%	1,155 11.8%	861 8.8%
Stonewall County	2000	491 29.0%	160 9.5%	222 13.1%	221 13.1%	193 11.4%	204 12.0%	202 11.9%
	2010	405 27.2%	148 9.9%	161 10.8%	200 13.4%	239 16.0%	143 9.6%	194 13.0%
	2015	413 26.8%	163 10.6%	157 10.2%	184 11.9%	264 17.1%	175 11.3%	186 12.1%
Throckmorton County	2000	572 30.9%	156 8.4%	267 14.4%	216 11.7%	259 14.0%	184 9.9%	196 10.6%
	2010	484 29.5%	161 9.8%	161 9.8%	257 15.7%	208 12.7%	201 12.2%	170 10.4%
	2015	455 28.7%	168 10.6%	158 10.0%	216 13.6%	223 14.1%	189 11.9%	178 11.2%
Wilbarger County	2000	5,483 37.4%	1,626 11.1%	2,015 13.7%	1,792 12.2%	1,385 9.4%	1,087 7.4%	1,288 8.8%
	2010	4,699 34.7%	1,600 11.8%	1,503 11.1%	1,766 13.0%	1,643 12.1%	1,143 8.4%	1,182 8.7%
	2015	4,572 34.2%	1,573 11.8%	1,481 11.1%	1,475 11.0%	1,749 13.1%	1,343 10.1%	1,162 8.7%
Young County	2000	5,738 32.0%	1,802 10.0%	2,629 14.7%	2,407 13.4%	1,836 10.2%	1,783 9.9%	1,748 9.7%
	2010	5,604 30.2%	1,894 10.2%	2,057 11.1%	2,734 14.7%	2,539 13.7%	1,765 9.5%	1,956 10.5%
	2015	5,415 29.5%	1,955 10.6%	1,933 10.5%	2,282 12.4%	2,817 15.3%	2,041 11.1%	1,917 10.4%
Sum of Rural Region	2000	79,269 33.4%	25,302 10.7%	33,182 14.0%	30,460 12.8%	24,844 10.5%	22,262 9.4%	22,175 9.3%
	2010	73,665 31.5%	26,203 11.2%	26,168 11.2%	32,665 14.0%	30,829 13.2%	21,647 9.3%	22,516 9.6%
	2015	71,888 31.0%	26,517 11.4%	25,213 10.9%	28,004 12.1%	33,092 14.3%	25,195 10.9%	22,111 9.5%
Urban Areas	2000	120,061 38.5%	40,856 13.1%	47,598 15.3%	36,942 11.8%	25,775 8.3%	21,797 7.0%	18,732 6.0%
	2010	116,361 36.8%	42,157 13.3%	37,938 12.0%	42,643 13.5%	34,526 10.9%	21,688 6.9%	21,244 6.7%
	2015	113,728 36.2%	42,215 13.4%	36,780 11.7%	37,298 11.9%	37,915 12.1%	25,392 8.1%	21,030 6.7%
State of Texas	2000	8,085,640 38.8%	3,162,083 15.2%	3,322,238 15.9%	2,611,137 12.5%	1,598,190 7.7%	1,142,608 5.5%	929,924 4.5%
	2010	9,368,816 37.3%	3,653,545 14.5%	3,417,561 13.6%	3,485,240 13.9%	2,617,205 10.4%	1,431,667 5.7%	1,171,525 4.7%
	2015	10,067,025 36.9%	4,026,446 14.8%	3,562,076 13.1%	3,432,406 12.6%	3,052,202 11.2%	1,897,495 7.0%	1,253,824 4.6%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The population density for 1990, 2000, 2010 and 2015 are summarized as follows:

		Year			
		1990	2000	2010	2015
Baylor County	Population	4,385	4,093	3,726	3,554
	Area in Square Miles	901.02	901.02	901.02	901.02
	Density	4.9	4.5	4.1	3.9
Brown County	Population	34,370	37,673	38,106	38,539
	Area in Square Miles	956.95	956.95	956.95	956.95
	Density	35.9	39.4	39.8	40.3
Coleman County	Population	9,710	9,235	8,895	8,662
	Area in Square Miles	1,281.57	1,281.57	1,281.57	1,281.57
	Density	7.6	7.2	6.9	6.8
Comanche County	Population	13,376	14,022	13,974	13,962
	Area in Square Miles	947.68	947.68	947.68	947.68
	Density	14.1	14.8	14.7	14.7
Cottle County	Population	2,247	1,904	1,505	1,451
	Area in Square Miles	901.60	901.60	901.60	901.60
	Density	2.5	2.1	1.7	1.6
Eastland County	Population	18,492	18,300	18,583	18,463
	Area in Square Miles	931.91	931.91	931.91	931.91
	Density	19.8	19.6	19.9	19.8
Fisher County	Population	4,842	4,344	3,974	3,833
	Area in Square Miles	901.75	901.75	901.75	901.75
	Density	5.4	4.8	4.4	4.3
Foard County	Population	1,794	1,622	1,336	1,264
	Area in Square Miles	707.69	707.69	707.69	707.69
	Density	2.5	2.3	1.9	1.8
Hardeman County	Population	5,283	4,724	4,139	3,922
	Area in Square Miles	697.00	697.00	697.00	697.00
	Density	7.6	6.8	5.9	5.6
Haskell County	Population	6,820	6,093	5,899	5,545
	Area in Square Miles	910.26	910.26	910.26	910.26
	Density	7.5	6.7	6.5	6.1
Jack County	Population	6,981	8,763	9,044	8,837
	Area in Square Miles	920.12	920.12	920.12	920.12
	Density	7.6	9.5	9.8	9.6
Kent County	Population	1,010	859	808	799
	Area in Square Miles	902.92	902.92	902.92	902.92
	Density	1.1	1.0	0.9	0.9
Knox County	Population	4,837	4,253	3,719	3,503
	Area in Square Miles	855.44	855.44	855.44	855.44
	Density	5.7	5.0	4.3	4.1
Mitchell County	Population	8,016	9,698	9,403	9,129
	Area in Square Miles	915.91	915.91	915.91	915.91
	Density	8.8	10.6	10.3	10.0
Montague County	Population	17,274	19,117	19,719	20,072
	Area in Square Miles	938.45	938.45	938.45	938.45
	Density	18.4	20.4	21.0	21.4

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Year			
		1990	2000	2010	2015
Nolan County	Population	16,594	15,802	15,216	15,647
	Area in Square Miles	913.94	913.94	913.94	913.94
	Density	18.2	17.3	16.6	17.1
Runnels County	Population	11,293	11,494	10,501	10,157
	Area in Square Miles	1,057.14	1,057.14	1,057.14	1,057.14
	Density	10.7	10.9	9.9	9.6
Scurry County	Population	18,633	16,360	16,921	16,722
	Area in Square Miles	907.54	907.54	907.54	907.54
	Density	20.5	18.0	18.6	18.4
Shackelford County	Population	3,316	3,302	3,378	3,332
	Area in Square Miles	915.55	915.55	915.55	915.55
	Density	3.6	3.6	3.7	3.6
Stephens County	Population	9,010	9,674	9,630	9,791
	Area in Square Miles	921.48	921.48	921.48	921.48
	Density	9.8	10.5	10.5	10.6
Stonewall County	Population	2,013	1,693	1,490	1,543
	Area in Square Miles	920.24	920.24	920.24	920.24
	Density	2.2	1.8	1.6	1.7
Throckmorton County	Population	1,880	1,850	1,641	1,586
	Area in Square Miles	915.48	915.48	915.48	915.48
	Density	2.1	2.0	1.8	1.7
Wilbarger County	Population	15,121	14,676	13,535	13,356
	Area in Square Miles	978.08	978.08	978.08	978.08
	Density	15.5	15.0	13.8	13.7
Young County	Population	18,126	17,943	18,550	18,360
	Area in Square Miles	930.85	930.85	930.85	930.85
	Density	19.5	19.3	19.9	19.7
Sum of Rural Region	Population	235,423	237,494	233,692	232,029
	Area in Square Miles	22,130.57	22,130.57	22,130.57	22,130.57
	Density	10.6	10.7	10.6	10.5
Urban Areas	Population	288,372	311,761	316,558	314,349
	Area in Square Miles	5,203	5,203	5,203	5,203
	Density	55.4	59.9	60.8	60.4
State of Texas	Population	16,986,510	20,851,820	25,145,561	27,291,474
	Area in Square Miles	261,797.12	261,797.12	261,797.12	261,797.12
	Density	64.9	79.6	96.0	104.2

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

2. HOUSEHOLD TRENDS

Household trends are summarized as follows:

		Year			
		1990	2000	2010	2015
Baylor County	Households	1,906	1,791	1,669	1,590
	Household Change	-	-115	-122	-79
	Percent Change	-	-6.0%	-6.8%	-4.7%
Brown County	Households	13,097	14,306	14,778	14,962
	Household Change	-	1,209	472	184
	Percent Change	-	9.2%	3.3%	1.2%
Coleman County	Households	4,026	3,889	3,857	3,756
	Household Change	-	-137	-32	-101
	Percent Change	-	-3.4%	-0.8%	-2.6%
Comanche County	Households	5,316	5,520	5,580	5,568
	Household Change	-	204	60	-12
	Percent Change	-	3.8%	1.1%	-0.2%
Cottle County	Households	915	820	677	655
	Household Change	-	-95	-143	-22
	Percent Change	-	-10.4%	-17.4%	-3.2%
Eastland County	Households	7,356	7,323	7,465	7,411
	Household Change	-	-33	142	-54
	Percent Change	-	-0.4%	1.9%	-0.7%
Fisher County	Households	1,892	1,785	1,668	1,614
	Household Change	-	-107	-117	-54
	Percent Change	-	-5.7%	-6.6%	-3.3%
Foard County	Households	739	664	573	541
	Household Change	-	-75	-91	-32
	Percent Change	-	-10.1%	-13.7%	-5.6%
Hardeman County	Households	2,101	1,943	1,722	1,634
	Household Change	-	-158	-221	-88
	Percent Change	-	-7.5%	-11.4%	-5.1%
Haskell County	Households	2,753	2,569	2,297	2,162
	Household Change	-	-184	-272	-135
	Percent Change	-	-6.7%	-10.6%	-5.9%
Jack County	Households	2,725	3,047	3,136	3,053
	Household Change	-	322	89	-83
	Percent Change	-	11.8%	2.9%	-2.6%
Kent County	Households	399	353	350	348
	Household Change	-	-46	-3	-2
	Percent Change	-	-11.5%	-0.8%	-0.6%
Knox County	Households	1,887	1,690	1,506	1,420
	Household Change	-	-197	-184	-86
	Percent Change	-	-10.4%	-10.9%	-5.7%
Mitchell County	Households	3,054	2,837	2,809	2,698
	Household Change	-	-217	-28	-111
	Percent Change	-	-7.1%	-1.0%	-3.9%
Montague County	Households	6,858	7,770	7,989	8,143
	Household Change	-	912	219	154
	Percent Change	-	13.3%	2.8%	1.9%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Year			
		1990	2000	2010	2015
Nolan County	Households	6,183	6,170	5,999	6,193
	Household Change	-	-13	-171	194
	Percent Change	-	-0.2%	-2.8%	3.2%
Runnels County	Households	4,346	4,428	4,165	4,027
	Household Change	-	82	-263	-138
	Percent Change	-	1.9%	-5.9%	-3.3%
Scurry County	Households	6,368	5,756	5,838	5,788
	Household Change	-	-612	82	-50
	Percent Change	-	-9.6%	1.4%	-0.9%
Shackelford County	Households	1,336	1,300	1,367	1,345
	Household Change	-	-36	67	-22
	Percent Change	-	-2.7%	5.2%	-1.6%
Stephens County	Households	3,556	3,661	3,665	3,733
	Household Change	-	105	4	68
	Percent Change	-	3.0%	0.1%	1.9%
Stonewall County	Households	806	713	642	668
	Household Change	-	-93	-71	26
	Percent Change	-	-11.5%	-10.0%	4.1%
Throckmorton County	Households	790	765	721	695
	Household Change	-	-25	-44	-26
	Percent Change	-	-3.2%	-5.8%	-3.6%
Wilbarger County	Households	5,741	5,537	5,289	5,215
	Household Change	-	-204	-248	-74
	Percent Change	-	-3.6%	-4.5%	-1.4%
Young County	Households	7,101	7,167	7,343	7,277
	Household Change	-	66	176	-66
	Percent Change	-	0.9%	2.5%	-0.9%
Sum of Rural Region	Households	91,251	91,804	91,105	90,496
	Household Change	-	553	-699	-609
	Percent Change	-	0.6%	-0.8%	-0.7%
Urban Areas	Households	106,075	114,580	119,079	118,669
	Household Change	-	8,505	4,499	-410
	Percent Change	-	8.0%	3.9%	-0.3%
State of Texas	Households	6,070,937	7,393,354	8,922,933	9,673,279
	Household Change	-	1,322,417	1,529,579	750,346
	Percent Change	-	21.8%	20.7%	8.4%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The household bases by age are summarized as follows:

		Households by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Baylor County	2000	58 3.2%	191 10.7%	300 16.8%	286 16.0%	273 15.2%	325 18.1%	358 20.0%
	2010	49 2.9%	156 9.4%	215 12.9%	302 18.1%	316 18.9%	283 17.0%	347 20.8%
	2015	36 2.3%	186 11.7%	180 11.3%	250 15.7%	309 19.4%	318 20.0%	311 19.6%
Brown County	2000	843 5.9%	1,984 13.9%	2,711 19.0%	2,640 18.5%	2,180 15.2%	2,039 14.3%	1,909 13.3%
	2010	807 5.5%	2,044 13.8%	2,155 14.6%	2,831 19.2%	2,884 19.5%	2,051 13.9%	2,005 13.6%
	2015	715 4.8%	2,086 13.9%	2,106 14.1%	2,472 16.5%	3,030 20.3%	2,510 16.8%	2,043 13.7%
Coleman County	2000	157 4.0%	420 10.8%	609 15.7%	626 16.1%	640 16.5%	708 18.2%	729 18.7%
	2010	156 4.0%	398 10.3%	500 13.0%	704 18.3%	709 18.4%	627 16.3%	763 19.8%
	2015	120 3.2%	423 11.3%	459 12.2%	594 15.8%	755 20.1%	677 18.0%	729 19.4%
Comanche County	2000	206 3.7%	707 12.8%	947 17.2%	968 17.5%	886 16.1%	873 15.8%	933 16.9%
	2010	225 4.0%	674 12.1%	841 15.1%	982 17.6%	1,007 18.0%	915 16.4%	936 16.8%
	2015	195 3.5%	656 11.8%	839 15.1%	922 16.6%	1,025 18.4%	993 17.8%	937 16.8%
Cottle County	2000	35 4.3%	65 7.9%	139 17.0%	130 15.9%	117 14.3%	134 16.3%	200 24.4%
	2010	25 3.7%	76 11.2%	80 11.8%	122 18.0%	123 18.2%	105 15.5%	146 21.6%
	2015	20 3.1%	77 11.8%	82 12.5%	105 16.0%	130 19.8%	109 16.6%	132 20.2%
Eastland County	2000	349 4.8%	739 10.1%	1,225 16.7%	1,255 17.1%	1,220 16.7%	1,204 16.4%	1,331 18.2%
	2010	290 3.9%	890 11.9%	930 12.5%	1,376 18.4%	1,438 19.3%	1,219 16.3%	1,323 17.7%
	2015	263 3.5%	913 12.3%	922 12.4%	1,121 15.1%	1,533 20.7%	1,381 18.6%	1,279 17.3%
Fisher County	2000	54 3.0%	165 9.2%	326 18.3%	293 16.4%	270 15.1%	336 18.8%	341 19.1%
	2010	48 2.9%	170 10.2%	219 13.1%	328 19.7%	298 17.9%	263 15.8%	341 20.5%
	2015	42 2.6%	185 11.5%	211 13.1%	254 15.7%	332 20.6%	268 16.6%	322 20.0%
Foard County	2000	19 2.9%	85 12.8%	102 15.4%	96 14.5%	99 14.9%	109 16.4%	154 23.2%
	2010	17 3.0%	68 11.9%	82 14.3%	108 18.9%	95 16.6%	89 15.6%	113 19.8%
	2015	16 3.0%	75 13.9%	70 13.0%	90 16.7%	98 18.1%	85 15.7%	106 19.6%
Hardeman County	2000	141 7.3%	193 9.9%	337 17.3%	318 16.4%	289 14.9%	283 14.6%	382 19.7%
	2010	61 3.5%	223 13.0%	237 13.8%	288 16.7%	329 19.1%	273 15.9%	311 18.1%
	2015	54 3.3%	214 13.1%	223 13.7%	238 14.6%	322 19.7%	292 17.9%	290 17.8%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Households by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Haskell County	2000	65 2.5%	245 9.5%	495 19.3%	428 16.7%	363 14.1%	472 18.4%	501 19.5%
	2010	59 2.6%	263 11.4%	301 13.1%	443 19.3%	401 17.5%	331 14.4%	499 21.7%
	2015	45 2.1%	292 13.5%	273 12.6%	333 15.4%	437 20.2%	365 16.9%	418 19.3%
Jack County	2000	121 4.0%	394 12.9%	616 20.2%	596 19.6%	462 15.2%	465 15.3%	393 12.9%
	2010	136 4.3%	392 12.5%	484 15.4%	678 21.6%	572 18.2%	446 14.2%	428 13.6%
	2015	124 4.1%	395 12.9%	440 14.4%	563 18.4%	626 20.5%	490 16.0%	415 13.6%
Kent County	2000	4 1.1%	25 7.1%	79 22.4%	65 18.4%	66 18.7%	60 17.0%	54 15.3%
	2010	6 1.7%	35 10.0%	34 9.7%	76 21.7%	62 17.7%	66 18.9%	71 20.3%
	2015	5 1.4%	58 16.7%	26 7.5%	52 14.9%	66 19.0%	69 19.8%	72 20.7%
Knox County	2000	71 4.2%	162 9.6%	329 19.5%	284 16.8%	251 14.9%	279 16.5%	314 18.6%
	2010	64 4.2%	185 12.3%	220 14.6%	298 19.8%	238 15.8%	215 14.3%	287 19.0%
	2015	47 3.3%	213 15.0%	193 13.6%	231 16.3%	260 18.3%	211 14.8%	266 18.7%
Mitchell County	2000	114 4.0%	364 12.8%	525 18.5%	529 18.6%	376 13.3%	443 15.6%	486 17.1%
	2010	103 3.7%	365 13.0%	418 14.9%	500 17.8%	530 18.9%	404 14.4%	488 17.4%
	2015	80 3.0%	378 14.0%	361 13.4%	451 16.7%	522 19.3%	472 17.5%	434 16.1%
Montague County	2000	285 3.7%	916 11.8%	1,448 18.6%	1,342 17.3%	1,288 16.6%	1,291 16.6%	1,200 15.4%
	2010	299 3.7%	887 11.1%	1,152 14.4%	1,464 18.3%	1,584 19.8%	1,299 16.3%	1,303 16.3%
	2015	271 3.3%	919 11.3%	1,102 13.5%	1,299 16.0%	1,691 20.8%	1,531 18.8%	1,331 16.3%
Nolan County	2000	362 5.9%	895 14.5%	1,175 19.0%	1,072 17.4%	876 14.2%	956 15.5%	834 13.5%
	2010	320 5.3%	887 14.8%	905 15.1%	1,132 18.9%	1,096 18.3%	803 13.4%	854 14.2%
	2015	272 4.4%	978 15.8%	898 14.5%	973 15.7%	1,205 19.5%	1,000 16.2%	865 14.0%
Runnels County	2000	114 2.6%	558 12.6%	825 18.6%	773 17.5%	628 14.2%	744 16.8%	786 17.8%
	2010	140 3.4%	496 11.9%	612 14.7%	809 19.4%	792 19.0%	604 14.5%	712 17.1%
	2015	117 2.9%	543 13.5%	541 13.4%	688 17.1%	803 19.9%	684 17.0%	651 16.2%
Scurry County	2000	283 4.9%	815 14.2%	1,146 19.9%	1,080 18.8%	809 14.1%	858 14.9%	765 13.3%
	2010	291 5.0%	844 14.5%	840 14.4%	1,169 20.0%	1,086 18.6%	787 13.5%	821 14.1%
	2015	255 4.4%	853 14.7%	847 14.6%	923 16.0%	1,234 21.3%	880 15.2%	794 13.7%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Households by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
Shackelford County	2000	53 4.1%	125 9.6%	279 21.5%	278 21.4%	179 13.8%	196 15.1%	190 14.6%
	2010	42 3.1%	152 11.1%	205 15.0%	295 21.5%	280 20.5%	195 14.2%	200 14.6%
	2015	37 2.8%	160 11.9%	181 13.5%	243 18.1%	307 22.9%	238 17.7%	177 13.2%
Stephens County	2000	145 4.0%	479 13.1%	691 18.9%	669 18.3%	609 16.6%	544 14.9%	524 14.3%
	2010	160 4.4%	522 14.2%	468 12.8%	682 18.6%	720 19.6%	565 15.4%	549 15.0%
	2015	139 3.7%	633 17.0%	447 12.0%	559 15.0%	742 19.9%	678 18.2%	535 14.3%
Stonewall County	2000	18 2.5%	89 12.5%	132 18.5%	127 17.8%	108 15.1%	125 17.5%	114 16.0%
	2010	19 3.0%	75 11.7%	87 13.6%	115 17.9%	137 21.3%	87 13.6%	122 19.0%
	2015	14 2.1%	92 13.8%	86 12.9%	106 15.8%	150 22.4%	107 16.0%	114 17.0%
Throckmorton County	2000	24 3.1%	63 8.2%	154 20.1%	124 16.2%	144 18.8%	113 14.8%	143 18.7%
	2010	23 3.2%	73 10.1%	88 12.2%	155 21.5%	124 17.2%	132 18.3%	126 17.5%
	2015	19 2.7%	80 11.5%	84 12.1%	135 19.4%	128 18.4%	122 17.5%	128 18.4%
Wilbarger County	2000	304 5.5%	867 15.7%	993 17.9%	937 16.9%	804 14.5%	719 13.0%	913 16.5%
	2010	275 5.2%	783 14.8%	772 14.6%	963 18.2%	969 18.3%	720 13.6%	808 15.3%
	2015	239 4.6%	783 15.0%	751 14.4%	798 15.3%	1,017 19.5%	836 16.0%	789 15.1%
Young County	2000	287 4.0%	781 10.9%	1,514 21.1%	1,351 18.9%	1,032 14.4%	1,123 15.7%	1,079 15.1%
	2010	303 4.1%	859 11.7%	1,072 14.6%	1,442 19.6%	1,378 18.8%	1,073 14.6%	1,216 16.6%
	2015	264 3.6%	919 12.6%	999 13.7%	1,187 16.3%	1,503 20.7%	1,230 16.9%	1,176 16.2%
Sum of Rural Region	2000	4,112 4.5%	11,327 12.3%	17,097 18.6%	16,267 17.7%	13,969 15.2%	14,399 15.7%	14,633 15.9%
	2010	3,918 4.3%	11,517 12.6%	12,917 14.2%	17,262 18.9%	17,168 18.8%	13,552 14.9%	14,769 16.2%
	2015	3,389 3.7%	12,111 13.4%	12,321 13.6%	14,587 16.1%	18,225 20.1%	15,546 17.2%	14,314 15.8%
Urban Areas	2000	9,028 7.9%	18,814 16.4%	25,094 21.9%	20,317 17.7%	14,906 13.0%	14,029 12.2%	12,392 10.8%
	2010	8,822 7.4%	19,683 16.5%	19,580 16.4%	23,601 19.8%	19,701 16.5%	13,711 11.5%	13,982 11.7%
	2015	8,117 6.8%	20,108 16.9%	18,859 15.9%	20,455 17.2%	21,458 18.1%	15,920 13.4%	13,755 11.6%
State of Texas	2000	477,063 6.5%	1,430,025 19.3%	1,800,482 24.4%	1,455,189 19.7%	924,316 12.5%	718,080 9.7%	588,199 8.0%
	2010	535,328 6.0%	1,626,238 18.2%	1,777,887 19.9%	1,914,271 21.5%	1,485,204 16.6%	862,658 9.7%	721,347 8.1%
	2015	542,204 5.6%	1,818,970 18.8%	1,834,258 19.0%	1,869,304 19.3%	1,710,141 17.7%	1,127,683 11.7%	770,719 8.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The renter household sizes by tenure within the each county, based on the 2000 Census, 2010 estimates, and projected to 2015, were distributed as follows:

		Persons Per Renter Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Baylor County	2000	256 51.8%	89 18.0%	45 9.1%	69 14.0%	35 7.1%	494 100.0%
	2010	266 55.6%	74 15.5%	36 7.5%	72 15.1%	30 6.3%	478 100.0%
	2015	268 58.6%	67 14.7%	33 7.2%	60 13.1%	29 6.3%	457 100.0%
Brown County	2000	1,457 36.7%	930 23.4%	697 17.6%	564 14.2%	322 8.1%	3,970 100.0%
	2010	1,713 39.6%	917 21.2%	776 17.9%	563 13.0%	357 8.3%	4,326 100.0%
	2015	1,758 40.9%	848 19.7%	760 17.7%	558 13.0%	374 8.7%	4,298 100.0%
Coleman County	2000	365 36.7%	234 23.5%	182 18.3%	145 14.6%	70 7.0%	995 100.0%
	2010	383 36.3%	263 24.9%	208 19.7%	138 13.1%	64 6.1%	1,056 100.0%
	2015	390 38.6%	259 25.6%	183 18.1%	118 11.7%	60 5.9%	1,010 100.0%
Comanche County	2000	440 33.5%	281 21.4%	241 18.3%	167 12.7%	185 14.1%	1,315 100.0%
	2010	452 34.3%	271 20.5%	249 18.9%	146 11.1%	201 15.2%	1,319 100.0%
	2015	469 34.1%	277 20.1%	253 18.4%	151 11.0%	227 16.5%	1,377 100.0%
Cottle County	2000	85 36.5%	42 18.0%	40 17.2%	34 14.6%	32 13.7%	233 100.0%
	2010	79 39.3%	35 17.4%	29 14.4%	30 14.9%	29 14.4%	201 100.0%
	2015	77 40.1%	35 18.2%	27 14.1%	25 13.0%	28 14.6%	192 100.0%
Eastland County	2000	652 38.2%	451 26.4%	224 13.1%	200 11.7%	179 10.5%	1,707 100.0%
	2010	712 36.6%	499 25.7%	267 13.7%	257 13.2%	207 10.7%	1,943 100.0%
	2015	655 35.9%	463 25.4%	272 14.9%	246 13.5%	186 10.2%	1,822 100.0%
Fisher County	2000	158 38.2%	111 26.8%	55 13.3%	37 8.9%	53 12.8%	414 100.0%
	2010	177 42.2%	103 24.6%	59 14.1%	33 7.9%	48 11.5%	419 100.0%
	2015	171 43.7%	92 23.5%	53 13.6%	31 7.9%	44 11.3%	391 100.0%
Foard County	2000	65 39.4%	36 21.8%	24 14.5%	23 13.9%	17 10.3%	165 100.0%
	2010	56 42.7%	27 20.6%	20 15.3%	17 13.0%	11 8.4%	131 100.0%
	2015	59 42.1%	30 21.4%	20 14.3%	19 13.6%	12 8.6%	140 100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Persons Per Renter Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Hardeman County	2000	190 36.6%	114 22.0%	108 20.8%	65 12.5%	42 8.1%	519 100.0%
	2010	207 42.5%	93 19.1%	90 18.5%	60 12.3%	36 7.4%	487 100.0%
	2015	207 45.2%	87 19.0%	78 17.0%	52 11.4%	34 7.4%	458 100.0%
Haskell County	2000	159 29.3%	157 29.0%	91 16.8%	57 10.5%	77 14.2%	542 100.0%
	2010	163 31.5%	148 28.6%	99 19.1%	45 8.7%	62 12.0%	518 100.0%
	2015	168 34.4%	131 26.8%	95 19.4%	39 8.0%	56 11.5%	489 100.0%
Jack County	2000	190 26.8%	178 25.1%	138 19.4%	111 15.6%	93 13.1%	710 100.0%
	2010	204 27.6%	167 22.6%	150 20.3%	131 17.8%	86 11.7%	738 100.0%
	2015	202 27.4%	170 23.1%	143 19.4%	141 19.2%	80 10.9%	736 100.0%
Kent County	2000	16 21.9%	32 43.8%	12 16.4%	13 17.8%	0 0.0%	73 100.0%
	2010	24 25.0%	43 44.8%	9 9.4%	19 19.8%	0 0.0%	96 100.0%
	2015	18 23.7%	36 47.4%	8 10.5%	13 17.1%	0 0.0%	76 100.0%
Knox County	2000	141 33.9%	101 24.3%	75 18.0%	31 7.5%	68 16.3%	416 100.0%
	2010	142 35.9%	93 23.5%	71 18.0%	29 7.3%	60 15.2%	395 100.0%
	2015	141 38.5%	81 22.1%	62 16.9%	26 7.1%	55 15.0%	366 100.0%
Mitchell County	2000	252 36.8%	150 21.9%	114 16.7%	59 8.6%	110 16.1%	684 100.0%
	2010	295 38.6%	153 20.0%	122 15.9%	68 8.9%	126 16.5%	765 100.0%
	2015	263 38.1%	128 18.5%	114 16.5%	66 9.6%	119 17.2%	691 100.0%
Montague County	2000	602 36.6%	419 25.5%	221 13.4%	219 13.3%	186 11.3%	1,646 100.0%
	2010	646 37.1%	387 22.2%	245 14.1%	254 14.6%	212 12.2%	1,743 100.0%
	2015	699 38.6%	394 21.7%	235 13.0%	268 14.8%	218 12.0%	1,813 100.0%
Nolan County	2000	653 32.5%	500 24.9%	363 18.1%	227 11.3%	266 13.2%	2,009 100.0%
	2010	686 36.2%	435 23.0%	327 17.3%	201 10.6%	246 13.0%	1,895 100.0%
	2015	798 38.1%	448 21.4%	358 17.1%	221 10.5%	272 13.0%	2,096 100.0%
Runnels County	2000	353 35.3%	197 19.7%	145 14.5%	163 16.3%	142 14.2%	1,000 100.0%
	2010	383 37.3%	199 19.4%	139 13.5%	183 17.8%	122 11.9%	1,026 100.0%
	2015	365 37.9%	192 19.9%	123 12.8%	177 18.4%	107 11.1%	963 100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Persons Per Renter Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Scurry County	2000	564 37.5%	287 19.1%	318 21.1%	184 12.2%	154 10.2%	1,506 100.0%
	2010	609 39.9%	250 16.4%	318 20.8%	191 12.5%	159 10.4%	1,527 100.0%
	2015	628 40.1%	241 15.4%	320 20.4%	199 12.7%	180 11.5%	1,568 100.0%
Shackelford County	2000	89 32.6%	66 24.2%	34 12.5%	46 16.8%	38 13.9%	273 100.0%
	2010	120 37.0%	81 25.0%	29 9.0%	62 19.1%	33 10.2%	324 100.0%
	2015	111 38.0%	74 25.3%	20 6.8%	61 20.9%	26 8.9%	292 100.0%
Stephens County	2000	369 36.5%	221 21.8%	180 17.8%	130 12.8%	112 11.1%	1,012 100.0%
	2010	381 39.4%	241 24.9%	146 15.1%	102 10.6%	96 9.9%	966 100.0%
	2015	439 40.6%	273 25.3%	157 14.5%	99 9.2%	113 10.5%	1,081 100.0%
Stonewall County	2000	55 36.2%	33 21.7%	26 17.1%	21 13.8%	17 11.2%	152 100.0%
	2010	59 41.0%	33 22.9%	22 15.3%	15 10.4%	15 10.4%	144 100.0%
	2015	61 40.7%	34 22.7%	24 16.0%	16 10.7%	15 10.0%	150 100.0%
Throckmorton County	2000	47 26.7%	51 29.0%	32 18.2%	27 15.3%	19 10.8%	176 100.0%
	2010	51 27.9%	46 25.1%	35 19.1%	30 16.4%	21 11.5%	183 100.0%
	2015	47 28.1%	41 24.6%	30 18.0%	30 18.0%	19 11.4%	167 100.0%
Wilbarger County	2000	724 38.8%	439 23.6%	297 15.9%	225 12.1%	179 9.6%	1,864 100.0%
	2010	792 40.7%	419 21.6%	313 16.1%	245 12.6%	175 9.0%	1,944 100.0%
	2015	729 40.4%	369 20.4%	307 17.0%	228 12.6%	172 9.5%	1,805 100.0%
Young County	2000	604 32.3%	430 23.0%	348 18.6%	318 17.0%	168 9.0%	1,868 100.0%
	2010	655 33.4%	433 22.1%	368 18.8%	321 16.4%	185 9.4%	1,961 100.0%
	2015	697 35.1%	425 21.4%	333 16.8%	326 16.4%	205 10.3%	1,986 100.0%
Sum of Rural Region	2000	8,486 35.7%	5,549 23.4%	4,010 16.9%	3,135 13.2%	2,564 10.8%	23,743 100.0%
	2010	9,255 37.6%	5,410 22.0%	4,127 16.8%	3,212 13.1%	2,581 10.5%	24,585 100.0%
	2015	9,420 38.6%	5,195 21.3%	4,008 16.4%	3,170 13.0%	2,631 10.8%	24,424 100.0%
Urban Areas	2000	13,620 34.0%	10,570 26.4%	6,809 17.0%	5,468 13.7%	3,573 8.9%	40,041 100.0%
	2010	15,300 36.2%	10,425 24.6%	6,976 16.5%	5,718 13.5%	3,897 9.2%	42,316 100.0%
	2015	15,458 36.1%	10,251 24.0%	7,134 16.7%	5,917 13.8%	4,019 9.4%	42,779 100.0%

(Continued)

		Persons Per Renter Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
State of Texas	2000	900,225 33.6%	675,181 25.2%	436,715 16.3%	335,107 12.5%	329,168 12.3%	2,676,395 100.0%
	2010	1,169,147 36.1%	766,951 23.7%	514,648 15.9%	392,300 12.1%	394,534 12.2%	3,237,580 100.0%
	2015	1,276,764 36.4%	807,734 23.0%	558,721 15.9%	431,217 12.3%	437,636 12.5%	3,512,073 100.0%

The owner household sizes by tenure within the counties, based on the 2000 Census, 2010 estimates, and projected to 2015, were distributed as follows:

		Persons Per Owner Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Baylor County	2000	337 26.0%	547 42.2%	178 13.7%	131 10.1%	104 8.0%	1,297 100.0%
	2010	283 23.8%	525 44.1%	166 13.9%	111 9.3%	106 8.9%	1,191 100.0%
	2015	259 22.9%	496 43.8%	170 15.0%	104 9.2%	104 9.2%	1,133 100.0%
Brown County	2000	2,303 22.3%	4,134 40.0%	1,537 14.9%	1,402 13.6%	959 9.3%	10,336 100.0%
	2010	2,285 21.9%	4,118 39.4%	1,666 15.9%	1,433 13.7%	950 9.1%	10,452 100.0%
	2015	2,347 22.0%	4,202 39.4%	1,682 15.8%	1,474 13.8%	959 9.0%	10,664 100.0%
Coleman County	2000	840 29.0%	1,178 40.7%	314 10.9%	306 10.6%	257 8.9%	2,894 100.0%
	2010	798 28.5%	1,092 39.0%	331 11.8%	324 11.6%	256 9.1%	2,801 100.0%
	2015	796 29.0%	1,077 39.2%	323 11.8%	307 11.2%	243 8.8%	2,746 100.0%
Comanche County	2000	1,000 23.8%	1,774 42.2%	531 12.6%	522 12.4%	379 9.0%	4,205 100.0%
	2010	1,006 23.6%	1,814 42.6%	562 13.2%	520 12.2%	359 8.4%	4,261 100.0%
	2015	1,010 24.1%	1,727 41.2%	571 13.6%	526 12.6%	356 8.5%	4,190 100.0%
Cottle County	2000	173 29.5%	236 40.2%	96 16.4%	45 7.7%	36 6.1%	587 100.0%
	2010	144 30.3%	195 41.0%	75 15.8%	36 7.6%	26 5.5%	476 100.0%
	2015	147 31.7%	189 40.8%	75 16.2%	31 6.7%	21 4.5%	463 100.0%
Eastland County	2000	1,438 25.6%	2,265 40.3%	863 15.4%	596 10.6%	454 8.1%	5,616 100.0%
	2010	1,295 23.5%	2,149 38.9%	932 16.9%	645 11.7%	500 9.1%	5,522 100.0%
	2015	1,248 22.3%	2,212 39.6%	963 17.2%	647 11.6%	519 9.3%	5,589 100.0%
Fisher County	2000	355 25.9%	534 38.9%	185 13.5%	178 13.0%	120 8.8%	1,371 100.0%
	2010	309 24.7%	505 40.4%	175 14.0%	162 13.0%	98 7.8%	1,249 100.0%
	2015	323 26.4%	490 40.1%	170 13.9%	147 12.0%	92 7.5%	1,222 100.0%
Foard County	2000	145 29.1%	185 37.1%	78 15.6%	53 10.6%	38 7.6%	499 100.0%
	2010	125 28.3%	168 38.0%	73 16.5%	43 9.7%	33 7.5%	442 100.0%
	2015	114 28.4%	154 38.4%	68 17.0%	37 9.2%	27 6.7%	401 100.0%
Hardeman County	2000	383 26.9%	527 37.0%	207 14.5%	177 12.4%	129 9.1%	1,424 100.0%
	2010	342 27.7%	457 37.0%	179 14.5%	158 12.8%	99 8.0%	1,235 100.0%
	2015	338 28.8%	436 37.1%	165 14.0%	147 12.5%	89 7.6%	1,175 100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research



(Continued)

