

Community Economic Profile

Boise County, Idaho

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In Cooperation With:

Boise County

United States Department of the Interior
Bureau of Land Management
Boise District

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Idaho Business-Cooperative Service Division

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Produced for the:

**Boise County
United States Department of Interior
Bureau of Land Management**

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- 1. Headwaters Economic Profile System**
- 2. Northwest Area Foundation Indicator Website**
- 3. Idaho Department of Commerce Community Profiles**

Executive Summary

In many ways, Boise County mirrors the geography of Idaho. Just as the Idaho Batholith forms a rural core in the center of the state, so do the mountains and forests of the Boise Basin create a rural core in Boise County. Communities and transportation corridors tend to follow river canyons. Boise County has the Main Payette, the South Fork of the Payette, and Mores Creek creating transportation corridors, with Horseshoe Bend, Garden Valley, Lowman, and Idaho City its principal communities around the edges of the county. With both Boise County and Idaho, it takes effort to overcome geography and link the rural communities. Yet that same geography creates an abundance of scenic beauty and recreation opportunities.

A defining asset for Boise County is its adjacency to the Boise metropolitan area. Boise County is both “frontier” and “connected.” The areas along Hwy 21 toward Idaho City and along Hwy 55 to Horseshoe Bend have long been attractive housing alternatives for families seeking a rural lifestyle or mountain living. Highway improvements have pushed that commuting pattern all the way to Garden Valley. Two-thirds of county resident workers now commute out of the county. And, professional self-employed can get to Boise clients or the airport within an hour. Together with part-year recreational residents, these commuters bring considerable wealth and vitality to the county. Unfortunately, the current recession has demonstrated the limits of an economy based on construction and real estate development.

The challenge for Boise County is to move toward sustainability and balance in its economy. This means developing new ways to recreate and to capture tourism spending from both those going to Boise County and those visitors passing through to Valley County or the Stanley Basin. It means working with land management agencies to acquire lands adjacent to communities for essential services and infrastructure. Sustainability means nurturing the many self-employed within Boise County, and helping them grow their sales and improve profitability.

Some change will be required, and that usually brings discomfort, especially for those who cling to the traditions of the Old West. Tourists, part-year residents, and retirees can seem different from longtime residents and have different needs. Will they be welcomed? Will the County’s storied past be celebrated and shared with others? Will the ideas of the County’s entrepreneurs be encouraged and nurtured to success? Can new land developments be allowed in ways that preserve the rural way of life, match the small scale of its communities, and pay their costs of growth?

When the Treasure Valley resumes its growth path, Boise County will share in the prosperity. The challenge is to retain its rural character and not become a victim of suburban sprawl.

Boise County Key Point Summary

- 1. Boise County has been growing rapidly, especially outside its cities.** From 1980-2007, Boise County was the fastest growing county in Southwest Idaho.
- 2. Expect more visitors from a rapidly growing Treasure Valley.** A conservative projection is for 77,000 more residents of Ada and Canyon counties by 2020.
- 3. Commuting out of Boise County is very important to the economic well-being of its residents.** Two-thirds of the county's workers leave Boise County each work day. They bring back over 40% of the county economy in their paychecks.
- 4. Traditional resource industries are important, but probably not engines of future growth.** Opportunities remain for small alternative energy or value-added enterprises.
- 5. The rise in self-employment signals the importance of entrepreneurs.** However, low average proprietors' income means they need assistance in growing their businesses.
- 6. Non-labor income contributes a growing share of the county economy and signals the importance of retirees.**
- 7. Seasonal residents are an important part of Boise County.** One-third of the county's housing units are for seasonal or recreational use.
- 8. Commuting patterns suggest high retail leakage out of the county.**

Recommendations for Small Business

- ☛ Recognize the importance of small businesses and the self-employed to the economy of Boise County and work to increase public awareness.
- ☛ Nurture the creation of informal peer networks of business owners in Horseshoe Bend, Idaho City, Lowman, and Crouch/Garden Valley. The Chamber of Commerce may serve as the network for retail businesses, but peer networks are needed for the self-employed. These are informal gatherings to share business practices, brainstorm solutions to problems, and cooperate on joint ventures.
- ☛ Nurture collaborative marketing by tourism businesses along the Payette River corridor and in Idaho City. This can help visitors from the metro area understand the wide range of recreation opportunities available to them a short distance away in Boise County.
- ☛ Encourage retail businesses to adjust their hours of operation to cater to the commuters who are absent during the normal business day.
- ☛ Develop closer working relationships with small business service providers like the Small Business Development Center, TechHelp, Capital Matrix, Small Business Administration, and USDA Rural Development Business Services. Raise awareness among Boise County business owners of the services available to them. Encourage the service providers to visit Boise County and schedule meetings with local businesses.
- ☛ Explore the establishment of a business incubator in Idaho City, Horseshoe Bend, Crouch/Garden Valley, and Lowman. These facilities can serve as hubs for providing business support services and counseling, as well as providing affordable space for startup businesses.

The Vision:

“Live, Work, and Play in Boise County”

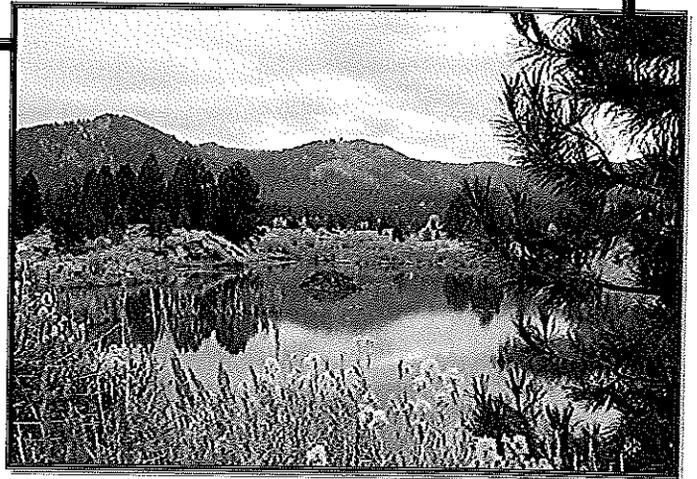


TABLE OF CONTENTS

Executive Summary	i
Boise County Key Point Summary	ii
Recommendations for Small Business	iii
Introduction	1
A Simple Model of a Local Economy	1
Boise County Population: A Case of Rapid Growth.....	4
Key Point #1: Boise County has been growing	5
rapidly, especially outside its cities.	5
Key Point #2: Boise County can expect more visitors from a	
growing Treasure Valley	7
Boise County Population: Age, Gender, and Ethnicity	8
Looking at Commuter Patterns.....	11
An Economy in Transition	14
Key Point #4: Natural resource industries are mature.....	16
and not likely engines of future growth.....	
Agriculture is Small Potatoes in Boise County.....	16
Is Government Growing?	18
The Importance of Proprietors.....	19
Key Point #5: The high self-employment signals the	22
importance of entrepreneurs, but low average.....	
proprietor's income means they could use help.	
Looking at Personal Income.....	22
Looking More Closely at Non-Labor Income	23
Key Point #6: Non-Labor income contributes a growing share of	
the county economy.	24
Exploring Seasonality.....	24
Key Point #7: Part-year residents are important to Boise County.	27
Effects on Households	27
Poverty in Boise County.....	31
Table 2: Percent eligible for free or reduced-price school lunch	34
Housing	34
Educational Attainment	36
Access to Health Care.....	36
Crime Rates	37
References.....	37

Introduction

Local economies throughout the rural West are in a state of flux. Traditional natural resource industries have seen much structural change in recent years, some caused by evolving technology and some by new restrictions on the use of public lands that reflect changing national values. People living in rural communities can become bewildered by the pace of change thrust upon them, and may be uncertain about the degree that national and regional issues have affected their community, and unclear about the direction that their communities seem to be heading.

This document describes the local economic and demographic situation in Boise County. It is not intended to be comprehensive, but to capture areas of significant change. The data provide a snapshot in time of the county, though some effort has been made to identify changes and trends. Data limitations make most of the description countywide; community-level observations are made where possible. This report tries to incorporate observations about local developments as gathered informally by the authors, BLM and county staff. Because this report was generated just as the Resource Management Plan for the BLM Four Rivers Field Office (FRFO) was being updated, Boise County is often compared to the other eight counties in Southwestern Idaho that comprise that planning area. Public workshops held October 21, 2008 in Horseshoe Bend and October 28 in Idaho City helped inform this report with local knowledge.

Acknowledgements. This report is drawn from conventional secondary data sources such as the U.S. Census Bureau and Bureau of Economic Analysis. Several data points were interpolated on the county business to fill in data gaps. This report relies heavily on three compilation sources of Idaho data: the Economic Profile System maintained by Headwaters Economics; the Indicator website maintained by Priscilla Salant and the Northwest Area Foundation; and Community and County Profiles developed and maintained by Alan Porter of the Idaho Department of Labor. This report derives much from the *Profile of Rural Idaho*, first developed by this author in 1988, with a fourth edition published in 2005. Special thanks are due to Jan Roeser of the Idaho Department of Labor for her help with the new Census mapping program of commuter patterns.

A Simple Model of a Local Economy

Perhaps a good place to begin is with a simple explanation of how an economy works. Figure A below is the *Static Rain Barrel Model* adapted from the work of David Darling at Kansas State University. Here, the metaphor is that the level of economic activity, or prosperity, in a community is like the water level in an old wooden rain barrel.

Water flows into the rain barrel as dollars are earned or captured within the community. They come in the form of wages, sales, profits, and investments in “basic” or “export” industries. Economists call this Export Base Theory, and historically it referred to industries that created new wealth, often by capturing flows of value from the land. Examples of basic industries include crops, livestock, timber, and minerals, which are produced from the land and sold to create a stream of local income. Manufacturing, which combines physical inputs at various stages of development with local labor and technology, is also a basic industry providing new

income. A basic industry is any business or individual who brings new money into the community by exporting a product beyond the community.

In more recent years, economists have recognized that services provided to markets outside the region and services provided to visitors coming in from outside the region also qualify as base industries producing streams of new revenue. Other sources of new money are construction, government offices, retired persons, and wealthy persons. These basic economic activities are sometimes called "region-building" business. Such businesses are the preferred target of economic development efforts.

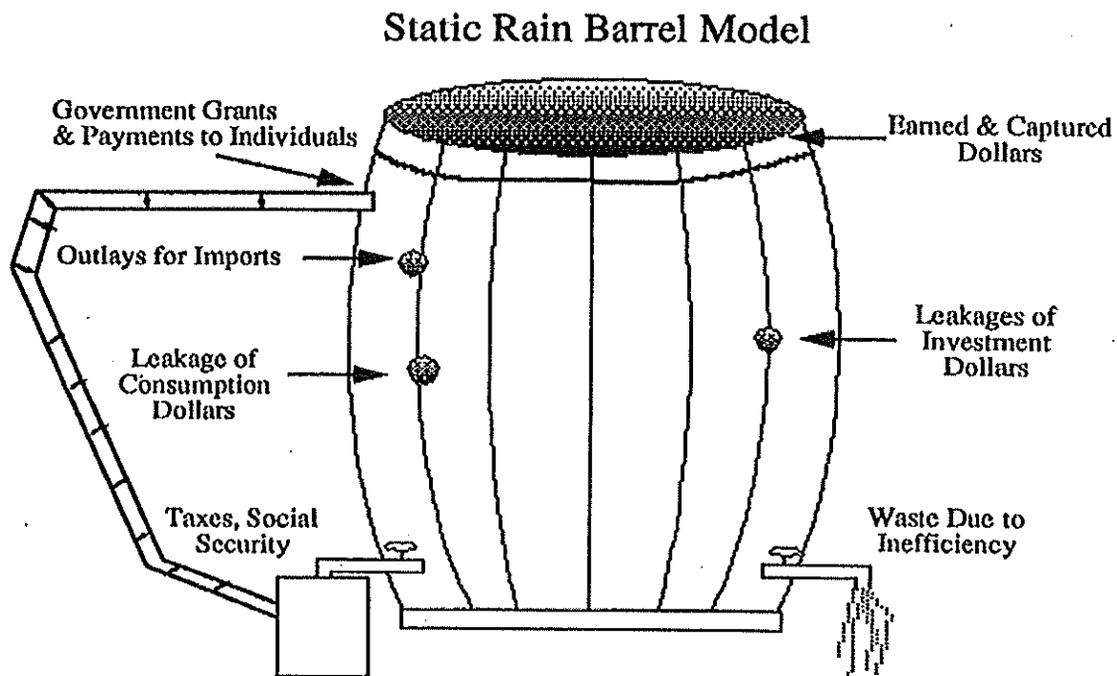


Figure A. Source: Adapted from David Darling, Kansas Cooperative Extension Service.