		Persons Per Owner Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Haskell County	2000	589 29.1%	782 38.6%	270 13.3%	239 11.8%	147 7.3%	2,027 100.0%
	2010	553 31.1%	698 39.2%	231 13.0%	178 10.0%	119 6.7%	1,779 100.0%
	2015	529 31.6%	667 39.9%	215 12.9%	164 9.8%	98 5.9%	1,673 100.0%
Jack County	2000	538 23.0%	892 38.2%	374 16.0%	328 14.0%	206 8.8%	2,337 100.0%
	2010	527 22.0%	939 39.2%	385 16.1%	320 13.3%	226 9.4%	2,398 100.0%
	2015	515 22.2%	900 38.8%	372 16.1%	305 13.2%	226 9.8%	2,317 100.0%
Kent County	2000	77 27.5%	98 35.0%	53 18.9%	21 7.5%	31 11.1%	280 100.0%
	2010	87 34.3%	84 33.1%	48 18.9%	15 5.9%	20 7.9%	254 100.0%
	2015	85 31.3%	101 37.1%	49 18.0%	15 5.5%	22 8.1%	272 100.0%
Knox County	2000	352 27.6%	510 40.0%	162 12.7%	137 10.8%	113 8.9%	1,274 100.0%
	2010	311 28.0%	443 39.9%	142 12.8%	116 10.4%	99 8.9%	1,111 100.0%
	2015	297 28.2%	429 40.7%	127 12.0%	108 10.2%	93 8.8%	1,054 100.0%
Mitchell County	2000	548 25.5%	839 39.0%	294 13.7%	304 14.1%	168 7.8%	2,153 100.0%
	2010	470 23.0%	805 39.4%	326 15.9%	277 13.6%	166 8.1%	2,044 100.0%
	2015	448 22.3%	803 40.0%	327 16.3%	267 13.3%	163 8.1%	2,008 100.0%
Montague County	2000	1,461 23.9%	2,465 40.3%	967 15.8%	761 12.4%	471 7.7%	6,124 100.0%
	2010	1,348 21.6%	2,579 41.3%	1,000 16.0%	850 13.6%	469 7.5%	6,246 100.0%
	2015	1,263 20.0%	2,669 42.2%	1,032 16.3%	880 13.9%	485 7.7%	6,330 100.0%
Nolan County	2000	1,035 24.9%	1,679 40.4%	595 14.3%	541 13.0%	312 7.5%	4,161 100.0%
	2010	1,066 26.0%	1,612 39.3%	595 14.5%	557 13.6%	273 6.7%	4,104 100.0%
	2015	1,095 26.7%	1,586 38.7%	594 14.5%	552 13.5%	271 6.6%	4,097 100.0%
Runnels County	2000	824 24.0%	1,363 39.8%	522 15.2%	389 11.3%	330 9.6%	3,428 100.0%
	2010	772 24.6%	1,244 39.6%	524 16.7%	340 10.8%	258 8.2%	3,139 100.0%
	2015	780 25.5%	1,212 39.6%	508 16.6%	325 10.6%	239 7.8%	3,064 100.0%
Scurry County	2000	865 20.4%	1,666 39.2%	653 15.4%	634 14.9%	432 10.2%	4,250 100.0%
	2010	904 21.0%	1,629 37.8%	693 16.1%	657 15.2%	429 10.0%	4,311 100.0%
	2015	917 21.7%	1,609 38.1%	666 15.8%	626 14.8%	402 9.5%	4,220 100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Persons Per Owner Household					
		1-Person	2-Person	3-Person	4-Person	5-Person	Total
Shackelford County	2000	260 25.3%	390 38.0%	172 16.7%	109 10.6%	96 9.3%	1,027 100.0%
	2010	270 25.9%	399 38.3%	183 17.5%	97 9.3%	94 9.0%	1,043 100.0%
	2015	285 27.1%	401 38.1%	175 16.6%	97 9.2%	95 9.0%	1,052 100.0%
Stephens County	2000	595 22.5%	1,086 41.0%	398 15.0%	335 12.6%	235 8.9%	2,649 100.0%
	2010	545 20.2%	1,172 43.4%	426 15.8%	321 11.9%	235 8.7%	2,699 100.0%
	2015	547 20.6%	1,129 42.6%	428 16.1%	319 12.0%	229 8.6%	2,652 100.0%
Stonewall County	2000	154 27.5%	233 41.5%	72 12.8%	76 13.5%	26 4.6%	561 100.0%
	2010	134 26.9%	231 46.4%	64 12.9%	53 10.6%	16 3.2%	498 100.0%
	2015	147 28.4%	241 46.5%	64 12.4%	53 10.2%	12 2.3%	518 100.0%
Throckmorton County	2000	166 28.2%	215 36.5%	71 12.1%	87 14.8%	50 8.5%	589 100.0%
	2010	162 30.1%	196 36.4%	66 12.3%	77 14.3%	37 6.9%	538 100.0%
	2015	160 30.3%	193 36.6%	68 12.9%	75 14.2%	32 6.1%	528 100.0%
Wilbarger County	2000	841 22.9%	1,315 35.8%	605 16.5%	492 13.4%	421 11.5%	3,673 100.0%
	2010	703 21.0%	1,219 36.4%	536 16.0%	479 14.3%	409 12.2%	3,345 100.0%
	2015	719 21.1%	1,257 36.9%	513 15.0%	484 14.2%	436 12.8%	3,409 100.0%
Young County	2000	1,282 24.2%	2,202 41.6%	789 14.9%	595 11.2%	431 8.1%	5,299 100.0%
	2010	1,269 23.6%	2,165 40.2%	842 15.6%	634 11.8%	472 8.8%	5,382 100.0%
	2015	1,252 23.7%	2,120 40.1%	838 15.8%	615 11.6%	467 8.8%	5,291 100.0%
Sum of Rural Region	2000	16,561 24.3%	27,115 39.8%	9,986 14.7%	8,458 12.4%	5,945 8.7%	68,061 100.0%
	2010	15,708 23.6%	26,438 39.7%	10,220 15.4%	8,403 12.6%	5,749 8.6%	66,520 100.0%
	2015	15,621 23.6%	26,300 39.8%	10,163 15.4%	8,305 12.6%	5,680 8.6%	66,068 100.0%
Urban Areas	2000	15,934 21.4%	27,901 37.4%	12,418 16.7%	11,111 14.9%	7,170 9.6%	74,539 100.0%
	2010	16,199 21.1%	29,311 38.2%	12,942 16.9%	11,116 14.5%	7,196 9.4%	76,763 100.0%
	2015	16,151 21.3%	28,921 38.1%	12,815 16.9%	10,874 14.3%	7,131 9.4%	75,894 100.0%
State of Texas	2000	837,449 17.8%	1,575,067 33.4%	831,761 17.6%	802,092 17.0%	670,590 14.2%	4,716,959 100.0%
	2010	1,008,796 17.7%	1,928,236 33.9%	1,024,767 18.0%	946,252 16.6%	777,302 13.7%	5,685,353 100.0%
	2015	1,098,415 17.8%	2,106,810 34.2%	1,108,772 18.0%	1,010,386 16.4%	836,823 13.6%	6,161,206 100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The population by highest educational attainment within each county, based on the 2010 estimates, is distributed as follows:

		Less Than 9th Grade	High School, No Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor's Degree	Graduate Degree	Total
Baylor County	Number	216	440	987	578	132	274	105	2,732
	Percent	7.9%	16.1%	36.1%	21.2%	4.8%	10.0%	3.8%	100.0%
Brown County	Number	2,264	2,993	9,786	5,235	1,178	3,053	1,315	25,824
	Percent	8.8%	11.6%	37.9%	20.3%	4.6%	11.8%	5.1%	100.0%
Coleman County	Number	610	828	2,557	1,093	212	564	253	6,117
	Percent	10.0%	13.5%	41.8%	17.9%	3.5%	9.2%	4.1%	100.0%
Comanche County	Number	1,297	1,461	3,327	1,877	319	868	392	9,541
	Percent	13.6%	15.3%	34.9%	19.7%	3.3%	9.1%	4.1%	100.0%
Cottle County	Number	158	177	411	202	50	159	53	1,210
	Percent	13.1%	14.6%	34.0%	16.7%	4.1%	13.1%	4.4%	100.0%
Eastland County	Number	1,155	1,608	4,569	2,528	909	1,275	522	12,566
	Percent	9.2%	12.8%	36.4%	20.1%	7.2%	10.1%	4.2%	100.0%
Fisher County	Number	361	262	1,177	490	166	296	99	2,851
	Percent	12.7%	9.2%	41.3%	17.2%	5.8%	10.4%	3.5%	100.0%
Foard County	Number	112	133	383	220	21	86	34	989
	Percent	11.3%	13.4%	38.7%	22.2%	2.1%	8.7%	3.4%	100.0%
Hardeman County	Number	345	357	1,067	618	111	267	158	2,923
	Percent	11.8%	12.2%	36.5%	21.1%	3.8%	9.1%	5.4%	100.0%
Haskell County	Number	441	479	1,562	689	99	418	224	3,912
	Percent	11.3%	12.2%	39.9%	17.6%	2.5%	10.7%	5.7%	100.0%
Jack County	Number	434	722	2,378	1,266	346	614	254	6,014
	Percent	7.2%	12.0%	39.5%	21.1%	5.8%	10.2%	4.2%	100.0%
Kent County	Number	61	72	218	140	20	65	32	608
	Percent	10.0%	11.8%	35.9%	23.0%	3.3%	10.7%	5.3%	100.0%
Knox County	Number	381	307	922	440	102	265	71	2,488
	Percent	15.3%	12.3%	37.1%	17.7%	4.1%	10.7%	2.9%	100.0%
Mitchell County	Number	664	822	2,906	1,059	288	585	184	6,508
	Percent	10.2%	12.6%	44.7%	16.3%	4.4%	9.0%	2.8%	100.0%
Montague County	Number	1,142	1,922	5,474	3,028	778	1,335	486	14,165
	Percent	8.1%	13.6%	38.6%	21.4%	5.5%	9.4%	3.4%	100.0%
Nolan County	Number	1,226	1,713	3,250	2,033	503	973	375	10,073
	Percent	12.2%	17.0%	32.3%	20.2%	5.0%	9.7%	3.7%	100.0%
Runnels County	Number	995	879	2,819	1,327	174	817	276	7,287
	Percent	13.7%	12.1%	38.7%	18.2%	2.4%	11.2%	3.8%	100.0%
Scurry County	Number	1,239	1,161	3,686	2,322	827	885	534	10,654
	Percent	11.6%	10.9%	34.6%	21.8%	7.8%	8.3%	5.0%	100.0%
Shackelford County	Number	171	292	745	495	102	359	124	2,288
	Percent	7.5%	12.8%	32.6%	21.6%	4.5%	15.7%	5.4%	100.0%
Stephens County	Number	562	914	2,130	1,543	500	608	400	6,657
	Percent	8.4%	13.7%	32.0%	23.2%	7.5%	9.1%	6.0%	100.0%
Stonewall County	Number	138	178	428	210	25	115	30	1,124
	Percent	12.3%	15.8%	38.1%	18.7%	2.2%	10.2%	2.7%	100.0%
Throckmorton County	Number	95	164	396	277	32	167	55	1,186
	Percent	8.0%	13.8%	33.4%	23.4%	2.7%	14.1%	4.6%	100.0%
Wilbarger County	Number	1,118	1,359	2,735	1,841	562	1,148	450	9,213
	Percent	12.1%	14.8%	29.7%	20.0%	6.1%	12.5%	4.9%	100.0%

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Less Than 9 th Grade	High School, No Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor's Degree	Graduate Degree	Total
Young County	Number	1,110	1,694	4,392	2,622	644	1,470	583	12,515
	Percent	8.9%	13.5%	35.1%	21.0%	5.1%	11.7%	4.7%	100.0%
Sum of Rural Region	Number	16,295	20,937	58,305	32,133	8,100	16,666	7,009	159,445
	Percent	10.2%	13.1%	36.6%	20.2%	5.1%	10.5%	4.4%	100.0%
Urban Areas	Number	11,980	19,579	63,999	44,205	14,104	29,373	12,879	196,119
	Percent	6.1%	10.0%	32.6%	22.5%	7.2%	15.0%	6.6%	100.0%
State of Texas	Number	1,465,389	1,649,091	3,176,650	2,858,720	668,476	1,996,204	976,012	12,790,542
	Percent	11.5%	12.9%	24.8%	22.4%	5.2%	15.6%	7.6%	100.0%

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

The population by race within the counties, based on 2010 Census estimates, is distributed as follows:

		White Alone	Black or African American Alone	American Indian and Alaskan Native American	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or More Races	Total
Baylor County	Number	3,410	75	11	4	3	146	77	3,726
	Percent	91.5%	2.0%	0.3%	0.1%	0.1%	3.9%	2.1%	100.0%
Brown County	Number	32,962	1,382	216	163	14	2,569	800	38,106
	Percent	86.5%	3.6%	0.6%	0.4%	0.0%	6.7%	2.1%	100.0%
Coleman County	Number	7,841	197	58	32	1	593	173	8,895
	Percent	88.2%	2.2%	0.7%	0.4%	0.0%	6.7%	1.9%	100.0%
Comanche County	Number	12,417	53	92	35	4	1,143	230	13,974
	Percent	88.9%	0.4%	0.7%	0.3%	0.0%	8.2%	1.6%	100.0%
Cottle County	Number	1,212	133	5	0	1	123	31	1,505
	Percent	80.5%	8.8%	0.3%	0.0%	0.1%	8.2%	2.1%	100.0%
Eastland County	Number	16,697	335	124	62	9	1,062	294	18,583
	Percent	89.9%	1.8%	0.7%	0.3%	0.0%	5.7%	1.6%	100.0%
Fisher County	Number	3,444	136	20	8	0	286	80	3,974
	Percent	86.7%	3.4%	0.5%	0.2%	0.0%	7.2%	2.0%	100.0%
Foard County	Number	1,211	53	3	5	0	54	10	1,336
	Percent	90.6%	4.0%	0.2%	0.4%	0.0%	4.0%	0.7%	100.0%
Hardeman County	Number	3,538	246	26	12	0	211	106	4,139
	Percent	85.5%	5.9%	0.6%	0.3%	0.0%	5.1%	2.6%	100.0%
Haskell County	Number	4,876	220	39	31	0	579	154	5,899
	Percent	82.7%	3.7%	0.7%	0.5%	0.0%	9.8%	2.6%	100.0%
Jack County	Number	7,913	340	62	31	3	600	95	9,044
	Percent	87.5%	3.8%	0.7%	0.3%	0.0%	6.6%	1.1%	100.0%
Kent County	Number	753	8	7	0	0	29	11	808
	Percent	93.2%	1.0%	0.9%	0.0%	0.0%	3.6%	1.4%	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		White Alone	Black or African American Alone	American Indian and Alaskan Native American	Asian Alone	Native Hawaiian and Other Pacific Islander Alone	Some Other Race Alone	Two or More Races	Total
Knox County	Number	2,842	214	21	7	1	524	110	3,719
	Percent	76.4%	5.8%	0.6%	0.2%	0.0%	14.1%	3.0%	100.0%
Mitchell County	Number	6,433	1,060	70	28	0	1,662	150	9,403
	Percent	68.4%	11.3%	0.7%	0.3%	0.0%	17.7%	1.6%	100.0%
Montague County	Number	18,384	53	175	62	4	717	324	19,719
	Percent	93.2%	0.3%	0.9%	0.3%	0.0%	3.6%	1.6%	100.0%
Nolan County	Number	12,728	715	95	67	0	1,267	344	15,216
	Percent	83.6%	4.7%	0.6%	0.4%	0.0%	8.3%	2.3%	100.0%
Runnels County	Number	8,735	192	71	21	3	1,304	175	10,501
	Percent	83.2%	1.8%	0.7%	0.2%	0.0%	12.4%	1.7%	100.0%
Scurry County	Number	13,325	799	106	59	4	2,247	381	16,921
	Percent	78.7%	4.7%	0.6%	0.3%	0.0%	13.3%	2.3%	100.0%
Shackelford County	Number	3,145	29	19	9	1	113	62	3,378
	Percent	93.1%	0.9%	0.6%	0.3%	0.0%	3.3%	1.8%	100.0%
Stephens County	Number	8,161	201	51	32	1	1,023	161	9,630
	Percent	84.7%	2.1%	0.5%	0.3%	0.0%	10.6%	1.7%	100.0%
Stonewall County	Number	1,306	39	8	14	0	94	29	1,490
	Percent	87.7%	2.6%	0.5%	0.9%	0.0%	6.3%	1.9%	100.0%
Throckmorton County	Number	1,555	11	12	7	0	43	13	1,641
	Percent	94.8%	0.7%	0.7%	0.4%	0.0%	2.6%	0.8%	100.0%
Wilbarger County	Number	10,585	1,086	145	98	6	1,271	344	13,535
	Percent	78.2%	8.0%	1.1%	0.7%	0.0%	9.4%	2.5%	100.0%
Young County	Number	16,748	232	138	65	5	1,004	358	18,550
	Percent	90.3%	1.3%	0.7%	0.4%	0.0%	5.4%	1.9%	100.0%
Sum of Rural Region	Number	200,221	7,809	1,574	852	60	18,664	4,512	233,692
	Percent	85.7%	3.3%	0.7%	0.4%	0.0%	8.0%	1.9%	100.0%
Urban Areas	Number	251,567	26,092	2,661	4,924	237	22,069	9,008	316,558
	Percent	79.5%	8.2%	0.8%	1.6%	0.1%	7.0%	2.8%	100.0%
State of Texas	Number	6,570,152	1,088,836	57,265	307,373	6,353	714,396	178,558	8,922,933
	Percent	73.6%	12.2%	0.6%	3.4%	0.1%	8.0%	2.0%	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The table below summarizes the Hispanic and Non-Hispanic populations within the study counties of Region 2.

County	Total Population	Total Hispanic Population	Percent Hispanic	Total Non-Hispanic Population	Percent Non-Hispanic
Baylor County	3,726	455	12.2%	3,271	87.8%
Brown County	38,106	7,453	19.6%	30,653	80.4%
Coleman County	8,895	1,419	16.0%	7,476	84.0%
Comanche County	13,974	3,605	25.8%	10,369	74.2%
Cottle County	1,505	316	21.0%	1,189	79.0%
Eastland County	18,583	2,673	14.4%	15,910	85.6%
Fisher County	3,974	999	25.1%	2,975	74.9%
Foard County	1,336	187	14.0%	1,149	86.0%
Hardeman County	4,139	889	21.5%	3,250	78.5%
Haskell County	5,899	1,414	24.0%	4,485	76.0%
Jack County	9,044	1,283	14.2%	7,761	85.8%
Kent County	808	120	14.9%	688	85.1%
Knox County	3,719	1,101	29.6%	2,618	70.4%
Mitchell County	9,403	3,481	37.0%	5,922	63.0%
Montague County	19,719	1,930	9.8%	17,789	90.2%
Nolan County	15,216	5,103	33.5%	10,113	66.5%
Runnels County	10,501	3,361	32.0%	7,140	68.0%
Scurry County	16,921	6,149	36.3%	10,772	63.7%
Shackelford County	3,378	340	10.1%	3,038	89.9%
Stephens County	9,630	2,011	20.9%	7,619	79.1%
Stonewall County	1,490	209	14.0%	1,281	86.0%
Throckmorton County	1,641	152	9.3%	1,489	90.7%
Wilbarger County	13,535	3,508	25.9%	10,027	74.1%
Young County	18,550	3,045	16.4%	15,505	83.6%
Sum of Rural Region	233,692	51,203	21.9%	182,489	78.1%
Urban Areas	24,911,869	9,409,718	37.8%	15,502,151	62.2%
State of Texas	25,145,561	9,460,921	37.6%	15,684,640	62.4%

The population by ancestry within each county based on 2005-2009 American Community Survey estimates is distributed as follows:

	Top 5 Highest Nationality Shares						Total
	Nationality 1	Nationality 2	Nationality 3	Nationality 4	Nationality 5	Remaining Nationalities	
Baylor County	German (17.0%)	Irish (11.1%)	English (9.6%)	American (9.1%)	Czech (6.7%)	46.5%	3,937
Brown County	English (22.4%)	German (11.5%)	Irish (10.1%)	American (9.0%)	Scotch-Irish (2.3%)	44.7%	40,336
Coleman County	English (23.5%)	Irish (13.4%)	German (12.0%)	American (5.8%)	French (1.8%)	43.5%	8,785
Comanche County	Irish (12.5%)	German (11.0%)	English (10.3%)	American (8.1%)	Scotch-Irish (2.7%)	55.4%	11,919
Cottle County	English (13.3%)	Irish (11.4%)	German (10.4%)	African (9.1%)	American (4.7%)	51.2%	1,560
Eastland County	Irish (14.5%)	German (12.6%)	English (11.8%)	American (11.4%)	Scotch-Irish (3.2%)	46.5%	17,554
Fisher County	German (12.9%)	Irish (11.2%)	American (11.1%)	English (8.0%)	French (3.8%)	53.0%	3,797
Foard County	German (18.6%)	Irish (13.3%)	American (10.3%)	English (7.8%)	Dutch (5.6%)	44.5%	1,439
Hardeman County	German (15.6%)	English (13.0%)	American (12.5%)	Irish (9.1%)	Polish (1.6%)	48.1%	4,546
Haskell County	Irish (14.5%)	English (12.1%)	German (11.1%)	American (8.9%)	French (2.4%)	51.0%	5,280
Jack County	Irish (14.1%)	American (13.9%)	German (12.2%)	English (7.4%)	Scotch-Irish (3.6%)	48.7%	6,902
Kent County	German (19.4%)	English (15.9%)	American (10.8%)	Irish (10.2%)	Scottish (4.6%)	39.2%	679
Knox County	German (18.6%)	Irish (11.5%)	English (8.2%)	American (6.4%)	Scotch-Irish (2.5%)	52.7%	3,741
Mitchell County	German (14.9%)	Irish (8.6%)	English (6.5%)	American (6.0%)	French (2.4%)	61.6%	9,287
Montague County	German (15.2%)	American (13.9%)	Irish (13.2%)	English (10.8%)	French (3.2%)	43.6%	18,169
Nolan County	American (11.2%)	German (9.0%)	Irish (8.1%)	English (6.9%)	French (2.6%)	62.1%	14,069
Runnels County	German (22.3%)	English (13.3%)	Irish (9.5%)	American (4.3%)	Czech (2.9%)	47.7%	10,744
Scurry County	German (10.7%)	Irish (10.3%)	American (9.1%)	English (7.4%)	Scotch-Irish (2.2%)	60.3%	15,354
Shackelford County	German (15.8%)	Irish (12.9%)	American (11.0%)	English (9.3%)	Dutch (2.5%)	48.4%	2,764
Stephens County	German (12.4%)	American (12.3%)	Irish (12.2%)	English (11.7%)	Dutch (2.4%)	48.9%	8,565
Stonewall County	English (16.6%)	German (13.7%)	Irish (13.2%)	American (12.7%)	French (9.2%)	34.6%	1,201
Throckmorton County	Irish (17.9%)	English (14.3%)	German (13.2%)	American (6.9%)	Scotch-Irish (4.5%)	43.2%	1,508
Wilbarger County	American (18.1%)	German (10.5%)	Irish (9.0%)	English (5.6%)	Scottish (1.7%)	55.1%	13,780