The wages and profits of these basic industries are often used to buy local goods and services from businesses and individuals who rely primarily on those purchases to make a living. **Businesses and individuals who do not make their living from outside dollars are "non-basic" or "region-filling" businesses.** Examples of non-basic businesses are grocery stores, car dealers, hairdressers, accountants, and other retailers or service providers. Region-building and region-filling businesses are both vital to community health. As the wages and profits of the basic industries turn over to local suppliers and non-basic industries, part of this income may be passed around several times before it leaves the community. This is called the **multiplier effect**.

The more self-sufficient a community is, the more goods and services are purchased locally and the higher the multiplier effect. The higher the multiplier, the more a dollar circulates around a community prior to leaving. The more that happens, the greater the employment and income impacts of the base industry and the greater the prosperity of the community. The shrinking retail sector in smaller communities is one of the major drivers of the multiplier effect

as dollars do not stay in the community, but are spent elsewhere. In general, the smaller the town and its retail sector, the smaller the multiplier. Other major drivers that may cause multipliers in rural communities to become smaller over time include: the national trend toward "big box" warehouse stores; the increase in population and driving distance of rural commuters; and the consolidation of health care toward regional medical centers.

The relationships of households and businesses in a community to whom they sell or from whom they buy are called **linkages**. The more linkages within a community, the higher is the multiplier, and the greater the prosperity. Communities should examine linkages to find opportunities for bringing more economic activity into the community that is currently performed outside the community. To the degree that purchases of goods or services are made outside the community, these are called **leakages**. Most financial investments tend to end up outside the rural community, in bonds or mortgages or shares of stock of national or multi-national firms. This is an often-overlooked leakage.

It is often thought that payments for taxes or Social Security are a type of leakage out of the local economy. However, this is not the case. Most local government revenues and a large share of state tax dollars are spent in local communities supporting infrastructure, education, and government programs. Rural Western states have long received much more than one dollar in return for every dollar of Federal taxes paid. For instance, Idaho received \$1.21 for every \$1.00 in federal taxes paid in 2005, according to the Tax Foundation. This is due to the geography of the West and the large number of highway miles, public lands, national parks, national labs, and military installations operated in remote areas. In many rural Western communities, public employers like federal agencies, schools, or hospitals are large and stable parts of the local economy.

The Rain Barrel and Community Economic Development. As water flows into the community bucket in the form of sales, wages, and profits and circulates around the community, the prosperity level rises. This is economic/community development. If the bucket overflows, a community can build a bigger bucket (the community grows; infrastructure expands) or the community can build a better bucket (the quality of community facilities and lifestyles improves). So how can the community make its bucket overflow? The answer is simple. Increase the flow of dollars coming in, and plug the leaks.

Begin fixing the bucket by taking care of basic infrastructure needs. The quality of a community's education system, transportation facilities, telecommunication linkages, utilities, health care and recreational facilities will affect the performance of existing businesses and will determine whether new businesses and individuals move to or visit the community. The quality of community facilities sends a message to visitors about community expectations. For this reason, an infrastructure improvement strategy is essential to "fixing the bucket."

While the bucket is being improved, **increase the flow of new dollars to the community by preserving existing businesses, by helping them to expand, and by attracting new businesses and individuals to the community.** Focus on basic or export industries in this effort. A business retention and expansion strategy and an economic diversification plan are essential to identify opportunities to expand the flow of dollars into the community and raise the level of community prosperity.

As a final strategy, **plug the leaks that allow prosperity to leave the community.** Leaks are caused by a community not being self-sufficient. Some leaks cannot be helped. A sawmill may need a new blade, but steel is not made in town. Some earnings will have to be spent outside the community to get that new blade. Another example is a community member who might want a Ford pickup truck, but Ford trucks are not built in town. Community dollars have to go to Detroit to meet this need. Taxes must be paid (though a surprising amount comes back to the community as local services, salary and pension payments to individuals, or government grants). As such, there is nothing that can be done about those leaks, but there are some leaks that can be plugged.

Leaks that can be plugged are local residents who go out of town to buy goods and services that are available in town or could easily be provided. Each non-basic business patches a potential leak in the community bucket. When out-of-town purchases of a good or service (e.g., machine tooling or accounting), are large enough to sustain a local supplier, a leak can be identified and plugged. Other leaks are local savings that are invested outside the community because there is a lack of opportunity to invest at home. Leaks can be plugged by providing the goods and services that are missing. Sometimes the community must be convinced a service is available and of the quality and price they desire (e.g., using the local clinic). Sometimes new populations emerge within a community (e.g. retirees, entrepreneurs, part-year residents, or ethnic minorities) that desire new goods and services. By identifying these new needs in the community and applying local savings and investments into new businesses or business expansions, leaks can be plugged and the community will move toward self-reliance and sustainability.

Boise County Population: A Case of Rapid Growth

Table 1 shows the historical populations of the counties of Southwest Idaho in comparison to Boise County. In the 1980s and 1990s, Boise County grew much faster than the region or

Populations by County								
	1980	1990	2000	2007	1980-90	1990-00	2000-07	1980-07
Ada	173,125	205,775	300,904	373,406	18.9%	46.2%	24.1%	115.7%
Adams	3,347	3,254	3,476	3,546	-2.8%	6.8%	2.0%	5.9%
Boise	2,999	3,509	6,670	7,571	17.0%	90.1%	13.5%	152.5%
Canyon	83,756	90,076	131,441	179,381	7.5%	45.9%	36.5%	114.2%
Elmore	21,565	21,205	29,130	28,856	-1.7%	37.4%	-0.9%	33.8%
Gem	11,972	11,844	15,181	16,496	-1.1%	28.2%	8.7%	37.8%
Payette	15,825	16,434	20,578	22,751	3.8%	25.2%	10.6%	43.8%
Valley	5,604	6,109	7,651	8,945	9.0%	25.2%	16.9%	59.6%
Washington	8,803	8,550	9,977	10,147	-2.9%	16.7%	1.7%	15.3%
FRFO Regio	326,996	366,756	525,008	651,099	12.2%	43.1%	24.0%	99.1%
% of State	34.6%	36.4%	40.6%	43.4%				

Table 1. Sources: US Bureau of the Census, Historical Population Counts 1900-1990 <http://www.census.gov/population/cencounts/id190090.txt> and Population Estimates Program 2000-2007, <http://www.census.gov/popest/counties>; and Claritas Update Demographics™, April 2008, The Nielsen Company <http://www.claritas.com/target-marketing/market-research-services/marketing-data/demographic-data/update-demographics/update-demographics-resources.jsp>.

the State. In the 1990s, Boise County's 90.1% jump in population was nearly twice the growth rate of Ada County and more than three times the growth rate of Idaho. It was the fastest growing county in southwest Idaho over the last twenty-seven years. This is possible in part because of its low population in 1980. In the current decade, Boise County has continued to grow, but at a somewhat slower rate. In population growth Boise County more closely resembles urbanizing Ada and Canyon counties than its rural neighbors.

Boise County had a population estimated to be 7,504 in 2008. This is smaller than its surrounding neighbor counties of Ada, Elmore, Gem, and Valley counties. Boise County has four cities measured by the Census: Horseshoe Bend, Idaho City, Crouch, and Placerville. In 2008, populations for these communities were 854, 476, 161, and 57, respectively. Boise County also has unincorporated communities in Garden Valley, Lowman, and Centerville.

Figure B shows the relative population growth of Boise County compared to Idaho and the United States. For the thirty-five years from 1970-2005, Boise County's population grew at an average annual rate of 4.1%, which was much faster than Idaho or the United States. In the early 1980's, the nation experienced an economic recession. The blue bars in Figure B show national recessions. Economists believe the recession of 1981-83 lasted through 1986 in much of America's heartland and that national recovery was only experienced on the coasts. Boise County's population growth flattened during that severe recession. Eighteen counties in Idaho lost population.

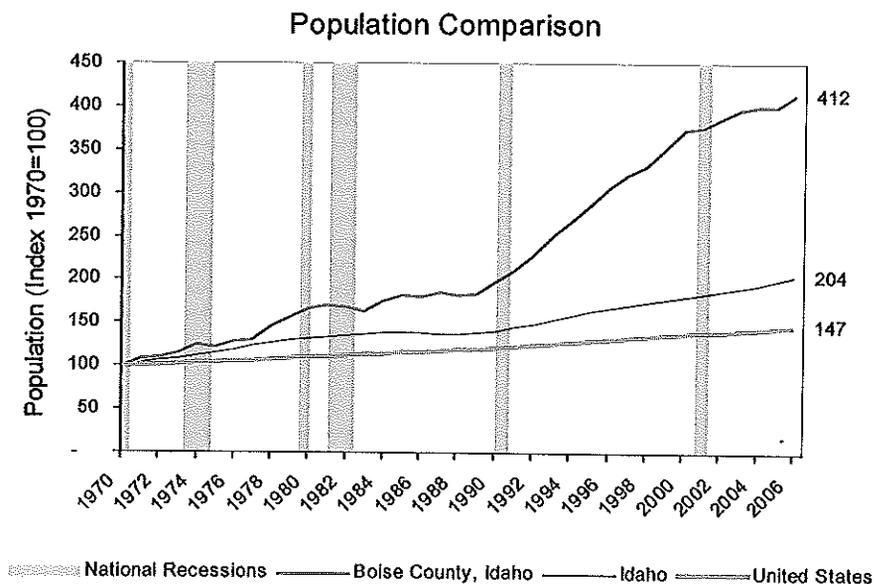


Figure B. Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

Key Point #1: Boise County has been growing rapidly, especially outside its cities.

Figure C shows a population projection for Boise County. This projection was made by Dr. Paul Zelus using the 2007 Census updates available from Claritas and a set of single-year age cohorts for Boise County, generated by the Center for Disease Control. The existing population was aged a year at a time, with average mortality and birth rates applied each time. Net migration was assumed as a three-year moving average of past migration rates.

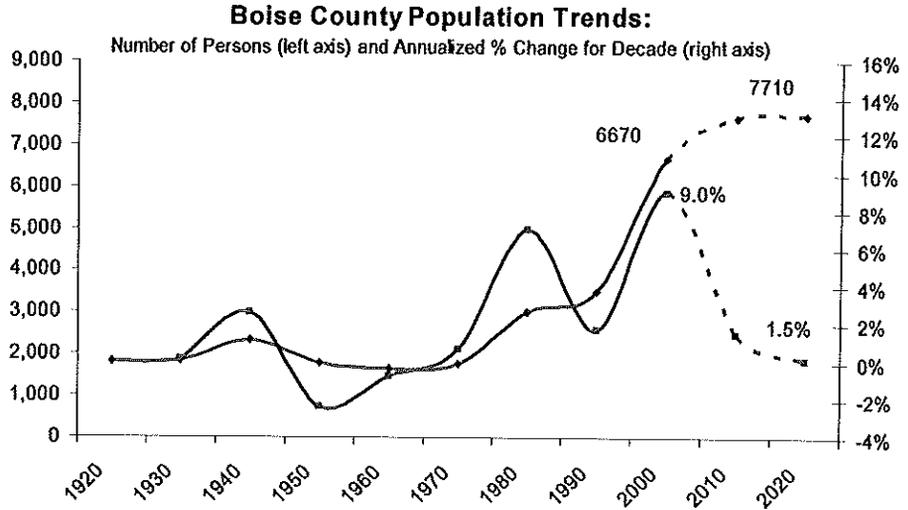


Figure C. Sources: US Bureau of the Census, Historical Population Counts 1900-1990 [<http://www.census.gov/population/cencounts/id190090.txt>] and Population Estimates Program 2000-2007, [<http://www.census.gov/popest/counties>]. 2010 and 2020 forecasts by Zelus Associates.

The resulting projection shows Boise County growing from 7,440 in 2007 to 7,710 by the year 2020. While the County's population grew at a startling 9.0% annual rate in the 1990s, population growth is projected at a more modest 1.5% rate from 2010-2020.

Population growth can be broken into two components. The natural rate of change is calculated as births minus deaths within the population. Net migration is the number of

people who move into an area less the number of people who move out. Figure D shows these two components of population change for Boise County in the 2000-2007 period. Boise County has had 11.2% more people moving in than out of the county, which exceeds Idaho's rapid in-migration rate of 9.2%. This in-migration has been sustained by an increase in commuters, retirees, and construction workers. In terms of natural change, Boise County growth rate of 2.8% is much lower than the Idaho rate of 6.8%, or the national rate of 4.3% gain.