Source: U.S. Census Bureau, 2005-2009 American Community Survey; Urban Decision Group; Bowen National Research

(Continued)

	Top 5 Highest Nationality Shares						
	Nationality 1	Nationality 2	Nationality 3	Nationality 4	Nationality 5	Remaining Nationalities	Total
Young County	Irish (15.5%)	German (14.8%)	American (11.7%)	English (9.6%)	French (2.5%)	45.8%	17,977
Sum of Rural Region	German (13.0%)	English (12.4%)	Irish (11.6%)	American (10.3%)	French (2.1%)	50.5%	223,893
Urban Areas	German (13.8%)	American (11.4%)	Irish (11.0%)	English (9.0%)	French (2.2%)	52.6%	320,860
State of Texas	German (10.4%)	Irish (7.5%)	English (7.0%)	American (5.5%)	French (2.3%)	67.3%	25,910,495

Source: U.S. Census Bureau, 2005-2009 American Community Survey; Urban Decision Group; Bowen National Research

The migration information within each county based on 2005-2009 American Community Survey estimates is distributed as follows:

		Same House	Different House in Same County	Different County Same State	Different County in Different State	Elsewhere	Total
Baylor County	Number	3,361	187	190	0	0	3,738
	Percent	89.9%	5.0%	5.1%	0.0%	0.0%	100.0%
Brown County	Number	33,674	1,616	2,055	214	253	37,812
	Percent	89.1%	4.3%	5.4%	0.6%	0.7%	100.0%
Coleman County	Number	7,748	308	162	98	17	8,333
	Percent	93.0%	3.7%	1.9%	1.2%	0.2%	100.0%
Comanche County	Number	11,820	713	670	106	40	13,349
	Percent	88.5%	5.3%	5.0%	0.8%	0.3%	100.0%
Cottle County	Number	1,481	56	61	98	0	1,696
	Percent	87.3%	3.3%	3.6%	5.8%	0.0%	100.0%
Eastland County	Number	15,315	1,154	1,288	261	44	18,062
	Percent	84.8%	6.4%	7.1%	1.4%	0.2%	100.0%
Fisher County	Number	3,501	196	248	50	0	3,995
	Percent	87.6%	4.9%	6.2%	1.3%	0.0%	100.0%
Foard County	Number	1,156	118	30	20	0	1,324
	Percent	87.3%	8.9%	2.3%	1.5%	0.0%	100.0%
Hardeman County	Number	3,592	140	312	28	0	4,072
	Percent	88.2%	3.4%	7.7%	0.7%	0.0%	100.0%
Haskell County	Number	4,473	518	138	20	3	5,152
	Percent	86.8%	10.1%	2.7%	0.4%	0.1%	100.0%
Jack County	Number	6,707	664	1,047	184	10	8,612
	Percent	77.9%	7.7%	12.2%	2.1%	0.1%	100.0%
Kent County	Number	567	13	98	14	0	692
	Percent	81.9%	1.9%	14.2%	2.0%	0.0%	100.0%
Knox County	Number	3,023	208	192	8	0	3,431
	Percent	88.1%	6.1%	5.6%	0.2%	0.0%	100.0%
Mitchell County	Number	6,054	1,083	1,992	106	0	9,235
	Percent	65.6%	11.7%	21.6%	1.1%	0.0%	100.0%
Montague County	Number	16,248	1,922	1,045	155	37	19,407
	Percent	83.7%	9.9%	5.4%	0.8%	0.2%	100.0%
Nolan County	Number	11,405	1,857	909	166	73	14,410
	Percent	79.1%	12.9%	6.3%	1.2%	0.5%	100.0%
Runnels County	Number	9,176	698	339	16	39	10,268
	Percent	89.4%	6.8%	3.3%	0.2%	0.4%	100.0%
Scurry County	Number	12,264	1,585	1,230	648	1	15,728
	Percent	78.0%	10.1%	7.8%	4.1%	0.0%	100.0%
Shackelford County	Number	2,757	93	199	15	0	3,064
	Percent	90.0%	3.0%	6.5%	0.5%	0.0%	100.0%
Stephens County	Number	6,975	1,050	1,276	52	25	9,378
	Percent	74.4%	11.2%	13.6%	0.6%	0.3%	100.0%
Stonewall County	Number	1,188	57	127	9	0	1,381
	Percent	86.0%	4.1%	9.2%	0.7%	0.0%	100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Same House	Different House in Same County	Different County Same State	Different County in Different State	Elsewhere	Total
Throckmorton County	Number	1,491	91	20	0	7	1,609
	Percent	92.7%	5.7%	1.2%	0.0%	0.4%	100.0%
Wilbarger County	Number	10,395	1,884	814	240	8	13,341
	Percent	77.9%	14.1%	6.1%	1.8%	0.1%	100.0%
Young County	Number	14,787	1,006	1,072	527	32	17,424
	Percent	84.9%	5.8%	6.2%	3.0%	0.2%	100.0%
Sum of Rural Region	Number	189,158	17,217	15,514	3,035	589	225,513
	Percent	83.9%	7.6%	6.9%	1.3%	0.3%	100.0%
Urban Areas	Number	232,443	37,455	19,148	11,991	2,033	303,070
	Percent	76.7%	12.4%	6.3%	4.0%	0.7%	100.0%
State of Texas	Number	18,934,892	2,702,009	1,042,342	557,097	188,594	23,424,934
	Percent	80.8%	11.5%	4.4%	2.4%	0.8%	100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

Households by tenure are distributed as follows:

	Household Type	2000		2010		2015	
		Number	Percent	Number	Percent	Number	Percent
Baylor County	Owner-Occupied	1,297	72.4%	1,191	71.4%	1,133	71.2%
	Renter-Occupied	494	27.6%	478	28.6%	457	28.8%
	Total	1,791	100.0%	1,669	100.0%	1,590	100.0%
Brown County	Owner-Occupied	10,336	72.2%	10,452	70.7%	10,664	71.3%
	Renter-Occupied	3,970	27.8%	4,326	29.3%	4,298	28.7%
	Total	14,306	100.0%	14,778	100.0%	14,962	100.0%
Coleman County	Owner-Occupied	2,894	74.4%	2,801	72.6%	2,746	73.1%
	Renter-Occupied	995	25.6%	1,056	27.4%	1,010	26.9%
	Total	3,889	100.0%	3,857	100.0%	3,756	100.0%
Comanche County	Owner-Occupied	4,205	76.2%	4,261	76.4%	4,190	75.3%
	Renter-Occupied	1,315	23.8%	1,319	23.6%	1,377	24.7%
	Total	5,520	100.0%	5,580	100.0%	5,568	100.0%
Cottle County	Owner-Occupied	587	71.6%	476	70.3%	463	70.7%
	Renter-Occupied	233	28.4%	201	29.7%	192	29.3%
	Total	820	100.0%	677	100.0%	655	100.0%
Eastland County	Owner-Occupied	5,616	76.7%	5,522	74.0%	5,589	75.4%
	Renter-Occupied	1,707	23.3%	1,943	26.0%	1,822	24.6%
	Total	7,323	100.0%	7,465	100.0%	7,411	100.0%
Fisher County	Owner-Occupied	1,371	76.8%	1,249	74.9%	1,222	75.8%
	Renter-Occupied	414	23.2%	419	25.1%	391	24.2%
	Total	1,785	100.0%	1,668	100.0%	1,614	100.0%
Foard County	Owner-Occupied	499	75.2%	442	77.1%	401	74.1%
	Renter-Occupied	165	24.8%	131	22.9%	140	25.9%
	Total	664	100.0%	573	100.0%	541	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

	Household Type	2000		2010		2015	
		Number	Percent	Number	Percent	Number	Percent
Hardeman County	Owner-Occupied	1,424	73.3%	1,235	71.7%	1,175	72.0%
	Renter-Occupied	519	26.7%	487	28.3%	458	28.0%
	Total	1,943	100.0%	1,722	100.0%	1,634	100.0%
Haskell County	Owner-Occupied	2,027	78.9%	1,779	77.4%	1,673	77.4%
	Renter-Occupied	542	21.1%	518	22.6%	489	22.6%
	Total	2,569	100.0%	2,297	100.0%	2,162	100.0%
Jack County	Owner-Occupied	2,337	76.7%	2,398	76.5%	2,317	75.9%
	Renter-Occupied	710	23.3%	738	23.5%	736	24.1%
	Total	3,047	100.0%	3,136	100.0%	3,053	100.0%
Kent County	Owner-Occupied	280	79.3%	254	72.6%	272	78.2%
	Renter-Occupied	73	20.7%	96	27.4%	76	21.8%
	Total	353	100.0%	350	100.0%	348	100.0%
Knox County	Owner-Occupied	1,274	75.4%	1,111	73.8%	1,054	74.2%
	Renter-Occupied	416	24.6%	395	26.2%	366	25.8%
	Total	1,690	100.0%	1,506	100.0%	1,420	100.0%
Mitchell County	Owner-Occupied	2,153	75.9%	2,044	72.8%	2,008	74.4%
	Renter-Occupied	684	24.1%	765	27.2%	691	25.6%
	Total	2,837	100.0%	2,809	100.0%	2,698	100.0%
Montague County	Owner-Occupied	6,124	78.8%	6,246	78.2%	6,330	77.7%
	Renter-Occupied	1,646	21.2%	1,743	21.8%	1,813	22.3%
	Total	7,770	100.0%	7,989	100.0%	8,143	100.0%
Nolan County	Owner-Occupied	4,161	67.4%	4,104	68.4%	4,097	66.2%
	Renter-Occupied	2,009	32.6%	1,895	31.6%	2,096	33.8%
	Total	6,170	100.0%	5,999	100.0%	6,193	100.0%
Runnels County	Owner-Occupied	3,428	77.4%	3,139	75.4%	3,064	76.1%
	Renter-Occupied	1,000	22.6%	1,026	24.6%	963	23.9%
	Total	4,428	100.0%	4,165	100.0%	4,027	100.0%
Scurry County	Owner-Occupied	4,250	73.8%	4,311	73.8%	4,220	72.9%
	Renter-Occupied	1,506	26.2%	1,527	26.2%	1,568	27.1%
	Total	5,756	100.0%	5,838	100.0%	5,788	100.0%
Shackelford County	Owner-Occupied	1,027	79.0%	1,043	76.3%	1,052	78.3%
	Renter-Occupied	273	21.0%	324	23.7%	292	21.7%
	Total	1,300	100.0%	1,367	100.0%	1,345	100.0%
Stephens County	Owner-Occupied	2,649	72.4%	2,699	73.6%	2,652	71.0%
	Renter-Occupied	1,012	27.6%	966	26.4%	1,081	29.0%
	Total	3,661	100.0%	3,665	100.0%	3,733	100.0%
Stonewall County	Owner-Occupied	561	78.7%	498	77.6%	518	77.5%
	Renter-Occupied	152	21.3%	144	22.4%	150	22.5%
	Total	713	100.0%	642	100.0%	668	100.0%
Throckmorton County	Owner-Occupied	589	77.0%	538	74.6%	528	76.0%
	Renter-Occupied	176	23.0%	183	25.4%	167	24.0%
	Total	765	100.0%	721	100.0%	695	100.0%
Wilbarger County	Owner-Occupied	3,673	66.3%	3,345	63.2%	3,409	65.4%
	Renter-Occupied	1,864	33.7%	1,944	36.8%	1,805	34.6%
	Total	5,537	100.0%	5,289	100.0%	5,215	100.0%
Young County	Owner-Occupied	5,299	73.9%	5,382	73.3%	5,291	72.7%
	Renter-Occupied	1,868	26.1%	1,961	26.7%	1,986	27.3%
	Total	7,167	100.0%	7,343	100.0%	7,277	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

	Household Type	2000		2010		2015	
		Number	Percent	Number	Percent	Number	Percent
Sum of Rural Region	Owner-Occupied	68,061	74.1%	66,520	73.0%	66,068	73.0%
	Renter-Occupied	23,743	25.9%	24,585	27.0%	24,424	27.0%
	Total	91,804	100.0%	91,105	100.0%	90,496	100.0%
Urban Areas	Owner-Occupied	74,539	65.1%	76,763	64.5%	75,894	64.0%
	Renter-Occupied	40,041	34.9%	42,316	35.5%	42,779	36.0%
	Total	114,580	100.0%	119,079	100.0%	118,669	100.0%
State of Texas	Owner-Occupied	4,716,959	63.8%	5,685,353	63.7%	6,161,206	63.7%
	Renter-Occupied	2,676,395	36.2%	3,237,580	36.3%	3,512,073	36.3%
	Total	7,393,354	100.0%	8,922,933	100.0%	9,673,279	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

3. INCOME TRENDS

The distribution of households by income within each county is summarized as follows:

		Households by Income						
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000+
Baylor County	2000	319 17.8%	394 22.0%	317 17.7%	249 13.9%	167 9.3%	126 7.0%	217 12.1%
	2010	251 15.0%	324 19.4%	256 15.3%	199 11.9%	180 10.8%	130 7.8%	330 19.8%
	2015	225 14.2%	278 17.5%	225 14.2%	195 12.3%	163 10.3%	129 8.1%	375 23.6%
Brown County	2000	2,156 15.1%	2,531 17.7%	2,212 15.5%	1,909 13.3%	1,500 10.5%	1,279 8.9%	2,720 19.0%
	2010	1,842 12.5%	2,151 14.6%	1,885 12.8%	1,855 12.6%	1,542 10.4%	1,268 8.6%	4,234 28.7%
	2015	1,709 11.4%	1,957 13.1%	1,819 12.2%	1,723 11.5%	1,560 10.4%	1,253 8.4%	4,942 33.0%
Coleman County	2000	691 17.8%	819 21.1%	703 18.1%	535 13.8%	390 10.0%	191 4.9%	560 14.4%
	2010	528 13.7%	643 16.7%	573 14.9%	503 13.0%	413 10.7%	303 7.9%	894 23.2%
	2015	456 12.1%	542 14.4%	520 13.8%	473 12.6%	398 10.6%	308 8.2%	1,058 28.2%
Comanche County	2000	859 15.6%	1,155 20.9%	844 15.3%	778 14.1%	590 10.7%	471 8.5%	823 14.9%
	2010	686 12.3%	870 15.6%	821 14.7%	624 11.2%	614 11.0%	492 8.8%	1,474 26.4%
	2015	610 11.0%	746 13.4%	775 13.9%	609 10.9%	565 10.1%	489 8.8%	1,773 31.8%
Cottle County	2000	160 19.5%	161 19.6%	135 16.5%	119 14.5%	72 8.8%	65 7.9%	108 13.2%
	2010	105 15.5%	109 16.1%	102 15.1%	78 11.5%	77 11.4%	54 8.0%	152 22.5%
	2015	91 13.9%	94 14.3%	88 13.4%	79 12.0%	70 10.7%	56 8.5%	178 27.1%
Eastland County	2000	1,228 16.8%	1,449 19.8%	1,364 18.6%	1,070 14.6%	688 9.4%	440 6.0%	1,084 14.8%
	2010	949 12.7%	1,244 16.7%	897 12.0%	1,031 13.8%	825 11.1%	665 8.9%	1,853 24.8%
	2015	845 11.4%	1,033 13.9%	875 11.8%	885 11.9%	826 11.1%	663 8.9%	2,285 30.8%
Fisher County	2000	256 14.3%	387 21.7%	283 15.8%	225 12.6%	200 11.2%	138 7.7%	297 16.6%
	2010	197 11.8%	287 17.2%	248 14.9%	213 12.8%	168 10.1%	150 9.0%	406 24.3%
	2015	174 10.8%	244 15.1%	235 14.6%	198 12.3%	162 10.0%	141 8.7%	460 28.5%
Foard County	2000	113 17.0%	149 22.4%	101 15.2%	119 17.9%	57 8.6%	40 6.0%	85 12.8%
	2010	87 15.2%	106 18.5%	95 16.6%	85 14.8%	67 11.7%	39 6.8%	94 16.4%
	2015	77 14.3%	93 17.2%	88 16.3%	74 13.7%	72 13.3%	36 6.7%	100 18.5%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Households by Income						
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000+
Hardeman County	2000	256 13.2%	400 20.6%	364 18.7%	268 13.8%	185 9.5%	138 7.1%	332 17.1%
	2010	187 10.9%	301 17.5%	258 15.0%	242 14.1%	171 9.9%	136 7.9%	426 24.8%
	2015	162 9.9%	251 15.4%	226 13.8%	224 13.7%	181 11.1%	121 7.4%	468 28.7%
Haskell County	2000	461 17.9%	643 25.0%	424 16.5%	313 12.2%	198 7.7%	127 4.9%	403 15.7%
	2010	345 15.0%	452 19.7%	388 16.9%	281 12.2%	214 9.3%	143 6.2%	473 20.6%
	2015	299 13.8%	381 17.6%	364 16.8%	259 12.0%	205 9.5%	144 6.7%	510 23.6%
Jack County	2000	383 12.6%	534 17.5%	464 15.2%	493 16.2%	310 10.2%	324 10.6%	538 17.7%
	2010	299 9.5%	359 11.4%	406 12.9%	355 11.3%	381 12.1%	311 9.9%	1,026 32.7%
	2015	259 8.5%	296 9.7%	353 11.6%	314 10.3%	321 10.5%	303 9.9%	1,209 39.6%
Kent County	2000	36 10.2%	56 15.9%	77 21.8%	60 17.0%	26 7.4%	22 6.2%	76 21.5%
	2010	27 7.7%	41 11.7%	62 17.8%	49 14.0%	46 13.2%	22 6.3%	102 29.2%
	2015	26 7.4%	35 10.0%	47 13.5%	57 16.3%	41 11.7%	31 8.9%	112 32.1%
Knox County	2000	281 16.6%	397 23.5%	309 18.3%	231 13.7%	131 7.7%	111 6.6%	231 13.7%
	2010	199 13.2%	263 17.5%	244 16.2%	208 13.8%	165 11.0%	103 6.8%	324 21.5%
	2015	170 12.0%	215 15.1%	223 15.7%	184 13.0%	151 10.6%	115 8.1%	362 25.5%
Mitchell County	2000	504 17.8%	621 21.9%	525 18.5%	357 12.6%	261 9.2%	173 6.1%	396 14.0%
	2010	400 14.2%	442 15.7%	478 17.0%	393 14.0%	272 9.7%	209 7.4%	614 21.9%
	2015	347 12.9%	375 13.9%	427 15.8%	356 13.2%	296 11.0%	192 7.1%	706 26.2%
Montague County	2000	1,037 13.3%	1,486 19.1%	1,227 15.8%	1,119 14.4%	775 10.0%	570 7.3%	1,556 20.0%
	2010	796 10.0%	1,111 13.9%	980 12.3%	914 11.4%	772 9.7%	840 10.5%	2,576 32.2%
	2015	717 8.8%	915 11.2%	959 11.8%	867 10.6%	717 8.8%	735 9.0%	3,234 39.7%
Nolan County	2000	1,168 18.9%	1,296 21.0%	972 15.8%	778 12.6%	582 9.4%	443 7.2%	931 15.1%
	2010	951 15.9%	1,044 17.4%	879 14.7%	733 12.2%	590 9.8%	467 7.8%	1,335 22.3%
	2015	903 14.6%	983 15.9%	890 14.4%	726 11.7%	605 9.8%	482 7.8%	1,604 25.9%
Runnels County	2000	816 18.4%	796 18.0%	728 16.4%	666 15.0%	387 8.7%	372 8.4%	664 15.0%
	2010	639 15.3%	653 15.7%	559 13.4%	619 14.9%	420 10.1%	298 7.2%	978 23.5%
	2015	563 14.0%	584 14.5%	508 12.6%	526 13.1%	477 11.8%	284 7.1%	1,085 26.9%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Households by Income						
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000+
Scurry County	2000	691 12.0%	1,149 20.0%	889 15.4%	681 11.8%	657 11.4%	519 9.0%	1,170 20.3%
	2010	546 9.4%	778 13.3%	794 13.6%	690 11.8%	530 9.1%	534 9.1%	1,967 33.7%
	2015	481 8.3%	634 11.0%	747 12.9%	608 10.5%	561 9.7%	457 7.9%	2,298 39.7%
Shackelford County	2000	192 14.8%	202 15.5%	243 18.7%	154 11.8%	152 11.7%	93 7.1%	265 20.4%
	2010	153 11.2%	164 12.0%	173 12.6%	191 14.0%	123 9.0%	130 9.5%	434 31.7%
	2015	135 10.0%	142 10.6%	147 10.9%	170 12.6%	135 10.0%	108 8.0%	507 37.7%
Stephens County	2000	483 13.2%	626 17.1%	756 20.7%	493 13.5%	393 10.7%	316 8.6%	594 16.2%
	2010	387 10.6%	483 13.2%	521 14.2%	542 14.8%	377 10.3%	339 9.2%	1,017 27.7%
	2015	357 9.6%	421 11.3%	451 12.1%	535 14.3%	380 10.2%	343 9.2%	1,245 33.4%
Stonewall County	2000	112 15.7%	143 20.0%	119 16.7%	100 14.0%	65 9.1%	63 8.8%	112 15.7%
	2010	77 12.0%	98 15.2%	84 13.1%	76 11.8%	58 9.0%	63 9.8%	187 29.1%
	2015	72 10.8%	83 12.4%	84 12.6%	75 11.2%	54 8.1%	60 9.0%	240 35.9%
Throckmorton County	2000	97 12.7%	161 21.0%	149 19.5%	105 13.7%	71 9.3%	71 9.3%	112 14.6%
	2010	75 10.4%	109 15.1%	116 16.1%	115 16.0%	74 10.3%	55 7.6%	177 24.5%
	2015	66 9.5%	92 13.2%	106 15.2%	103 14.8%	76 10.9%	54 7.8%	199 28.6%
Wilbarger County	2000	681 12.3%	1,082 19.5%	1,054 19.0%	684 12.4%	604 10.9%	438 7.9%	993 17.9%
	2010	550 10.4%	835 15.8%	820 15.5%	753 14.2%	522 9.9%	465 8.8%	1,345 25.4%
	2015	505 9.7%	736 14.1%	754 14.5%	736 14.1%	514 9.9%	442 8.5%	1,528 29.3%
Young County	2000	959 13.4%	1,362 19.0%	1,192 16.6%	1,017 14.2%	736 10.3%	539 7.5%	1,363 19.0%
	2010	766 10.4%	891 12.1%	1,094 14.9%	894 12.2%	772 10.5%	677 9.2%	2,249 30.6%
	2015	683 9.4%	754 10.4%	953 13.1%	856 11.8%	711 9.8%	647 8.9%	2,673 36.7%
Sum of Rural Region	2000	13,939 15.2%	17,999 19.6%	15,451 16.8%	12,523 13.6%	9,197 10.0%	7,069 7.7%	15,630 17.0%
	2010	11,042 12.1%	13,758 15.1%	12,733 14.0%	11,643 12.8%	9,373 10.3%	7,893 8.7%	24,667 27.1%
	2015	9,932 11.0%	11,884 13.1%	11,864 13.1%	10,832 12.0%	9,241 10.2%	7,593 8.4%	29,151 32.2%
Urban Areas	2000	12,832 11.2%	18,350 16.0%	19,080 16.7%	16,795 14.7%	13,495 11.8%	9,940 8.7%	24,085 21.0%
	2010	11,569 9.7%	15,779 13.3%	16,893 14.2%	16,246 13.6%	14,155 11.9%	10,869 9.1%	33,564 28.2%
	2015	11,859 10.0%	16,412 13.8%	16,932 14.3%	16,419 13.8%	14,041 11.8%	11,168 9.4%	31,836 26.8%