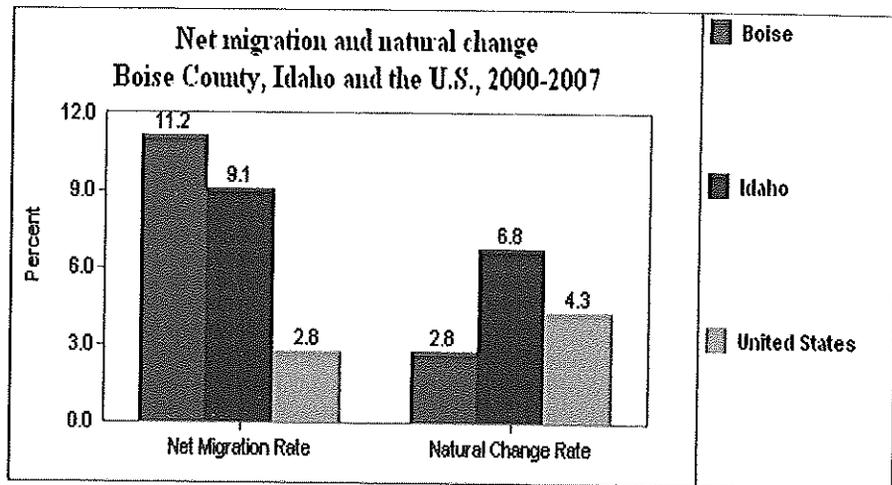


Figure D. Source: Northwest Area Foundation Indicators, www.indicators.nwaf.org, run June 24, 2009 for Boise County

In terms of population density, Boise County is very rural. Figure E compares the number of persons per square mile for all the counties in Southwest Idaho. Only Owyhee, Adams, and Valley counties have lower population densities than Boise County's 4.0 persons per square mile. Sociologists sometimes use the rule of thumb of calling anything less than six persons per square mile a "frontier." Besides being a geographic category, the term frontier has cultural implications that affect how people value the land and one another. Adams, Owyhee, and Valley counties join Boise in the frontier distinction. All these counties have large amounts of public lands.

Rasker, et al. classify Western counties based on their distance to airports offering daily passenger service. Boise County is rated "metro" and is part of a Metropolitan Statistical Area because more than 25% of its resident workers commute to Ada County. However, Boise County looks more like a "connected" county, where the distance to a major airport is less than an hour. It is this adjacency to the Treasure Valley that makes commuting and second homes so popular. In this way, Boise County is both "frontier" and "connected."

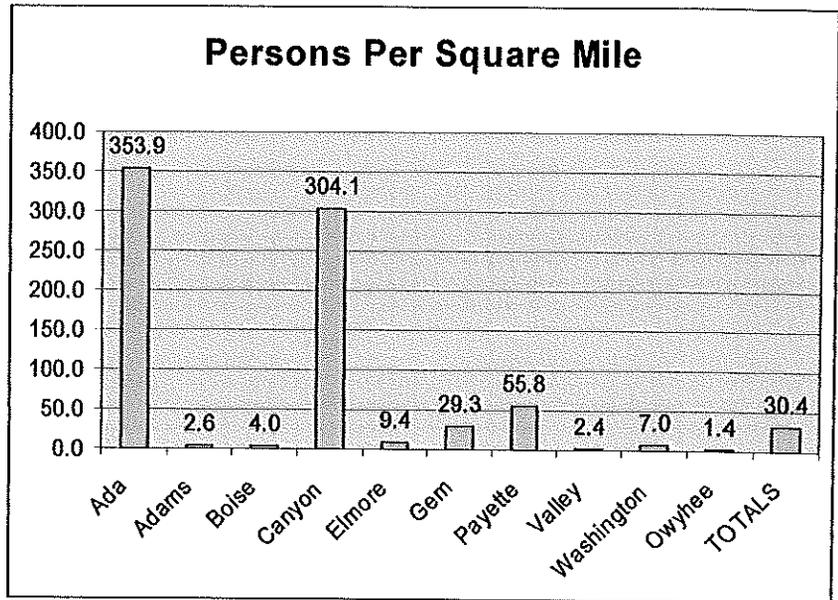


Figure E.

Key Point #2: Boise County can expect more visitors from a growing Treasure Valley



Figure F displays the historical and projected populations of all the counties in the southwest region from 1920 to 2020. Boise County is indiscernible in the maze of rural counties. This graph demonstrates how Southwest Idaho is made of an urbanized area in Ada and Canyon Counties and a very rural surrounding region. Residents of Boise County know well that those living in the cities of the Treasure Valley are coming to the rural areas to recreate on weekends and during hunting and fishing seasons. Southwest Idaho is projected to grow by more than 95,000 people by the year 2020, and 77,000 of these people will live in Ada or Canyon Counties. With the recreation pressure, Boise County can expect that visitor traffic will increase by a minimum of 13 per cent more over the next dozen years.

Population of Four Rivers Counties

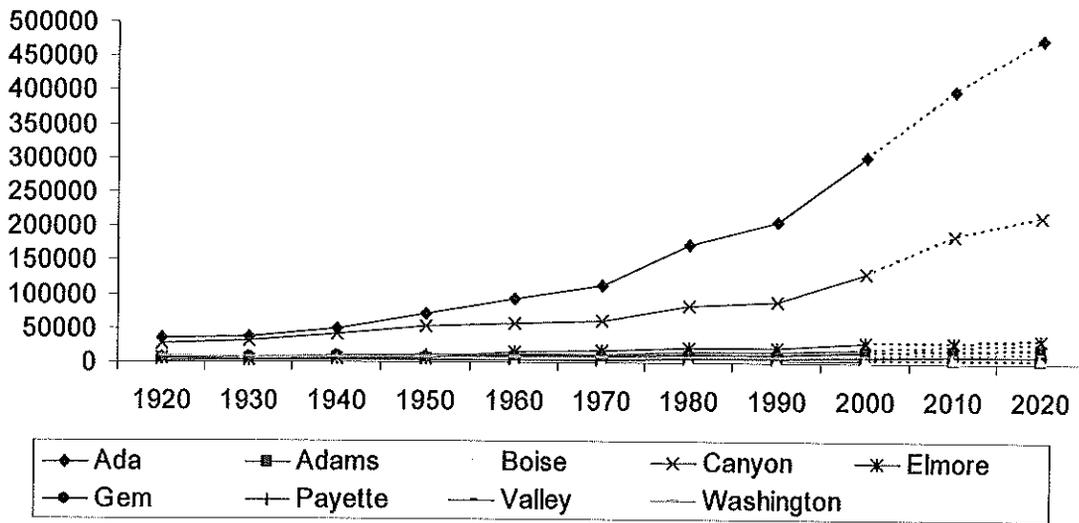


Figure F. Sources: US Bureau of the Census, Historical Population Counts 1900-1990 <http://www.census.gov/population/cencounts/id190090.txt> and Population Estimates Program 2000-2007, <http://www.census.gov/popest/counties>. 2010 and 2020 forecasts by Zelus Associates.

Boise County Population: Age, Gender, and Ethnicity

Figure G shows the pattern of population in Boise County by age cohorts of five years. The left hand graph shows the actual numbers in each age bracket in the year 2000; females are on the left, and males are on the right. The middle graph shows the change in age cohort populations between 1990 and 2000. the right hand graph shows the changes in percent shares. Note the bulge in the graph for ages 40-59. These are mostly the result of the Baby Boom generation born after World War II. There is a second smaller bulge in the 10-19 range that is the Baby Boom echo of that generation’s children. The relative low numbers of young adults aged 20-34 explains in part the low numbers of very young children and the low natural rate of population growth. Note the growth in the share of adults aged 45-60 in the right hand graph, evidence that empty-nesters and early retirees play a growing role in Boise County.

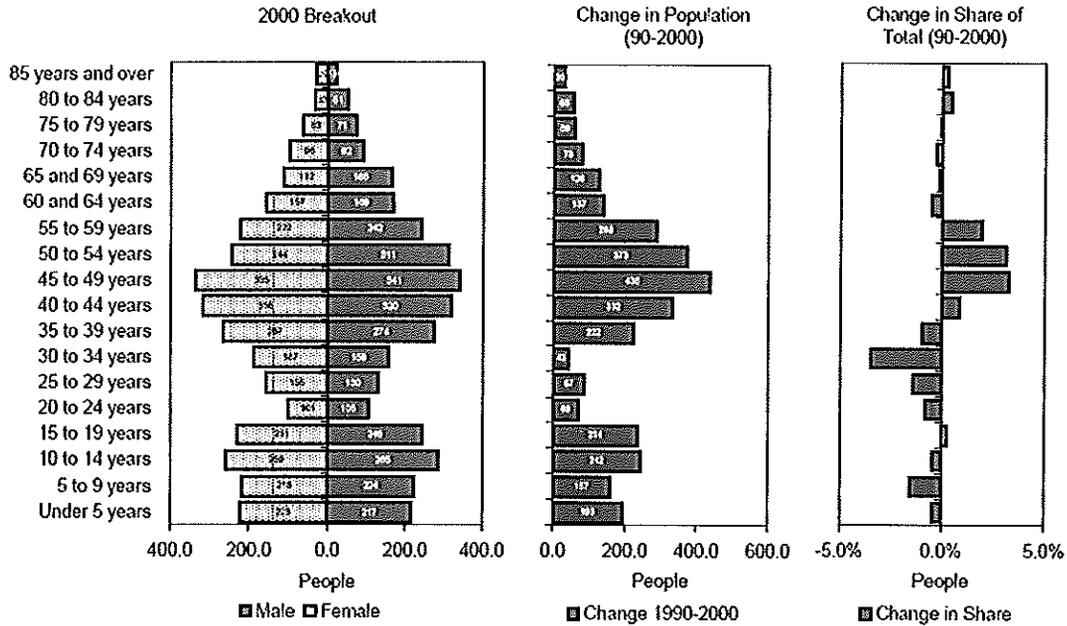


Figure G. Sources: US Bureau of the Census, 2000 and 1990, Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

Figures H and I show that people of Hispanic or Latino origin have grown to 4.4% of the county's population in 2008. This proportion has been growing steadily since 1980, but is still much lower than the Idaho average of 10.2%. Hispanic population growth has been much faster than overall population growth. From 2000-2007, Boise County's total population grew 11.7%, while the Hispanic population grew 53.1%.

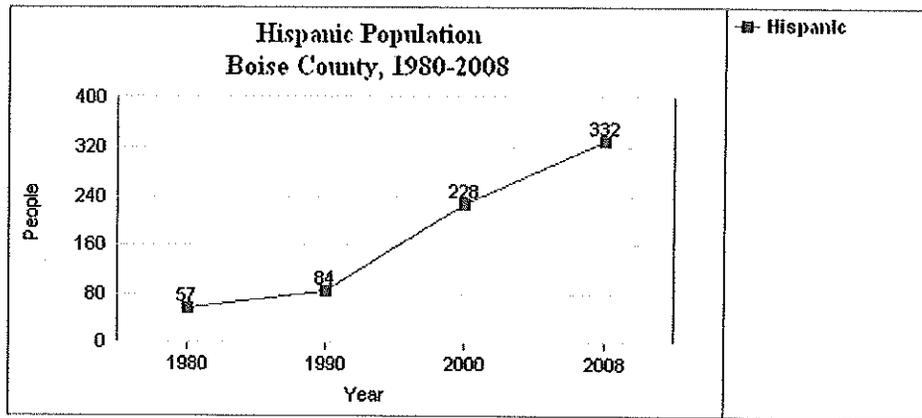


Figure H. Source: Northwest Area Foundation Indicators, www.indicators.nwaf.org run June 24, 2009 for Boise County