(Continued)

		Households by Income						
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000+
State of Texas	2000	766,921 10.4%	977,043 13.2%	1,019,750 13.8%	938,180 12.7%	773,525 10.5%	636,862 8.6%	2,281,073 30.9%
	2010	777,984 8.7%	958,678 10.7%	1,036,681 11.6%	1,022,435 11.5%	906,500 10.2%	755,169 8.5%	3,465,486 38.8%
	2015	815,417 8.4%	1,001,101 10.3%	1,089,326 11.3%	1,082,945 11.2%	972,338 10.1%	814,916 8.4%	3,897,236 40.3%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

		Household Incomes		
		Median Income	Mean Income	HUD 4-Person Median Income
Baylor County	2000	\$34,630	\$46,764	\$38,100
	2010	\$42,912	\$47,417	\$44,200
	2015	\$48,008	\$52,474	\$55,150
Brown County	2000	\$37,558	\$46,039	\$35,100
	2010	\$46,619	\$53,503	\$49,700
	2015	\$52,201	\$59,956	\$58,500
Coleman County	2000	\$31,216	\$41,308	\$26,000
	2010	\$38,811	\$47,847	\$39,800
	2015	\$45,211	\$53,593	\$39,650
Comanche County	2000	\$34,771	\$41,795	\$31,200
	2010	\$43,654	\$48,345	\$44,400
	2015	\$48,784	\$52,938	\$46,950
Cottle County	2000	\$33,195	\$42,826	\$27,200
	2010	\$41,674	\$50,615	\$42,100
	2015	\$45,560	\$51,653	\$43,750
Eastland County	2000	\$33,421	\$43,210	\$29,500
	2010	\$42,201	\$52,600	\$42,900
	2015	\$47,748	\$58,700	\$47,600
Fisher County	2000	\$34,883	\$42,158	\$29,200
	2010	\$42,966	\$48,635	\$44,600
	2015	\$49,168	\$53,370	\$53,600
Foard County	2000	\$34,257	\$44,057	\$31,100
	2010	\$41,086	\$52,700	\$43,700
	2015	\$44,837	\$54,024	\$34,950
Hardeman County	2000	\$33,029	\$43,558	\$35,800
	2010	\$41,355	\$48,983	\$42,500
	2015	\$48,432	\$54,210	\$49,550
Haskell County	2000	\$29,483	\$40,383	\$37,100
	2010	\$37,496	\$47,532	\$37,700
	2015	\$44,285	\$53,263	\$44,800
Jack County	2000	\$37,350	\$47,470	\$36,000
	2010	\$44,882	\$51,996	\$47,700
	2015	\$49,559	\$57,360	\$66,600
Kent County	2000	\$35,446	\$42,737	\$31,000
	2010	\$42,930	\$51,284	\$45,500
	2015	\$45,000	\$51,471	\$49,750
Knox County	2000	\$30,629	\$38,408	\$33,000
	2010	\$38,252	\$46,356	\$39,100
	2015	\$43,382	\$51,488	\$52,050
Mitchell County	2000	\$31,259	\$49,853	\$32,700
	2010	\$38,341	\$48,795	\$40,200
	2015	\$44,318	\$54,534	\$57,200
Montague County	2000	\$37,970	\$49,623	\$34,300
	2010	\$47,117	\$57,349	\$48,800
	2015	\$53,099	\$64,611	\$63,200

Source: 2000 Census; 2010 Census; ESRI; HUD; Urban Decision Group; Bowen National Research

(Continued)

		Household Incomes		
		Median Income	Mean Income	HUD 4-Person Median Income
Nolan County	2000	\$32,364	\$41,321	\$35,400
	2010	\$41,146	\$49,583	\$40,900
	2015	\$47,722	\$55,787	\$53,350
Runnels County	2000	\$32,954	\$40,757	\$33,200
	2010	\$40,473	\$46,901	\$42,000
	2015	\$45,837	\$51,405	\$51,300
Scurry County	2000	\$38,107	\$47,233	\$39,100
	2010	\$46,856	\$52,842	\$49,100
	2015	\$52,372	\$59,021	\$60,550
Shackelford County	2000	\$38,366	\$48,248	\$32,700
	2010	\$47,163	\$53,060	\$49,200
	2015	\$51,967	\$58,317	\$58,400
Stephens County	2000	\$35,353	\$43,061	\$32,400
	2010	\$43,901	\$51,012	\$45,100
	2015	\$49,786	\$56,992	\$50,000
Stonewall County	2000	\$35,631	\$44,256	\$32,800
	2010	\$42,527	\$50,458	\$45,400
	2015	\$46,595	\$51,456	\$66,950
Throckmorton County	2000	\$34,585	\$49,078	\$29,400
	2010	\$41,310	\$51,940	\$44,100
	2015	\$44,348	\$52,882	\$48,100
Wilbarger County	2000	\$38,671	\$52,154	\$35,500
	2010	\$47,907	\$60,259	\$49,400
	2015	\$53,605	\$68,303	\$49,050
Young County	2000	\$36,719	\$45,613	\$35,400
	2010	\$45,583	\$54,130	\$46,900
	2015	\$51,316	\$60,510	\$54,150
Sum of Rural Region	2000	\$34,660	\$44,663	\$33,050
	2010	\$42,798	\$51,006	\$44,375
	2015	\$48,048	\$55,763	\$52,298
Urban Areas	2000	N/A	N/A	N/A
	2010	N/A	N/A	N/A
	2015	N/A	N/A	N/A
State of Texas	2000	\$60,903	\$45,858	N/A
	2010	\$59,323	\$74,825	N/A
	2015	\$66,417	\$85,091	N/A

Source: 2000 Census; 2010 Census; ESRI; HUD; Urban Decision Group; Bowen National Research

The population by poverty status is distributed as follows:

		Income below poverty level:			Income at or above poverty level:			Total
		<18	18 to 64	65+	<18	18 to 64	65+	
Baylor County	Number	56	380	67	687	1,880	709	3,779
	Percent	1.5%	10.1%	1.8%	18.2%	49.7%	18.8%	100.0%
Brown County	Number	1,969	3,605	813	6,856	17,900	4,953	36,096
	Percent	5.5%	10.0%	2.3%	19.0%	49.6%	13.7%	100.0%
Coleman County	Number	839	1,417	312	1,116	3,234	1,336	8,254
	Percent	10.2%	17.2%	3.8%	13.5%	39.2%	16.2%	100.0%
Comanche County	Number	839	1,469	430	2,282	5,917	2,251	13,188
	Percent	6.4%	11.1%	3.3%	17.3%	44.9%	17.1%	100.0%
Cottle County	Number	71	113	27	365	727	376	1,679
	Percent	4.2%	6.7%	1.6%	21.7%	43.3%	22.4%	100.0%
Eastland County	Number	1,143	1,922	553	2,977	7,759	2,823	17,177
	Percent	6.7%	11.2%	3.2%	17.3%	45.2%	16.4%	100.0%
Fisher County	Number	207	310	82	693	1,767	858	3,917
	Percent	5.3%	7.9%	2.1%	17.7%	45.1%	21.9%	100.0%
Foard County	Number	126	205	34	199	481	266	1,311
	Percent	9.6%	15.6%	2.6%	15.2%	36.7%	20.3%	100.0%
Hardeman County	Number	189	248	85	909	1,967	684	4,082
	Percent	4.6%	6.1%	2.1%	22.3%	48.2%	16.8%	100.0%
Haskell County	Number	335	529	173	799	2,187	1,162	5,185
	Percent	6.5%	10.2%	3.3%	15.4%	42.2%	22.4%	100.0%
Jack County	Number	530	685	105	1,380	3,708	1,220	7,628
	Percent	6.9%	9.0%	1.4%	18.1%	48.6%	16.0%	100.0%
Kent County	Number	4	51	6	106	347	179	693
	Percent	0.6%	7.4%	0.9%	15.3%	50.1%	25.8%	100.0%
Knox County	Number	144	339	133	588	1,523	656	3,383
	Percent	4.3%	10.0%	3.9%	17.4%	45.0%	19.4%	100.0%
Mitchell County	Number	504	307	188	1,229	3,433	748	6,409
	Percent	7.9%	4.8%	2.9%	19.2%	53.6%	11.7%	100.0%
Montague County	Number	597	1,464	448	3,876	9,609	3,449	19,443
	Percent	3.1%	7.5%	2.3%	19.9%	49.4%	17.7%	100.0%
Nolan County	Number	1,147	1,288	297	2,518	7,053	1,842	14,145
	Percent	8.1%	9.1%	2.1%	17.8%	49.9%	13.0%	100.0%
Runnels County	Number	680	999	248	1,997	4,643	1,418	9,985
	Percent	6.8%	10.0%	2.5%	20.0%	46.5%	14.2%	100.0%
Scurry County	Number	766	1,127	188	3,199	6,523	1,880	13,683
	Percent	5.6%	8.2%	1.4%	23.4%	47.7%	13.7%	100.0%
Shackelford County	Number	142	201	41	614	1,582	448	3,028
	Percent	4.7%	6.6%	1.4%	20.3%	52.2%	14.8%	100.0%
Stephens County	Number	834	820	150	1,440	4,005	1,438	8,687
	Percent	9.6%	9.4%	1.7%	16.6%	46.1%	16.6%	100.0%
Stonewall County	Number	54	125	21	276	627	268	1,371
	Percent	3.9%	9.1%	1.5%	20.1%	45.7%	19.5%	100.0%
Throckmorton County	Number	77	135	36	223	728	421	1,620
	Percent	4.8%	8.3%	2.2%	13.8%	44.9%	26.0%	100.0%
Wilbarger County	Number	1,380	1,731	224	1,989	6,085	1,771	13,180
	Percent	10.5%	13.1%	1.7%	15.1%	46.2%	13.4%	100.0%
Young County	Number	792	1,189	464	3,342	8,850	2,698	17,335
	Percent	4.6%	6.9%	2.7%	19.3%	51.1%	15.6%	100.0%
Sum of Rural Region	Number	13,425	20,659	5,125	39,660	102,535	33,854	215,258
	Percent	6.2%	9.6%	2.4%	18.4%	47.6%	15.7%	100.0%
Urban Areas	Number	14,974	23,886	3,683	58,421	148,000	35,099	284,063
	Percent	5.3%	8.4%	1.3%	20.6%	52.1%	12.4%	100.0%
State of Texas	Number	1,549,110	2,063,809	279,613	4,992,273	12,306,555	2,016,796	23,208,156
	Percent	6.7%	8.9%	1.2%	21.5%	53.0%	8.7%	100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; Urban Decision Group; Bowen National Research

D. ECONOMIC ANALYSIS

This region is located in the northern portion of the state. Primary job sectors in this region include Educational Services and Healthcare & Social Assistance. The overall job base has increased by 386, or by 0.4%, between 2006 and 2011. The region's unemployment rate ranged from 3.8% to 6.9% over the past six years.

1. EMPLOYMENT BY JOB SECTOR

Employment by industry is illustrated in the following table:

	Largest Industry by County	
	Industry	Percent of Total Employment
Baylor County	Health Care & Social Assistance	39.2%
Brown County	Health Care & Social Assistance	14.9%
Coleman County	Educational Services	17.7%
Comanche County	Health Care & Social Assistance)	16.6%
Cottle County	Public Administration	24.1%
Eastland County	Construction	24.4%
Fisher County	Educational Services	22.1%
Foard County	Educational Services	40.0%
Hardeman County	Health Care & Social Assistance	19.2%
Haskell County	Retail Trade	19.8%
Jack County	Construction	30.8%
Kent County	Health Care & Social Assistance	26.2%
Knox County	Health Care & Social Assistance	17.9%
Mitchell County	Public Administration	22.6%
Montague County	Health Care & Social Assistance	15.9%
Nolan County	Educational Services	14.7%
Runnels County	Manufacturing	16.0%
Scurry County	Construction	20.6%
Shackelford County	Manufacturing	22.8%
Stephens County	Public Administration	19.3%
Stonewall County	Construction	22.6%
Throckmorton County	Educational Services	27.7%
Wilbarger County	Health Care & Social Assistance	40.4%
Young County	Health Care & Social Assistance	14.1%
Sum of Rural Region	Health Care & Social Assistance	15.1%
Urban Areas	Health Care & Social Assistance	16.7%
State of Texas	Retail Trade	13.1%

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

Employment by industry growth, between 2000 and 2010, is illustrated in the following table:

Largest Industry Changes by County between 2000 and 2010		
	Industry	Number of Jobs
Baylor County	Health Care & Social Assistance	272
Brown County	Wholesale Trade	1,321
Coleman County	Manufacturing	-367
Comanche County	Manufacturing	-564
Cottle County	Agriculture, Forestry, Fishing & Hunting	-111
Eastland County	Construction	915
Fisher County	Agriculture, Forestry, Fishing & Hunting	-205
Foard County	Educational Services	126
Hardeman County	Agriculture, Forestry, Fishing & Hunting	-148
Haskell County	Agriculture, Forestry, Fishing & Hunting	-298
Jack County	Construction	701
Kent County	Agriculture, Forestry, Fishing & Hunting	-75
Knox County	Agriculture, Forestry, Fishing & Hunting	-256
Mitchell County	Agriculture, Forestry, Fishing & Hunting	-166
Montague County	Manufacturing	-839
Nolan County	Health Care & Social Assistance	-363
Runnels County	Agriculture, Forestry, Fishing & Hunting	-401
Scurry County	Construction	1,064
Shackelford County	Manufacturing	284
Stephens County	Public Administration	432
Stonewall County	Agriculture, Forestry, Fishing & Hunting	-78
Throckmorton County	Agriculture, Forestry, Fishing & Hunting	-170
Wilbarger County	Health Care & Social Assistance	1,202
Young County	Wholesale Trade	673
Sum of Rural Region	Agriculture, Forestry, Fishing & Hunting	-5,862
Urban Areas	Manufacturing	-3,316
State of Texas	Health Care & Social Assistance	345,031

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

2. WAGES BY OCCUPATION

Typical Wage by Occupation Type		
Occupation Type	Northwestern Texas Nonmetropolitan Area	Texas
	Management Occupations	\$82,200
Business and Financial Occupations	\$51,900	\$66,440
Computer and Mathematical Occupations	\$62,010	\$77,400
Architecture and Engineering Occupations	\$62,870	\$79,590
Community and Social Service Occupations	\$37,500	\$43,640
Art, Design, Entertainment and Sports Medicine Occupations	\$34,280	\$46,720
Healthcare Practitioners and Technical Occupations	\$52,510	\$67,420
Healthcare Support Occupations	\$21,330	\$24,570
Protective Service Occupations	\$33,670	\$39,330
Food Preparation and Serving Related Occupations	\$18,190	\$19,420
Building and Grounds Cleaning and Maintenance Occupations	\$21,030	\$22,080
Personal Care and Service Occupations	\$20,220	\$21,400
Sales and Related Occupations	\$27,690	\$35,650
Office and Administrative Support Occupations	\$27,640	\$32,400
Construction and Extraction Occupations	\$35,890	\$36,310
Installation, Maintenance and Repair Occupations	\$36,940	\$39,730
Production Occupations	\$31,030	\$32,710
Transportation and Moving Occupations	\$29,830	\$31,820

Source: U.S. Department of Labor, Bureau of Labor Statistics

3. TOP EMPLOYERS

The 10 largest employers within the Northwest Texas region comprise a total of 7,425 employees. These employers are summarized as follows:

Business	Total Employed	County
North Texas State Hospital	2,000	Wilbarger County
Kohler Co.	1,100	Brown County
3M Co.	700	Brown County
Tyson Foods Inc.	700	Wilbarger County
Brownwood Regional Medical Center	640	Brown County
Texas Youth Commission	500	Brown County
Cherrydale Farms Inc.	500	Young County
Walmart Supercenter	455	Brown County
Superior Essex Inc.	430	Brown County
Price Daniel Unit	400	Scurry County
Total:	7,425	

Source: InfoGroup

4. EMPLOYMENT GROWTH

The following illustrates the total employment base by county:

		Total Employment					
		2006	2007	2008	2009	2010	2011*
Baylor County	Number	1,841	1,945	1,950	1,851	1,765	1,703
	Change	-	5.6%	0.3%	-5.1%	-4.6%	-3.5%
Brown County	Number	18,149	17,726	17,573	17,713	17,464	17,067
	Change	-	-2.3%	-0.9%	0.8%	-1.4%	-2.3%
Coleman County	Number	4,085	4,210	4,172	4,078	4,112	3,985
	Change	-	3.1%	-0.9%	-2.3%	0.8%	-3.1%
Comanche County	Number	6,057	6,210	6,264	6,420	6,387	6,367
	Change	-	2.5%	0.9%	2.5%	-0.5%	-0.3%
Cottle County	Number	749	785	793	755	715	697
	Change	-	4.8%	1.0%	-4.8%	-5.3%	-2.5%
Eastland County	Number	7,911	7,760	8,045	7,941	8,083	8,124
	Change	-	-1.9%	3.7%	-1.3%	1.8%	0.5%
Fisher County	Number	1,871	1,893	1,900	1,898	1,885	1,865
	Change	-	1.2%	0.4%	-0.1%	-0.7%	-1.1%
Foard County	Number	635	660	680	679	668	665
	Change	-	3.9%	3.0%	-0.1%	-1.6%	-0.4%
Hardeman County	Number	2,236	2,234	2,240	2,097	2,115	2,064
	Change	-	-0.1%	0.3%	-6.4%	0.9%	-2.4%
Haskell County	Number	2,823	2,943	3,141	3,075	2,967	2,882
	Change	-	4.3%	6.7%	-2.1%	-3.5%	-2.9%
Jack County	Number	4,173	4,812	5,258	4,947	4,777	4,684
	Change	-	15.3%	9.3%	-5.9%	-3.4%	-1.9%
Kent County	Number	387	408	422	439	415	404
	Change	-	5.4%	3.4%	4.0%	-5.5%	-2.7%
Knox County	Number	1,682	1,737	1,732	1,725	1,707	1,664
	Change	-	3.3%	-0.3%	-0.4%	-1.0%	-2.5%
Mitchell County	Number	3,158	3,100	3,110	3,206	3,295	3,319
	Change	-	-1.8%	0.3%	3.1%	2.8%	0.7%
Montague County	Number	9,562	9,884	10,241	9,932	9,675	9,595
	Change	-	3.4%	3.6%	-3.0%	-2.6%	-0.8%
Nolan County	Number	7,244	7,250	7,390	7,363	7,337	7,245
	Change	-	0.1%	1.9%	-0.4%	-0.4%	-1.3%
Runnels County	Number	4,154	4,217	4,232	4,219	4,190	4,175
	Change	-	1.5%	0.4%	-0.3%	-0.7%	-0.4%
Scurry County	Number	6,768	7,003	7,220	7,238	7,478	7,610
	Change	-	3.5%	3.1%	0.2%	3.3%	1.8%
Shackelford County	Number	1,947	1,989	2,081	2,041	2,127	2,161
	Change	-	2.2%	4.6%	-1.9%	4.2%	1.6%
Stephens County	Number	4,234	4,308	4,496	4,315	4,300	4,281
	Change	-	1.7%	4.4%	-4.0%	-0.3%	-0.4%
Stonewall County	Number	844	849	830	813	783	773
	Change	-	0.6%	-2.2%	-2.0%	-3.7%	-1.3%

Source: U.S. Department of Labor, Bureau of Labor Statistics

*September

(Continued)

		Total Employment					
		2006	2007	2008	2009	2010	2011*
Throckmorton County	Number	935	932	907	982	1,004	996
	Change	-	-0.3%	-2.7%	8.3%	2.2%	-0.8%
Wilbarger County	Number	7,577	7,392	7,298	7,502	7,456	7,321
	Change	-	-2.4%	-1.3%	2.8%	-0.6%	-1.8%
Young County	Number	9,274	9,222	9,447	9,046	9,072	9,035
	Change	-	-0.6%	2.4%	-4.2%	0.3%	-0.4%
Sum of Rural Region	Number	108,296	109,469	111,422	110,275	109,777	108,682
	Change	-	1.1%	1.8%	-1.0%	-0.5%	-1.0%
Urban Areas	Number	149,379	147,041	147,351	144,977	145,247	141,618
	Change	-	-1.6%	0.2%	-1.6%	0.2%	-2.5%
State of Texas	Number	10,757,510	10,914,098	11,079,931	11,071,106	11,264,748	11,464,525
	Change	-	1.5%	1.5%	-0.1%	1.7%	1.8%

Source: U.S. Department of Labor, Bureau of Labor Statistics

*September

5. UNEMPLOYMENT RATES

The following illustrates the total unemployment base by county:

		Unemployment Rate					
		2006	2007	2008	2009	2010	2011*
Baylor County	Rate	4.1%	3.8%	3.8%	5.7%	6.6%	6.4%
	Change	-	-0.3	0.0	1.9	0.9	-0.2
Brown County	Rate	4.5%	4.2%	4.5%	6.8%	7.3%	7.7%
	Change	-	-0.3	0.3	2.3	0.5	0.4
Coleman County	Rate	4.3%	3.5%	4.2%	6.9%	6.9%	7.3%
	Change	-	-0.8	0.7	2.7	0.0	0.4
Comanche County	Rate	4.5%	3.8%	3.9%	6.0%	6.7%	6.9%
	Change	-	-0.7	0.1	2.1	0.7	0.2
Cottle County	Rate	5.1%	4.0%	4.1%	5.5%	6.3%	6.6%
	Change	-	-1.1	0.1	1.4	0.8	0.3
Eastland County	Rate	4.8%	4.4%	4.6%	7.5%	7.9%	7.8%
	Change	-	-0.4	0.2	2.9	0.4	-0.1
Fisher County	Rate	4.1%	4.0%	3.9%	6.0%	6.5%	6.7%
	Change	-	-0.1	-0.1	2.1	0.5	0.2
Foard County	Rate	4.4%	3.6%	4.2%	5.7%	6.3%	7.4%
	Change	-	-0.8	0.6	1.5	0.6	1.1
Hardeman County	Rate	4.0%	3.6%	3.6%	7.3%	6.9%	6.2%
	Change	-	-0.4	0.0	3.7	-0.4	-0.7
Haskell County	Rate	3.9%	3.6%	3.3%	5.1%	5.0%	5.3%
	Change	-	-0.3	-0.3	1.8	-0.1	0.3
Jack County	Rate	4.2%	3.1%	3.2%	6.2%	6.1%	5.9%
	Change	-	-1.1	0.1	3.0	-0.1	-0.2
Kent County	Rate	4.0%	3.3%	4.3%	5.2%	5.9%	6.2%
	Change	-	-0.7	1.0	0.9	0.7	0.3
Knox County	Rate	4.2%	3.7%	3.9%	5.8%	5.8%	6.3%
	Change	-	-0.5	0.2	1.9	0.0	0.5
Mitchell County	Rate	5.9%	5.3%	5.6%	8.3%	8.6%	8.3%
	Change	-	-0.6	0.3	2.7	0.3	-0.3

Source: U.S. Department of Labor, Bureau of Labor Statistics

*September

(Continued)

		Unemployment Rate					
		2006	2007	2008	2009	2010	2011*
Montague County	Rate	4.1%	3.6%	3.6%	7.1%	7.2%	6.5%
	Change	-	-0.5	0.0	3.5	0.1	-0.7
Nolan County	Rate	4.3%	3.7%	3.9%	6.3%	6.9%	7.0%
	Change	-	-0.6	0.2	2.4	0.6	0.1
Runnels County	Rate	5.4%	4.4%	4.9%	7.4%	9.0%	8.6%
	Change	-	-1.0	0.5	2.5	1.6	-0.4
Scurry County	Rate	4.7%	3.8%	4.1%	6.7%	6.4%	6.1%
	Change	-	-0.9	0.3	2.6	-0.3	-0.3
Shackelford County	Rate	3.0%	2.6%	2.7%	4.0%	4.6%	4.4%
	Change	-	-0.4	0.1	1.3	0.6	-0.2
Stephens County	Rate	4.1%	3.6%	3.7%	6.7%	7.1%	8.3%
	Change	-	-0.5	0.1	3.0	0.4	1.2
Stonewall County	Rate	3.3%	3.2%	3.4%	4.2%	4.9%	4.8%
	Change	-	-0.1	0.2	0.8	0.7	-0.1
Throckmorton County	Rate	3.5%	3.8%	3.5%	4.9%	4.8%	5.9%
	Change	-	0.3	-0.3	1.4	-0.1	1.1
Wilbarger County	Rate	3.6%	3.4%	3.6%	4.7%	6.1%	6.1%
	Change	-	-0.2	0.2	1.1	1.4	0.0
Young County	Rate	3.8%	3.3%	3.5%	6.4%	6.7%	6.7%
	Change	-	-0.5	0.2	2.9	0.3	0.0
Sum of Rural Region	Rate	4.3%	3.8%	4.0%	6.5%	6.9%	6.9%
	Change	-	-0.5	0.2	2.5	0.4	0.0
Urban Areas	Rate	4.1%	3.9%	4.3%	6.5%	7.1%	6.9%
	Change	-	-0.3	0.5	2.2	0.5	-0.2
State of Texas	Rate	4.9%	4.4%	4.9%	7.5%	8.2%	7.9%
	Change	-	-0.5	0.5	2.6	0.7	-0.3

Source: U.S. Department of Labor, Bureau of Labor Statistics

*September

E. HOUSING SUPPLY ANALYSIS

This housing supply analysis considers both rental and for-sale housing. The data collected and analyzed includes primary data collected directly by Bowen National Research and secondary data sources including American Community Survey, U.S. Census housing information and data provided by various government entities such as the Texas Department of Housing and Community Affairs, HUD, Public Housing Authorities and USDA.

At the time this report was prepared, housing-specific data from the 2010 Census was limited to total housing, housing units by tenure, and total vacant units. For the purposes of this supply analysis, as it relates to secondary data, we have used 2010 Census data and ESRI estimates combined with the most recent data from American Community Survey (2005 to 2009) to extrapolate various housing characteristics for 2010, whenever possible.

Rental Housing

Rental housing includes traditional apartments, single-family homes, duplexes, and mobile/manufactured homes. As part of this analysis, we have collected and analyzed the following data for each study area:

Primary Data (Information Obtained from our Survey of Rentals):

- The Number of Units and Vacancies by Program Type
- Number of Vouchers
- Gross Rents of Tax Credit Projects Surveyed
- Distribution of Surveyed Units by Bedroom Type
- Distribution of Surveyed Units by Year Built
- Square Footage Range by Bedroom Type
- Share of Units with Selected Unit and Project Amenities
- Distribution of Manufactured Homes
- Manufactured Homes Housing Costs
- Manufactured Home Park Occupancy Rates
- Manufactured Housing Project Amenities

Secondary Data (Data Obtained from Published Sources)

- Households by Tenure (2010 Census)
- Housing by Tenure by Year Built (ACS)
- Housing by Tenure by Number of Bedrooms (ACS)
- Housing Units by Tenure by Number of Units in Structure (ACS)
- Median Housing Expenditures by Tenure (ACS)
- Percent of Income Applied to Housing Costs (ACS)
- Number of Occupants Per Room by Tenure (ACS)
- Housing Units by Inclusion/Exclusion of Plumbing Facilities (ACS)
- Distribution of Manufactured Homes
- 10-Year History of Building Permits Issued (SOCDS)

For-Sale Housing

We collected and analyzed for-sale housing for each study area. Overall, 13,881 available housing units were identified in the 13 study regions. We also included residential foreclosure filings from the past 12 months. Additional information collected and analyzed includes:

- Distribution of Available Housing by Price Point (Realtor.com)
- Distribution of Available Housing by Bedrooms (Realtor.com)
- Distribution of Available Housing by Year Built (Realtor.com)
- Distribution of Owner-occupied Housing by Housing Value (U.S. Census & ESRI)
- Foreclosure Rates (RealtyTrac.com)

Please note, the totals in some charts may not equal the sum of individual columns or rows or may vary from the total reported in other tables, due to rounding.

1. RENTAL HOUSING

We identified 5,337 affordable housing units contained in 125 projects within study counties of the region. Bowen National Research surveyed projects with a total of 4,798 units. The overall affordable rental housing supply is 96.5% occupied.

The following table summarizes the inventory of all affordable rental housing options by program type that were identified within the rural counties within the region.

Rural Texas Rental Housing Inventory 2011												
County	Surveyed Units				Not Surveyed Units				Total Units			
	TAX	HUD	PH	USDA	TAX	HUD	PH	USDA	TAX	HUD	PH	USDA
Baylor	0	0	0	40	0	0	0	0	0	0	0	40
Brown	407	104	236	59	44	51	60	44	451	155	296	103
Coleman	0	66	106	48	0	0	62	0	0	66	168	48
Comanche	0	0	157	50	0	0	0	0	0	0	157	50
Cottle	0	0	60	32	0	0	0	0	0	0	60	32
Eastland	0	50	257	120	0	0	0	0	0	50	257	120
Fisher	0	0	105	27	0	0	0	0	0	0	105	27
Foard	0	0	30	16	0	0	0	0	0	0	30	16
Hardeman	0	0	93	24	0	0	0	0	0	0	93	24
Haskell	0	0	50	28	0	0	0	0	0	0	50	28
Jack	0	0	0	76	0	0	0	0	0	0	0	76
Kent	0	0	0	0	0	0	0	0	0	0	0	0
Knox	0	0	104	53	0	0	0	0	0	0	104	53
Mitchell	64	0	118	71	0	0	0	0	64	0	118	71
Montague	44	0	90	120	0	0	0	0	44	0	90	120
Nolan	0	134	182	56	80	0	0	0	80	134	182	56
Runnels	0	0	134	11	0	0	0	0	0	0	134	11
Scurry	80	30	0	152	36	0	0	1	116	30	0	153
Shackelford	0	0	0	40	0	0	0	0	0	0	0	40
Stephens	0	88	0	96	0	0	104	0	0	88	104	96
Stonewall	0	0	34	0	0	0	0	0	0	0	34	0
Throckmorton	0	0	32	9	0	0	0	0	0	0	32	9
Wilbarger	43	0	218	88	57	0	0	0	100	0	218	88
Young	0	48	196	218	0	0	0	0	0	48	196	218
Region Total	638	520	2,202	1,434	217	51	226	45	855	571	2,428	1,479

Tax – Tax Credit (both 9% and 4% bond)

HUD – Department of Housing and Urban Development (HUD Sections 8, 202, 236 and 811)

PH – Public Housing

USDA – United States Department of Agriculture (RD 514, 515 and 516)

Note: Unit counts do not include Housing Choice Vouchers, but do include project-based subsidized units

Nearly half of all affordable housing units in the region were developed as Public Housing

There are 774 Housing Choice Vouchers issued within the region.

Apartments

The following table summarizes the breakdown of units surveyed within the region. The distribution is illustrated by whether units operate under the Tax Credit program or under subsidy, as well as those that may operate under overlapping programs (Tax Credit/Subsidized).

	Surveyed Projects		
	Units	Vacant	Occ.
<1-BR	2,102	76	96.4%
2-BR	1,943	59	97.0%
3+-BR	749	32	95.7%

Source: Bowen National Research Telephone Survey; July-October 2011

	Tax Credit			Tax Credit/Subsidized			Subsidized			Total Units
	Units	Vacant	Occ.	Units	Vacant	Occ.	Units	Vacant	Occ.	
<1-BR	201	10	95.0%	1,565	51	96.7%	336	15	95.5%	2,102
2-BR	313	7	97.8%	1,318	47	96.4%	312	5	98.4%	1,943
3+-BR	122	9	92.6%	619	23	96.3%	8	0	100.0%	749

Source: Bowen National Research Telephone Survey; July-October 2011

The following is a distribution of units surveyed by year built for the region:

	Year Built					Total
	<1970	1970-1989	1990-1999	2000-2004	2005+	
Number	1,520	2,456	232	148	447	4,803
Percent	31.6%	51.1%	4.8%	3.1%	9.3%	100.0%

Source: Bowen National Research Telephone Survey; July-October 2011

The following is a distribution of gross rents for units surveyed in the region:

	Tax Credit
	Gross Rent Range
1-BR	\$248 - \$679
2-BR	\$282 - \$846
3-BR	\$316 - \$966

Source: Bowen National Research Telephone Survey; July-October 2011

The following is a distribution of the range of square footages by bedroom type for units surveyed in the region:

Square Footage		
1-Bedroom	2-Bedroom	3-Bedroom+
500 - 900	600 - 1,050	700 - 1,260

Source: Bowen National Research Telephone Survey; July-October 2011

The distribution of unit amenities for all projects surveyed in the region is as follows:

Unit Amenities (Share Of Units With Feature)										
Range	Refrigerator	Dishwasher	Disposal	Microwave Oven	Window A/C	Central A/C	Washer/ Dryer	Washer/ Dryer Hook-ups	Window Blinds	Patio
100.0%	99.2%	10.4%	8.0%	5.6%	4.0%	92.8%	5.6%	75.2%	88.8%	60.8%

Source: Bowen National Research Telephone Survey; July-October 2011

The distribution of project amenities for all projects surveyed in the region is as follows.

Project Amenities (Share Of Units With Feature)							
On-Site Management	Laundry Facility	Playground	Picnic Area	Storage	Sports Court	Clubhouse	Community Space
39.2%	30.4%	35.2%	32.8%	1.6%	8.0%	7.2%	26.4%

Source: Bowen National Research Telephone Survey; July-October 2011

As part of our survey of rental housing, we identified the number of units set aside for persons with a disability at each rental property. The following table provides a summary of the number of disabled units among the rental housing units surveyed in the market.

Units for Persons with Disabilities		
Total Units	Disabled Units	Percent of Disabled Units
5,337	118	2.2%

Source: Bowen National Research – 2011 Survey

Manufactured Housing

We identified and evaluated manufactured homes through a variety of sources, including Bowen National Research's telephone survey of manufactured home parks, TDHCA's Manufactured Housing Division, U.S. Census, American Community Survey, and www.mobilehome.net.

The following table summarizes the estimated number of manufactured home rental units based on ACS's 2005-2009 inventory of manufactured homes.

Manufactured Home Units by Type (Rent vs. Own)		
Renter-Occupied	Owner-Occupied	Total
1,726	7,280	9,007

Source: ACS 2005-2009

The following table illustrates the occupancy/usage percentage of lots within manufactured home parks within the region.

Manufactured Home Park Survey Percent Occupancy/Usage		
Total Lots	Total Lots Available	Percent Occupancy/Usage
170	29	82.9%

Source: Bowen National Research – 2011 Survey

The following summarizes the ranges of quoted rental rates within the surveyed manufactured home parks for the region. The rates illustrated include fees for only the lot as well as fees for lots that already have a manufactured home available for rent.

Manufactured Home Park Survey Rental Rates Range	
Lot Only	Lot with Manufactured Home
\$200 - \$325	\$580 - \$640

Source: Bowen National Research – 2011 Survey

As part of the Bowen National Survey, we identified which manufactured home parks included an on-site office and laundry facilities, as well as which facilities included all standard utilities in the rental rates. This information is illustrated for the region in the following table.

Manufactured Home Park Survey Percent of Parks Offering On-Site Amenities & Utilities		
Office	Laundry Facility	All Utilities*
100.0%	60.0%	40.0%

*Project offered all landlord-paid utilities (water, sewer, trash collection and gas)

Secondary Housing Data (US Census and American Community Survey)

In addition to our survey of rental housing, we have also presented and evaluated various housing characteristics and trends based on U.S. Census Data. The tables on the following pages summarize key housing data sets for the region. In cases where 2010 Census data has not been released, we have used ESRI data estimates for 2010 and estimates from the American Community Survey of 2005 to 2009 to extrapolate rental housing data estimates for 2010.

The following table summarizes 2000 and 2010 housing units by tenure and vacant units for the region.

	Housing Status				
	Renter-Occupied	Owner-Occupied	Total Occupied	Vacant	Total Households
2000	23,742	68,059	91,801	24,317	116,118
2010	24,585	66,520	91,105	26,638	117,743

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within each County in the region by year of construction.