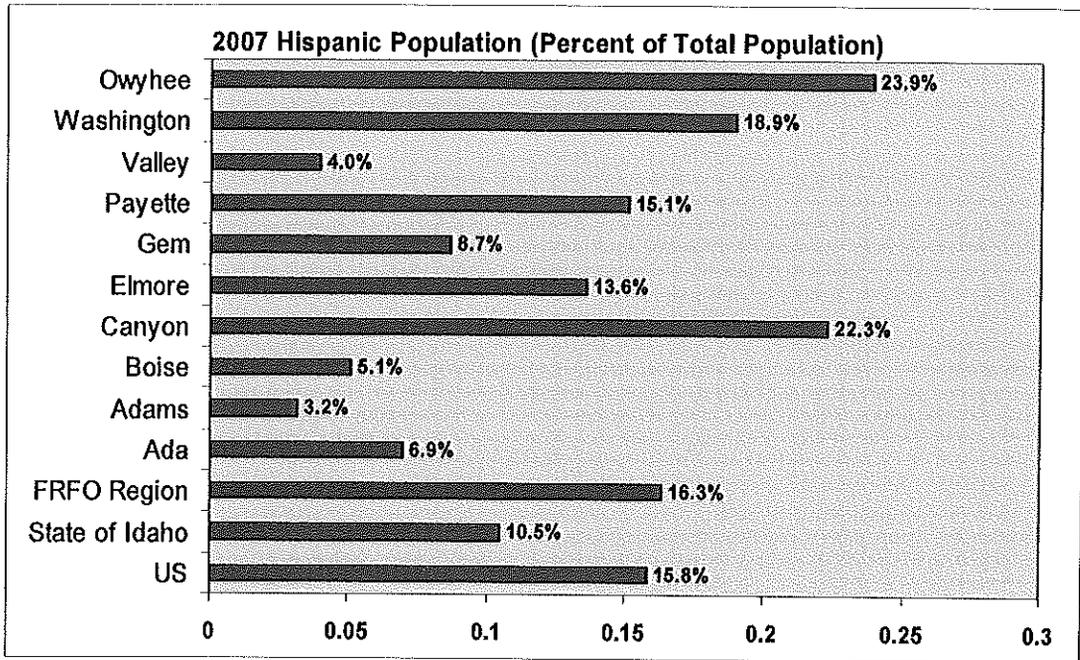


Figure I. Source: Northwest Area Foundation Indicators, www.indicators.nwaf.org

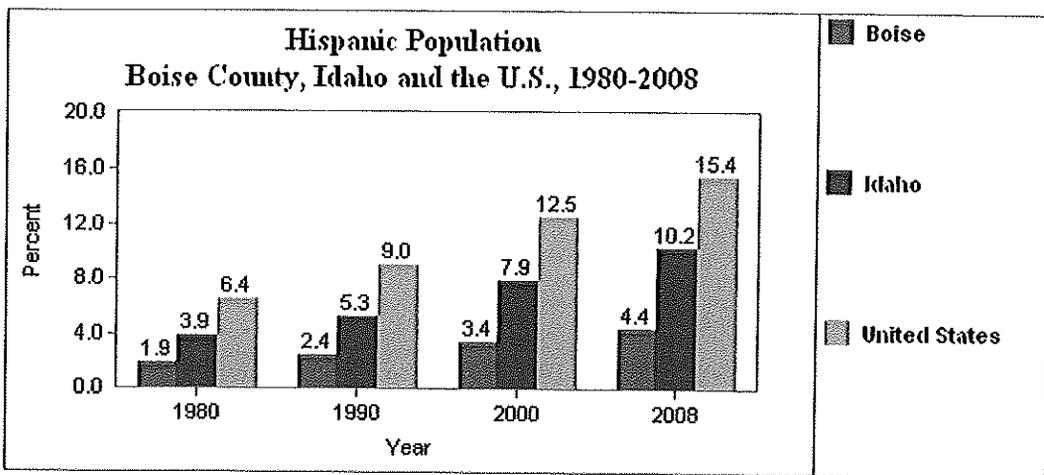


Figure J. Sources: US Bureau of the Census, Annual Estimates of the Resident Population by Age, Sex, Race, and Hispanic Origin for Counties: April 1, 2000 to July 1, 2007 <http://www.census.gov/popest/counties/asrh/CC-EST2007-alldata.html>. Data extraction and figure design by Zelus Associates.

Figure J compares Boise County's Hispanic population with other counties in Southwest Idaho in 2007. The more forested counties of Boise, Adams, and Valley have sharply lower Hispanic populations than agriculture-oriented counties like Owyhee, Canyon, Washington, and Payette. Continued growth in the number of Hispanics living in Boise County seems a likely future.

Beyond the Hispanic community, the ethnic diversity lessens sharply. Persons of Native American heritage account for 1.8% of Boise County residents, and other races account for a fraction of one percent each.

Looking at Commuter Patterns

Since 2005, the Census Bureau has been working on a new program called *On the Map* that allows local areas to map commuter patterns. It is made possible because local employment data is gathered in two ways, where people work and where they live. Figures K and L are mapping only primary, full-time jobs. This is different than total employment, which also measures part-time and seasonal employment and may count a person working multiple jobs more than once. Figure K below shows where Boise County residents work. While there are significant numbers of workers going to the three communities of Idaho City, Horseshoe Bend and Crouch, many more workers are heading to workplaces located out of Boise County. A total of 1,129 people, or **67.4% of Boise County workers commuted out of the county in 2006**. Nearly half, 49.6%, of workers commute to Ada County, with another 5% going to Canyon County.

Figure K: Where Did Boise County Residents Work in 2006?