		Housing by Tenure by Year Built					Total
		<1970	1970-1989	1990-1999	2000-2004	2005+	
Baylor County	Renter	328 68.6%	66 13.8%	84 17.6%	0 0.0%	0 0.0%	478 100.0%
	Owner	732 61.5%	306 25.7%	114 9.6%	32 2.7%	6 0.5%	1,191 100.0%
Brown County	Renter	1,891 43.7%	1,787 41.3%	485 11.2%	134 3.1%	29 0.7%	4,326 100.0%
	Owner	4,539 43.4%	4,164 39.8%	1,017 9.7%	550 5.3%	181 1.7%	10,452 100.0%
Coleman County	Renter	730 69.1%	262 24.8%	43 4.1%	21 2.0%	0 0.0%	1,056 100.0%
	Owner	1,772 63.3%	595 21.2%	225 8.0%	151 5.4%	58 2.1%	2,801 100.0%
Comanche County	Renter	669 50.7%	340 25.8%	299 22.7%	11 0.8%	0 0.0%	1,319 100.0%
	Owner	1,827 42.9%	1,580 37.1%	431 10.1%	359 8.4%	65 1.5%	4,261 100.0%
Cottle County	Renter	157 78.1%	44 21.9%	0 0.0%	0 0.0%	0 0.0%	201 100.0%
	Owner	329 69.1%	117 24.6%	17 3.6%	13 2.7%	0 0.0%	476 100.0%
Eastland County	Renter	1,092 56.2%	589 30.3%	116 6.0%	80 4.1%	66 3.4%	1,943 100.0%
	Owner	3,082 55.8%	1,644 29.8%	558 10.1%	192 3.5%	47 0.9%	5,522 100.0%
Fisher County	Renter	276 65.9%	119 28.4%	22 5.3%	3 0.7%	0 0.0%	419 100.0%
	Owner	872 69.8%	286 22.9%	56 4.5%	31 2.5%	4 0.3%	1,249 100.0%
Foard County	Renter	104 79.4%	17 13.0%	0 0.0%	10 7.6%	0 0.0%	131 100.0%
	Owner	381 86.2%	32 7.2%	15 3.4%	14 3.2%	0 0.0%	442 100.0%
Hardeman County	Renter	348 71.5%	118 24.2%	0 0.0%	21 4.3%	0 0.0%	487 100.0%
	Owner	915 74.1%	277 22.4%	43 3.5%	0 0.0%	0 0.0%	1,235 100.0%
Haskell County	Renter	347 67.0%	135 26.1%	0 0.0%	0 0.0%	36 6.9%	518 100.0%
	Owner	1,274 71.6%	381 21.4%	95 5.3%	22 1.2%	6 0.3%	1,779 100.0%
Jack County	Renter	421 57.0%	238 32.2%	79 10.7%	0 0.0%	0 0.0%	738 100.0%
	Owner	1,177 49.1%	1,006 42.0%	149 6.2%	44 1.8%	21 0.9%	2,398 100.0%
Kent County	Renter	59 61.5%	26 27.1%	11 11.5%	0 0.0%	0 0.0%	96 100.0%
	Owner	171 67.3%	56 22.0%	18 7.1%	3 1.2%	5 2.0%	254 100.0%
Knox County	Renter	230 58.2%	113 28.6%	0 0.0%	38 9.6%	15 3.8%	395 100.0%
	Owner	741 66.7%	328 29.5%	31 2.8%	2 0.2%	9 0.8%	1,111 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Housing by Tenure by Year Built					
		<1970	1970-1989	1990-1999	2000-2004	2005+	Total
Mitchell County	Renter	411 53.7%	261 34.1%	93 12.2%	0 0.0%	0 0.0%	765 100.0%
	Owner	1,299 63.6%	606 29.6%	103 5.0%	36 1.8%	0 0.0%	2,044 100.0%
Montague County	Renter	1,127 64.7%	360 20.7%	123 7.1%	133 7.6%	0 0.0%	1,743 100.0%
	Owner	2,738 43.8%	2,323 37.2%	720 11.5%	321 5.1%	143 2.3%	6,246 100.0%
Nolan County	Renter	1,366 72.1%	439 23.2%	77 4.1%	0 0.0%	13 0.7%	1,895 100.0%
	Owner	2,656 64.7%	1,170 28.5%	189 4.6%	84 2.0%	5 0.1%	4,104 100.0%
Runnels County	Renter	715 69.7%	206 20.1%	81 7.9%	24 2.3%	0 0.0%	1,026 100.0%
	Owner	2,201 70.1%	652 20.8%	231 7.4%	41 1.3%	15 0.5%	3,139 100.0%
Scurry County	Renter	720 47.2%	593 38.8%	119 7.8%	95 6.2%	0 0.0%	1,527 100.0%
	Owner	2,724 63.2%	1,282 29.7%	171 4.0%	65 1.5%	69 1.6%	4,311 100.0%
Shackelford County	Renter	197 60.8%	77 23.8%	26 8.0%	0 0.0%	24 7.4%	324 100.0%
	Owner	696 66.7%	257 24.6%	76 7.3%	0 0.0%	15 1.4%	1,043 100.0%
Stephens County	Renter	522 54.0%	364 37.7%	80 8.3%	0 0.0%	0 0.0%	966 100.0%
	Owner	1,524 56.5%	886 32.8%	148 5.5%	107 4.0%	34 1.3%	2,699 100.0%
Stonewall County	Renter	81 56.3%	63 43.8%	0 0.0%	0 0.0%	0 0.0%	144 100.0%
	Owner	330 66.3%	158 31.7%	9 1.8%	0 0.0%	0 0.0%	498 100.0%
Throckmorton County	Renter	107 58.5%	76 41.5%	0 0.0%	0 0.0%	0 0.0%	183 100.0%
	Owner	397 73.8%	95 17.7%	31 5.8%	8 1.5%	7 1.3%	538 100.0%
Wilbarger County	Renter	1,012 52.1%	567 29.2%	244 12.6%	74 3.8%	47 2.4%	1,944 100.0%
	Owner	2,297 68.7%	825 24.7%	131 3.9%	79 2.4%	12 0.4%	3,345 100.0%
Young County	Renter	1,125 57.4%	690 35.2%	59 3.0%	68 3.5%	19 1.0%	1,961 100.0%
	Owner	2,702 50.2%	2,155 40.0%	344 6.4%	133 2.5%	48 0.9%	5,382 100.0%
Sum of Rural Region	Renter	14,035 57.1%	7,550 30.7%	2,041 8.3%	712 2.9%	249 1.0%	24,585 100.0%
	Owner	37,376 56.2%	21,181 31.8%	4,922 7.4%	2,287 3.4%	750 1.1%	66,520 100.0%
Urban Areas	Renter	19,666 46.5%	14,899 35.2%	4,831 11.4%	2,175 5.1%	743 1.8%	42,316 100.0%
	Owner	40,196 52.4%	22,919 29.9%	7,316 9.5%	4,397 5.7%	1,938 2.5%	76,763 100.0%
State of Texas	Renter	906,296 28.0%	1,383,596 42.7%	466,897 14.4%	350,273 10.8%	130,517 4.0%	3,237,580 100.0%
	Owner	1,701,505 29.9%	1,941,572 34.2%	1,002,690 17.6%	732,282 12.9%	307,303 5.4%	5,685,353 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within the region by number of bedrooms.

	Number of Bedrooms				Total
	No Bedroom	1-Bedroom	2-Bedroom	3+-Bedroom	
Renter	417	5,228	10,488	8,452	24,585
Owner	173	2,219	17,056	47,071	66,520

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within the region by units in structure. Please note other product types such as RVs, Boats, and Vans that are counted by the US Census are not included in the following table.

	Units in Structure					Total
	1	2-9	10-49	50+	Manufactured Homes	
Renter	15,087	5,539	1,361	793	1,726	24,585
Owner	58,892	116	2	21	7,280	66,520
Total	73,980	5,654	1,363	814	9,007	91,105

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Median renter and owner housing expenditures for the subject region, based on the 2005-2009 American Community Survey, are summarized as follows:

Owner	Renter
\$851	\$493

Source: U.S. Census Bureau, 2005-2009 American Community Survey

The following chart provides distributions of occupied housing units by percent of household income applied to the cost of maintaining a residence in each rural county of the region.

		Cost as a Percent of Income				
		Less Than 20%	20% - 29%	30% or More	Not Computed	Total
Baylor County	Renter	147 30.8%	110 23.0%	150 31.4%	71 14.9%	478 100.0%
	Owner	875 73.5%	108 9.1%	203 17.0%	5 0.4%	1,191 100.0%
Brown County	Renter	1,104 25.5%	632 14.6%	1,852 42.8%	738 17.1%	4,326 100.0%
	Owner	5,932 56.8%	2,248 21.5%	2,199 21.0%	73 0.7%	10,452 100.0%
Coleman County	Renter	286 27.1%	122 11.6%	376 35.6%	272 25.8%	1,056 100.0%
	Owner	1,494 53.3%	515 18.4%	715 25.5%	77 2.7%	2,801 100.0%
Comanche County	Renter	325 24.6%	130 9.9%	455 34.5%	409 31.0%	1,319 100.0%
	Owner	2,424 56.9%	812 19.1%	1,000 23.5%	25 0.6%	4,261 100.0%
Cottle County	Renter	44 21.9%	20 10.0%	70 34.8%	67 33.3%	201 100.0%
	Owner	305 64.1%	92 19.3%	80 16.8%	0 0.0%	476 100.0%
Eastland County	Renter	349 18.0%	433 22.3%	555 28.6%	607 31.2%	1,943 100.0%
	Owner	3,479 63.0%	1,023 18.5%	976 17.7%	45 0.8%	5,522 100.0%
Fisher County	Renter	83 19.8%	92 22.0%	97 23.2%	147 35.1%	419 100.0%
	Owner	840 67.3%	231 18.5%	168 13.5%	10 0.8%	1,249 100.0%
Foard County	Renter	36 27.5%	27 20.6%	33 25.2%	34 26.0%	131 100.0%
	Owner	279 63.1%	52 11.8%	103 23.3%	8 1.8%	442 100.0%
Hardeman County	Renter	116 23.8%	125 25.7%	153 31.4%	92 18.9%	487 100.0%
	Owner	837 67.8%	147 11.9%	251 20.3%	0 0.0%	1,235 100.0%
Haskell County	Renter	141 27.2%	20 3.9%	177 34.2%	180 34.7%	518 100.0%
	Owner	1,120 63.0%	293 16.5%	350 19.7%	16 0.9%	1,779 100.0%
Jack County	Renter	275 37.3%	192 26.0%	156 21.1%	115 15.6%	738 100.0%
	Owner	1,662 69.3%	392 16.3%	344 14.3%	0 0.0%	2,398 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Cost as a Percent of Income				
		Less Than 20%	20% - 29%	30% or More	Not Computed	Total
Kent County	Renter	27 28.1%	11 11.5%	10 10.4%	49 51.0%	96 100.0%
	Owner	161 63.4%	42 16.5%	51 20.1%	0 0.0%	254 100.0%
Knox County	Renter	74 18.7%	104 26.3%	142 35.9%	76 19.2%	395 100.0%
	Owner	718 64.6%	199 17.9%	186 16.7%	8 0.7%	1,111 100.0%
Mitchell County	Renter	240 31.4%	48 6.3%	325 42.5%	151 19.7%	765 100.0%
	Owner	1,345 65.8%	348 17.0%	339 16.6%	12 0.6%	2,044 100.0%
Montague County	Renter	400 22.9%	321 18.4%	585 33.6%	436 25.0%	1,743 100.0%
	Owner	3,955 63.3%	942 15.1%	1,282 20.5%	66 1.1%	6,246 100.0%
Nolan County	Renter	537 28.3%	407 21.5%	624 32.9%	326 17.2%	1,895 100.0%
	Owner	2,730 66.5%	696 17.0%	646 15.7%	32 0.8%	4,104 100.0%
Runnels County	Renter	300 29.2%	283 27.6%	220 21.4%	222 21.6%	1,026 100.0%
	Owner	1,877 59.8%	651 20.7%	559 17.8%	52 1.7%	3,139 100.0%
Scurry County	Renter	402 26.3%	303 19.8%	529 34.6%	293 19.2%	1,527 100.0%
	Owner	3,106 72.0%	633 14.7%	553 12.8%	19 0.4%	4,311 100.0%
Shackelford County	Renter	107 33.0%	30 9.3%	79 24.4%	108 33.3%	324 100.0%
	Owner	695 66.6%	139 13.3%	201 19.3%	9 0.9%	1,043 100.0%
Stephens County	Renter	337 34.9%	141 14.6%	363 37.6%	124 12.8%	966 100.0%
	Owner	1,618 59.9%	611 22.6%	470 17.4%	0 0.0%	2,699 100.0%
Stonewall County	Renter	46 31.9%	14 9.7%	48 33.3%	37 25.7%	144 100.0%
	Owner	364 73.1%	77 15.5%	32 6.4%	25 5.0%	498 100.0%
Throckmorton County	Renter	35 19.1%	32 17.5%	55 30.1%	61 33.3%	183 100.0%
	Owner	320 59.5%	117 21.7%	98 18.2%	3 0.6%	538 100.0%
Wilbarger County	Renter	508 26.1%	357 18.4%	829 42.6%	250 12.9%	1,944 100.0%
	Owner	2,131 63.7%	657 19.6%	555 16.6%	2 0.1%	3,345 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Cost as a Percent of Income				
		Less Than 20%	20% - 29%	30% or More	Not Computed	Total
Young County	Renter	562 28.7%	310 15.8%	848 43.2%	241 12.3%	1,961 100.0%
	Owner	3,507 65.2%	873 16.2%	970 18.0%	32 0.6%	5,382 100.0%
Sum of Rural Region	Renter	6,481 26.4%	4,264 17.3%	8,731 35.5%	5,106 20.8%	24,585 100.0%
	Owner	41,774 62.8%	11,898 17.9%	12,331 18.5%	519 0.8%	66,520 100.0%
Urban Areas	Renter	10,118 23.9%	9,187 21.7%	18,716 44.2%	4,298 10.2%	42,316 100.0%
	Owner	44,766 58.3%	16,965 22.1%	14,607 19.0%	423 0.6%	76,763 100.0%
State of Texas	Renter	788,401 24.4%	742,012 22.9%	1,442,041 44.5%	265,126 8.2%	3,237,580 100.0%
	Owner	2,882,501 50.7%	1,311,320 23.1%	1,453,941 25.6%	37,591 0.7%	5,685,353 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units within the rural counties in the region by number of occupants per room. Occupied units with more than 1.0 person per room are considered overcrowded.

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
Baylor County	Renter	478 100.0%	0 0.0%	0 0.0%	478 100.0%
	Owner	1,191 100.0%	0 0.0%	0 0.0%	1,191 100.0%
Brown County	Renter	4,262 98.5%	41 0.9%	23 0.5%	4,326 100.0%
	Owner	10,254 98.1%	178 1.7%	20 0.2%	10,452 100.0%
Coleman County	Renter	1,040 98.5%	10 0.9%	5 0.5%	1,056 100.0%
	Owner	2,784 99.4%	11 0.4%	6 0.2%	2,801 100.0%
Comanche County	Renter	1,209 91.7%	90 6.8%	20 1.5%	1,319 100.0%
	Owner	4,080 95.8%	167 3.9%	15 0.4%	4,261 100.0%
Cottle County	Renter	194 96.5%	7 3.5%	0 0.0%	201 100.0%
	Owner	466 97.9%	0 0.0%	10 2.1%	476 100.0%
Eastland County	Renter	1,840 94.7%	68 3.5%	35 1.8%	1,943 100.0%
	Owner	5,365 97.2%	140 2.5%	18 0.3%	5,522 100.0%
Fisher County	Renter	406 96.9%	13 3.1%	0 0.0%	419 100.0%
	Owner	1,216 97.4%	33 2.6%	0 0.0%	1,249 100.0%
Foard County	Renter	131 100.0%	0 0.0%	0 0.0%	131 100.0%
	Owner	442 100.0%	0 0.0%	0 0.0%	442 100.0%
Hardeman County	Renter	481 98.8%	0 0.0%	6 1.2%	487 100.0%
	Owner	1,213 98.2%	22 1.8%	0 0.0%	1,235 100.0%
Haskell County	Renter	504 97.3%	14 2.7%	0 0.0%	518 100.0%
	Owner	1,735 97.5%	44 2.5%	0 0.0%	1,779 100.0%
Jack County	Renter	683 92.5%	39 5.3%	16 2.2%	738 100.0%
	Owner	2,349 98.0%	49 2.0%	0 0.0%	2,398 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
Kent County	Renter	96 100.0%	0 0.0%	0 0.0%	96 100.0%
	Owner	254 100.0%	0 0.0%	0 0.0%	254 100.0%
Knox County	Renter	387 98.0%	8 2.0%	0 0.0%	395 100.0%
	Owner	1,086 97.7%	23 2.1%	2 0.2%	1,111 100.0%
Mitchell County	Renter	642 83.9%	102 13.3%	21 2.7%	765 100.0%
	Owner	2,016 98.6%	28 1.4%	0 0.0%	2,044 100.0%
Montague County	Renter	1,595 91.5%	99 5.7%	49 2.8%	1,743 100.0%
	Owner	6,091 97.5%	136 2.2%	19 0.3%	6,246 100.0%
Nolan County	Renter	1,829 96.5%	35 1.8%	31 1.6%	1,895 100.0%
	Owner	4,028 98.1%	39 1.0%	37 0.9%	4,104 100.0%
Runnels County	Renter	993 96.8%	3 0.3%	30 2.9%	1,026 100.0%
	Owner	3,070 97.8%	67 2.1%	2 0.1%	3,139 100.0%
Scurry County	Renter	1,436 94.0%	61 4.0%	30 2.0%	1,527 100.0%
	Owner	3,996 92.7%	301 7.0%	14 0.3%	4,311 100.0%
Shackelford County	Renter	300 92.6%	24 7.4%	0 0.0%	324 100.0%
	Owner	1,043 100.0%	0 0.0%	0 0.0%	1,043 100.0%
Stephens County	Renter	930 96.3%	31 3.2%	5 0.5%	966 100.0%
	Owner	2,631 97.5%	59 2.2%	8 0.3%	2,699 100.0%
Stonewall County	Renter	144 100.0%	0 0.0%	0 0.0%	144 100.0%
	Owner	469 94.2%	29 5.8%	0 0.0%	498 100.0%
Throckmorton County	Renter	183 100.0%	0 0.0%	0 0.0%	183 100.0%
	Owner	538 100.0%	0 0.0%	0 0.0%	538 100.0%
Wilbarger County	Renter	1,812 93.2%	106 5.5%	26 1.3%	1,944 100.0%
	Owner	3,305 98.8%	5 0.1%	35 1.0%	3,345 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Occupants per Room			
		Less Than 1.0	1.0 – 1.5	1.5 or More	Total
Young County	Renter	1,816 92.6%	104 5.3%	41 2.1%	1,961 100.0%
	Owner	5,306 98.6%	67 1.2%	9 0.2%	5,382 100.0%
Sum of Rural Region	Renter	23,391 95.1%	855 3.5%	338 1.4%	24,585 100.0%
	Owner	64,928 97.6%	1,398 2.1%	195 0.3%	66,520 100.0%
Urban Areas	Renter	40,661 96.1%	1,367 3.2%	290 0.7%	42,316 100.0%
	Owner	75,580 98.5%	902 1.2%	281 0.4%	76,763 100.0%
State of Texas	Renter	2,992,816 92.4%	177,803 5.5%	66,961 2.1%	3,237,580 100.0%
	Owner	5,502,669 96.8%	146,079 2.6%	36,605 0.6%	5,685,353 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following is a distribution of all housing units by plumbing facilities within the rural counties in the region.

		Plumbing Facilities		
		Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Total
Baylor County	Renter	467 97.7%	11 2.3%	478 100.0%
	Owner	1,191 100.0%	0 0.0%	1,191 100.0%
Brown County	Renter	4,289 99.1%	37 0.9%	4,326 100.0%
	Owner	10,409 99.6%	43 0.4%	10,452 100.0%
Coleman County	Renter	1,056 100.0%	0 0.0%	1,056 100.0%
	Owner	2,785 99.4%	16 0.6%	2,801 100.0%
Comanche County	Renter	1,309 99.2%	10 0.8%	1,319 100.0%
	Owner	4,195 98.5%	66 1.5%	4,261 100.0%
Cottle County	Renter	201 100.0%	0 0.0%	201 100.0%
	Owner	471 98.9%	5 1.1%	476 100.0%
Eastland County	Renter	1,921 98.9%	22 1.1%	1,943 100.0%
	Owner	5,490 99.4%	32 0.6%	5,522 100.0%
Fisher County	Renter	419 100.0%	0 0.0%	419 100.0%
	Owner	1,240 99.3%	9 0.7%	1,249 100.0%
Foard County	Renter	131 100.0%	0 0.0%	131 100.0%
	Owner	436 98.6%	6 1.4%	442 100.0%
Hardeman County	Renter	487 100.0%	0 0.0%	487 100.0%
	Owner	1,225 99.2%	10 0.8%	1,235 100.0%
Haskell County	Renter	518 100.0%	0 0.0%	518 100.0%
	Owner	1,776 99.8%	3 0.2%	1,779 100.0%
Jack County	Renter	728 98.6%	10 1.4%	738 100.0%
	Owner	2,367 98.7%	31 1.3%	2,398 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Plumbing Facilities		
		Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Total
Kent County	Renter	96 100.0%	0 0.0%	96 100.0%
	Owner	249 98.0%	5 2.0%	254 100.0%
Knox County	Renter	395 100.0%	0 0.0%	395 100.0%
	Owner	1,100 99.0%	11 1.0%	1,111 100.0%
Mitchell County	Renter	765 100.0%	0 0.0%	765 100.0%
	Owner	2,044 100.0%	0 0.0%	2,044 100.0%
Montague County	Renter	1,707 97.9%	36 2.1%	1,743 100.0%
	Owner	6,216 99.5%	30 0.5%	6,246 100.0%
Nolan County	Renter	1,857 98.0%	38 2.0%	1,895 100.0%
	Owner	4,102 100.0%	2 0.0%	4,104 100.0%
Runnels County	Renter	1,026 100.0%	0 0.0%	1,026 100.0%
	Owner	3,135 99.9%	4 0.1%	3,139 100.0%
Scurry County	Renter	1,527 100.0%	0 0.0%	1,527 100.0%
	Owner	4,301 99.8%	10 0.2%	4,311 100.0%
Shackelford County	Renter	319 98.5%	5 1.5%	324 100.0%
	Owner	1,043 100.0%	0 0.0%	1,043 100.0%
Stephens County	Renter	966 100.0%	0 0.0%	966 100.0%
	Owner	2,678 99.2%	21 0.8%	2,699 100.0%
Stonewall County	Renter	139 96.5%	5 3.5%	144 100.0%
	Owner	498 100.0%	0 0.0%	498 100.0%
Throckmorton County	Renter	183 100.0%	0 0.0%	183 100.0%
	Owner	524 97.4%	14 2.6%	538 100.0%
Wilbarger County	Renter	1,944 100.0%	0 0.0%	1,944 100.0%
	Owner	3,345 100.0%	0 0.0%	3,345 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Plumbing Facilities		
		Complete Plumbing Facilities	Lacking Complete Plumbing Facilities	Total
Young County	Renter	1,961 100.0%	0 0.0%	1,961 100.0%
	Owner	5,363 99.6%	19 0.4%	5,382 100.0%
Sum of Rural Region	Renter	24,411 99.3%	174 0.7%	24,585 100.0%
	Owner	66,183 99.5%	337 0.5%	66,520 100.0%
Urban Areas	Renter	42,121 99.5%	195 0.5%	42,316 100.0%
	Owner	76,326 99.4%	437 0.6%	76,763 100.0%
State of Texas	Renter	3,211,698 99.2%	25,882 0.8%	3,237,580 100.0%
	Owner	5,657,396 99.5%	27,957 0.5%	5,685,353 100.0%

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

The following table illustrates single-family and multifamily building permits issued within the region for the past ten years.

Permits	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Multi-Family	38	8	83	0	90	64	47	93	3	38
Single-Family	48	44	47	115	71	222	267	193	137	141
Total	86	52	130	115	161	286	314	286	140	179

Source: SOCDs Building Permits Database at <http://socds.huduser.org/permits/index.html>

2. FOR-SALE HOUSING

We identified, presented and evaluated for-sale housing data for the region.

The available for-sale housing stock by price point for the region is summarized as follows:

Available For-Sale Housing by Price Point							
Less Than \$100k		\$100,000-\$139,999		\$140,999-\$199,999		\$200,000-\$300,000	
Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price
703	\$61,287	184	\$122,610	215	\$169,961	100	\$255,445

The distribution of available for-sale units by bedroom type, including the average sales price, is illustrated as follows:

Available For-Sale Housing by Number of Bedrooms									
One-Bedroom		Two-Bedroom		Three-Bedroom		Four-Bedroom		Five-Bedroom+	
Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price
27	\$79,638	287	\$79,456	697	\$109,662	168	\$157,686	27	\$132,359

The age of the available for-sale product in the region is summarized in the following table:

Available For-Sale Housing by Year Built									
2006 to Present		2001 to 2005		1991 to 2000		1961 to 1990		1960 & Earlier	
Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price	Units	Avg. Price
75	\$172,952	41	\$135,528	89	\$146,907	302	\$124,752	284	\$83,634

The following table illustrates estimated housing values based on the 2000 Census and 2010 estimates for owner-occupied units within the region.

	Estimated Home Values						
	<\$40,000	\$40,000 - \$59,999	\$60,000 - \$79,999	\$80,000 - \$99,999	\$100,000 - \$149,999	\$150,000 - \$199,999	\$200,000+
2000	23,742	68,059	91,801	24,317	116,118	23,742	68,059
2010	24,585	66,520	91,105	26,638	117,743	24,585	66,520

Source: 2000 Census; ESRI; Urban Decision Group; Bowen National Research

Foreclosure filings over the past year for this region are summarized in the following table:

	Total Foreclosures (10/2010-9/2011)
Region 2	173

F. STAKEHOLDER INTERVIEWS & DEVELOPMENT BARRIERS

Stakeholder interviews were conducted with over 200 representatives across all 13 rural regions in Texas as well as stakeholders who address housing issues at the state level. Opinions on affordable housing issues were sought from many disciplines throughout the housing industry including local, county, regional and state government officials, developers, housing authorities, finance organizations, grant writers, and special needs advocates. With the vast size and diverse nature of rural areas throughout the state of Texas, these interviews provided valuable information allowing us to complement statistical analysis with local insight and perspectives on those factors that influence and impact development of housing in rural Texas.

Regional stakeholders were asked to respond to the following rural housing issues as they relate to their specific area of Texas as well as their particular area of expertise.

- **Existing Housing Stock**
 - Affordability
 - Availability of subsidized and non-subsidized rental housing
 - Availability of for-sale housing
 - Quantity of affordable multifamily housing versus single-family homes
 - Condition and quality of manufactured housing
 - Quality and age of housing stock (both subsidized and non-subsidized)
 - Location

- **Housing Needs**
 - Segments of the population with the greatest need for affordable housing in rural areas of Texas
 - Type(s) of housing that best meet rural Texas housing needs
 - The need for homebuyer programs versus rental programs
 - New construction versus revitalization of existing housing

- **Housing for Seniors**
 - Affordability
 - Availability
 - Demand for additional housing
 - Accessibility Issues
 - Access to community and social services
 - Obstacles to the development of rural senior housing
 - Transportation issues

- **Housing for Persons with Disabilities**
 - Affordability
 - Availability
 - Demand for additional housing
 - Accessibility Issues
 - Access to community and social services
 - Obstacles to the development of rural housing for persons with disabilities
 - Transportation issues

- **Manufactured Housing**
 - Affordability
 - Availability
 - Quality
 - Demand
 - Role of manufactured housing in rural Texas

- **Barriers to Housing Development**
 - Infrastructure
 - Availability of land
 - Land costs
 - Financing programs
 - Community support
 - Capacity of developers to develop affordable housing in rural Texas
 - Recommendations to reduce or eliminate barriers

- **Residential Development Financing**
 - Rating existing finance options with regard to effectiveness in rural Texas markets
 - Residential development financing options that work well in rural Texas
 - Prioritizing rural development funding
 - How existing finance options may be modified to work better

The following summarizes the general content and consensus (when applicable) of the interviews we conducted and are not necessarily the opinions or conclusions of Bowen National Research.

1. Introduction

Region 2 is located in the High Plains portion of the state of Texas. This region includes the following 24 counties that were classified as rural.

Counties in Region			
Baylor	Brown	Coleman	Comanche
Cottle	Eastland	Fisher	Foard
Hardeman	Haskell	Jack	Kent
Knox	Mitchell	Montague	Nolan
Runnels	Scurry	Shackelford	Stephens
Stonewall	Throckmorton	Wilbarger	Young

Of the 24 rural counties in the High Plains region of Texas, ten of those counties are designated “frontier counties.” Frontier areas are sparsely populated rural areas that are isolated from population centers and services. While frontier is sometimes defined as having a population density of seven or fewer people per square mile this does not take into account other important factors that may isolate a community. These areas pose significant challenges with regard to providing support services for persons with disabilities and seniors and with developing housing projects that are financially feasible.

Based on the Bowen National Research rental housing inventory count, there are 5,337 affordable rental housing units in the region’s study counties. Of those properties we were able to survey, 96.4% were occupied, with many of the projects maintaining long waiting lists. Based on the American Community Survey and U.S. Census data, there are 9,007 manufactured homes in the region. Bowen National Research was able to survey manufactured home parks with 170 lots/homes. These manufactured home parks had an 82.9% occupancy/usage rate, which is below the overall state average of 86.1%. Finally, Bowen National Research identified 1,202 for-sale housing units in the region. These 1,202 available homes represent 1.8% of the 66,520 owner-occupied housing units in the region, an indication of limited availability of for-sale housing alternatives. It is of note that more than half (58.5%) of the for-sale housing stock is priced below \$100,000, which would generally be affordable to those making approximately \$30,000 or less annually.

2. Existing Housing Stock

Opinions on existing housing stock were varied. While some of the representatives that we spoke with indicated that in general existing housing stock is affordable, and older, and is of decent quality, an equal number believed that affordable housing stock was deteriorating and as new affordable housing is brought online sales and rental of the older housing stock suffers. Local officials also noted that there has been some recent development of Tax Credit housing and they believe this is affordable to individuals at moderate-income levels. The subsidized public housing is typically fully occupied and many of the properties maintain a waiting list. Affordable non-subsidized housing is often of poorer quality and is general older.

3. Housing Need

Representatives had varied opinions on the need for additional affordable housing as well. Although it was not the consensus of all stakeholders, many felt that although subsidized and Tax Credit rental properties are fully occupied, there is not a great demand for additional affordable housing units. Those believing that there was a need for additional affordable housing felt that two- or three-bedroom rental units designed for families, possibly single-family home rentals for households at low- to moderate-income levels would best serve the area. Revitalization of existing older housing stock, especially for seniors, was viewed as the priority over new construction of affordable housing units.

4. Housing for Seniors/Persons with Disabilities

Additional affordable housing is needed for seniors and persons with disabilities in the region, but it was stated by stakeholders that the housing needs to be truly affordable. Much of the Tax Credit housing is too expensive (close to market rate rents) to be affordable. Also an expansion of funding for the renovation of owner-occupied housing with the purpose to bring substandard housing up to safe living standards and to provide accessibility upgrades to housing so that seniors or persons with disabilities can remain in place is needed. New affordable housing projects should continue to provide accessible units so that persons with disabilities are integrated into communities, meeting not just housing needs but social needs as well. Access to community services, medical services and social services is an important component in determining where housing is located. That being said, the regional Area Agency on Aging does assist seniors and persons with disabilities in connecting with transportation service providers in nearly all local counties. In many of the rural areas local senior centers provide support and assist with coordination of services.

5. Barriers to Housing Development

Lack of funding and lack of community services are seen as the greatest barriers to housing development in the High Plains Region of Texas. In very rural regions in the area development financing is not geared toward either small rental housing projects or rental single-family home development. Funding incentives are not in place to spur these types of development.

For seniors and persons with disabilities, lack of readily available community services and social services is a major obstacle to development of housing. Available, accessible public transportation would be the greatest asset to special needs populations as well as coordinated efforts among local and regional entities who assist with providing these services and supports.

6. Residential Development Financing

Financing priorities for housing according to local representatives should focus on the First Time Home Buyer program as well as programs to aid in the development of single-family rental housing. Senior housing and housing for persons with disabilities needs to be subsidized at a level that persons on a fixed income or receiving SSI (\$674 per month) are able to afford the housing. Also additional funding is needed to assist with residential repair costs which allow seniors to age in place.

7. Conclusions

While opinions were mixed on the actual need for housing, those respondents who stated there is a need for additional housing in the region indicated that single-family homes would best meet the need for families while adaptive reuse and revitalization of existing structures would best serve seniors. First-time homebuyer programs in rural communities were cited as a program type that could assist with placing low to moderate income families into single-family homes. Additional funding was cited as a need to help repair or maintain the existing homes of seniors to help them stay in their homes longer and to allow them to age in place.

G. DEMAND ANALYSIS

Pursuant to the Texas Department of Housing and Community Affairs' RFP, Bowen National Research conducted a housing gap analysis for rental and for-sale housing that considers three income stratifications. These stratifications include households with incomes of up to 30% of Area Median Household Income (AMHI), households with incomes between 31% and 50% of AMHI, and households with incomes between 51% and 80% of AMHI. This analysis identifies demand for additional housing units for the most recent baseline data year (2010) and projected five years (2015) into the future.

The demand components included in each of the two housing types are listed as follows:

Rental Housing Gap Analysis	
Demand Factors	Supply Factors
• Renter Household Growth	• Available Rental Housing Units
• Cost Overburdened Households	• Pipeline Units*
• Overcrowded Housing	
• Households in Substandard Housing	

*Units under construction, planned or proposed

For-Sale Housing Gap Analysis	
Demand Factors	Supply Factors
• Owner Household Growth	• Available For-Sale Housing Units
• Replacement Housing	• Pipeline Units*

*Units under construction, planned or proposed

The demand factors for each housing segment for each income stratification are combined, as are the housing supply components. The overall supply is deducted from the overall demand to determine the housing gaps (or surpluses) that exist among the income stratifications in each study area.

These supply and demand components are discussed in greater detail on the following pages.

Rental Housing Gap Analysis

We compared various demand components with the available and pipeline housing supply to determine the number of potential units that could be supported in each of the study areas. The following is a narrative of each supply and demand component considered in this analysis of rental housing:

- Renter household growth is a primary demand component for new rental units. Using 2010 Census data and ESRI estimates for renter households by income level for 2010 and 2015, we are able to project the number of new renter households by income level that are expected to be added to each study area.
- *Cost overburdened* households are those renter households that pay more than 35% of their annual household income towards rent. Typically, such households will choose a comparable property (including new affordable housing product) if it is less of a rent burden. For the purposes of this analysis, we have used the share of rent overburdened households from the 2000 Census and applied it to the estimated number of households within each income stratification in 2010.
- *Overcrowded* housing is often considered housing units with 1.01 or more persons per room. These units are often occupied by multi-generational families or large families that are in need of more appropriately-sized and affordable housing units. For the purposes of this analysis, we have used the share of overcrowded housing from the 2000 Census and applied it to the estimated number of households within each income stratification in 2010.
- *Substandard* housing is typically considered product that lacks complete indoor plumbing facilities. Such housing is often considered to be of such poor quality and in disrepair that it should be replaced. For the purposes of this analysis, we have used the share of households living in substandard housing from the 2000 Census and applied it to the estimated number of households within each income stratification in 2010.
- *Available* rental housing is any rental product that is currently available for rent. This includes any units identified through our survey of nearly 900 affordable rental properties identified in the study areas, published listings of available rentals, and rentals disclosed by local realtors or management companies. It is important to note, however, that we only included available units developed under state or federal housing programs, and did not include units that may be offered in the market that were privately financed.

- *Pipeline* housing is housing that is currently under construction or is planned or proposed for development. We identified pipeline housing during our telephone interviews with local and county planning departments and through a review of published listings from housing finance entities such as TDHCA, HUD and USDA.

For-Sale Housing Gap Analysis

This section of the report addresses the market demand for for-sale housing alternatives in the study areas. There are a variety of factors that impact the demand for new for-sale homes within an area. In particular, area and neighborhood perceptions, quality of school districts, socio-economic characteristics, demographics, mobility patterns, and active builders all play a role in generating new home sales. Support can be both internal (households moving within the market) and external (households new to the market).

While new household growth alone is often the primary contributor to demand for new for-sale housing, the lack of significant development of such housing in a market over an extended time period and the age of the existing housing stock are indicators that demand for new housing will also be generated from the need to replace some of the older housing stock. As a result, we have considered two specific sources of demand for new for-sale housing in the study areas:

- New Housing Needed to Meet Projected Household Growth
- Replacement Housing for Functionally Obsolete Housing

These two demand components are combined and then compared with the available for-sale housing supply and any for-sale projects planned for the market to determine if there is a surplus or deficit of for-sale housing. This analysis is conducted on three price point segmentations: Under \$100,000, between \$100,000 and \$139,999, and between \$140,000 and \$200,000. Housing priced above \$200,000 is not considered affordable to low- and moderate-income households, and was therefore not considered in this analysis.

For the purposes of this analysis, we conservatively assume that a homebuyer will be required to make a minimum down payment of \$10,000 or 10.0% of the purchase price for the purchase of a new home. Further, we assume that a reasonable down payment will equal approximately 35.0% to 45.0% of a household's annual income. Using this methodology, the following represents the potential purchase price by income level.

Income Level	Down Payment	Maximum Purchase Price
Less Than \$29,999	\$10,000	Up to \$100,000
\$30,000-\$39,999	\$15,000	\$100,000-\$139,999
\$40,000-\$49,999	\$20,000	\$140,000-\$199,999
\$50,000-\$74,999	\$25,000	\$200,000-\$299,999
\$75,000-\$99,999	\$30,000	\$300,000-\$399,999
\$100,000 And Over	\$35,000	\$400,000+

Naturally, there are cases where a household can afford a higher down payment to purchase a more expensive home. There are also cases in which households purchase a less expensive home although they could afford a higher purchase price. This broad analysis provides the basis in which to estimate the *potential* demand for for-sale housing.

The following is a narrative of each supply and demand component considered in this analysis of for-sale housing:

- *New owner-occupied household growth* within a market is a primary demand component for demand for new for-sale housing. For the purposes of this analysis, we have evaluated growth between 2010 and 2015. The 2010 households by income level are based on ESRI estimates applied to 2010 Census estimates of total households for each study area. The 2015 estimates are based on growth projections by income level by ESRI. The difference between the two household estimates represents the new owner-occupied households that are projected to be added to a study area between 2010 and 2015. These estimates of growth are provided by each income level and corresponding price point that can be afforded.
- *Replacement of functionally obsolete housing* is a demand consideration in most established markets. Given the limited development of new housing units in many rural areas, homebuyers are often limited to choosing from the established housing stock, much of which is considered old and/or often in disrepair and/or functionally obsolete. There are a variety of ways to measure functionally obsolete housing and to determine the number of units that should be replaced. For the purposes of this analysis, we have applied the highest share of any of the following three metrics: cost burdened households, units lacking complete plumbing facilities, and overcrowded units. This resulting housing replacement ratio is then applied to the existing (2010) owner-occupied housing stock to estimate the number of for-sale units that should be replaced in the study areas.

Region 2

1. Rental Housing

Region 2 is located in the north central portion of the state of Texas. This region includes 24 counties which were classified as rural and were included in this analysis. The following tables summarize the housing gaps by AMHI and county for this region:

	County Level Rental Housing Gap			Total
	Target Income			
	0% - 30%	31% - 50%	51% - 80%	
Baylor County	120	-23	25	122
Brown County	884	329	357	1,570
Coleman County	41	22	23	86
Comanche County	141	71	113	325
Cottle County	0	1	-2	-1
Eastland County	196	23	65	284
Fisher County	45	9	1	56
Foard County	-5	-4	17	8
Hardeman County	52	22	23	97
Haskell County	59	16	33	107
Jack County	129	48	9	186
Kent County	0	-2	2	0
Knox County	68	26	22	116
Mitchell County	168	143	32	343
Montague County	322	148	113	584
Nolan County	448	198	98	745
Runnels County	69	37	30	136
Scurry County	236	125	83	444
Shackelford County	28	7	23	58
Stephens County	98	50	75	223
Stonewall County	36	13	18	67
Throckmorton County	6	4	11	21
Wilbarger County	177	117	172	466
Young County	298	206	160	664
Region Total	3,617	1,588	1,501	6,706

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

2. For-Sale Housing

	County Level For-Sale Housing Gap			
	Price Point			Total
	<\$100,000	\$100,000 to \$139,999	\$140,000-\$200,000	
Baylor County	4	14	13	31
Brown County	-64	93	144	173
Coleman County	24	65	56	145
Comanche County	45	65	50	160
Cottle County	3	13	1	17
Eastland County	49	2	94	145
Fisher County	-17	10	10	3
Foard County	9	8	21	38
Hardeman County	4	21	41	66
Haskell County	40	25	25	90
Jack County	1	5	-16	-10
Kent County	-1	10	4	13
Knox County	16	7	12	35
Mitchell County	-19	5	45	31
Montague County	51	80	57	188
Nolan County	39	73	60	172
Runnels County	-12	-2	97	83
Scurry County	-67	-19	34	-52
Shackelford County	7	10	23	40
Stephens County	6	56	54	116
Stonewall County	2	-1	-3	-2
Throckmorton County	8	3	10	21
Wilbarger County	20	58	50	128
Young County	15	65	37	117
Region Total	163	666	919	1,748

Source: U.S. Census Bureau, 2005-2009 American Community Survey; 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research