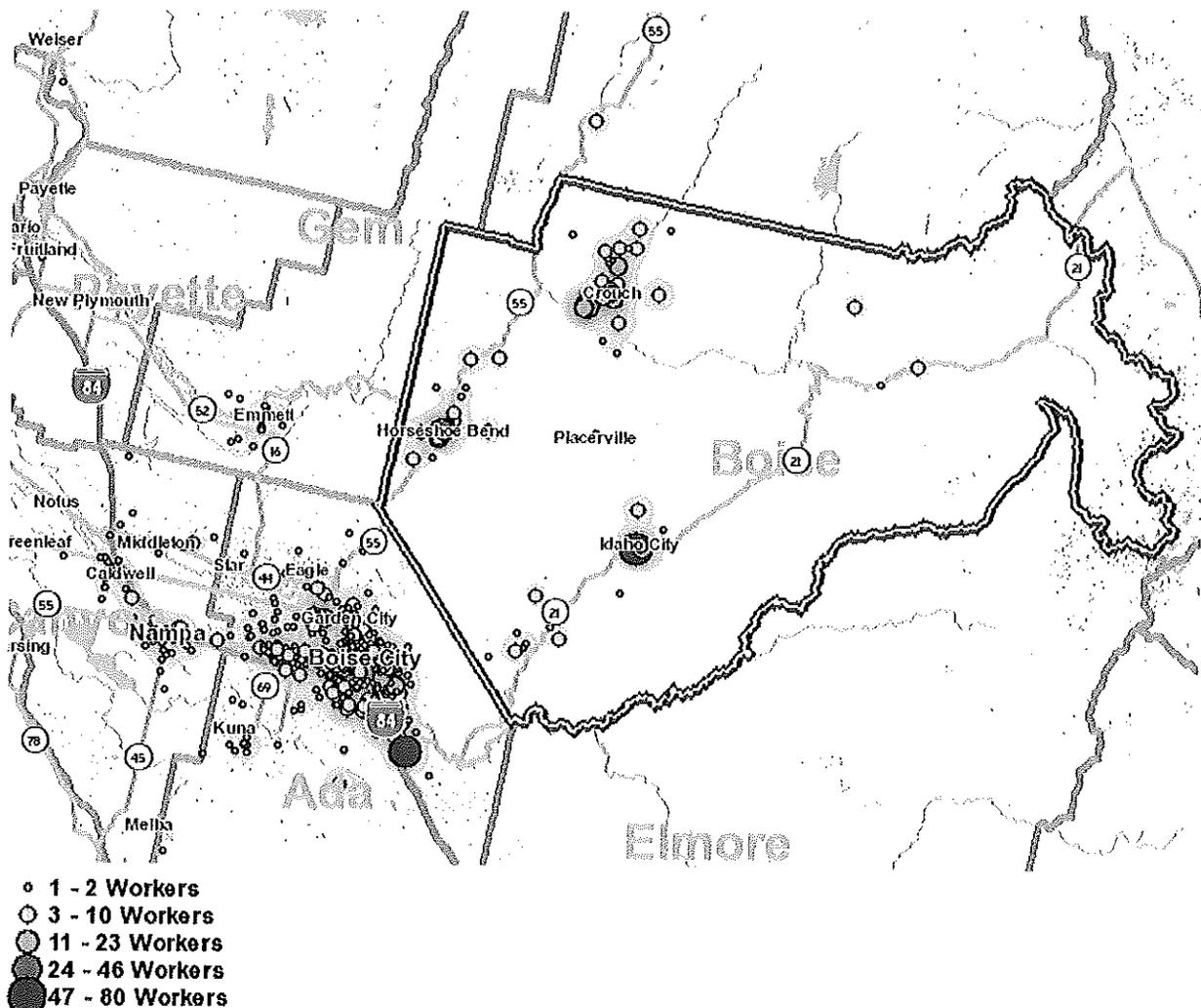


Figure K. Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2002, 2003, 2004, 2005, and 2006) [<http://lehdmap3.did.census.gov/themap3>].

In contrast, Figure L maps where workers live who were employed in Boise County in 2006. Of the 1,000 primary jobs in Boise County in 2006, 545 are filled by Boise County residents. It shows that 45.5%, or 455 workers commuted into Boise County. Residents of Ada County fill 30.4% of the primary jobs in Boise County. Residents of Gem County account for another 5.0% and Canyon County 4.7%,

Figure L: Where Do Workers Live Who Are Employed In Boise County?

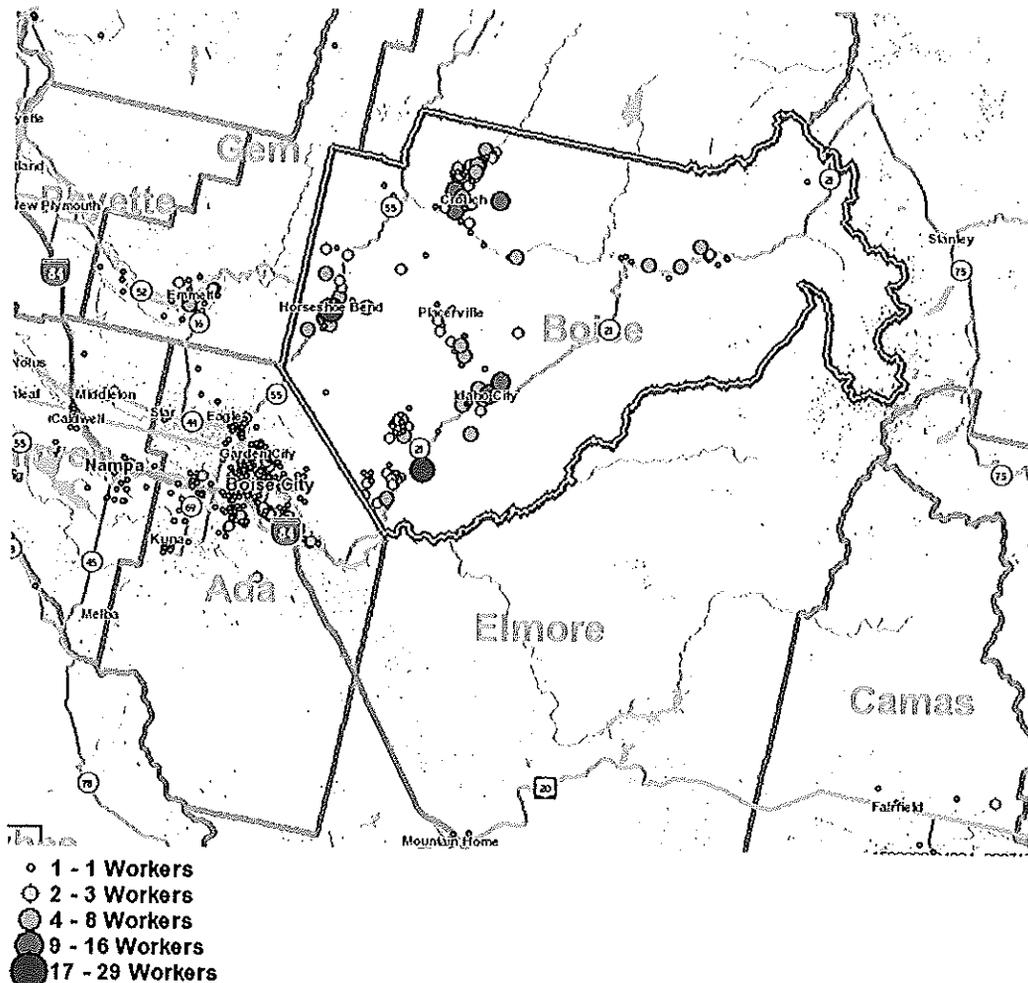


Figure L. Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2002, 2003, 2004, 2005, and 2006) <http://lehdm3.did.census.gov/themap3>.

Figures M and N show how the commuting results in flows of personal income in and out of the county. There is far more income flowing into the county as a result of Boise residents leaving the county to earn a living and bring it back home, than there is income earned in Boise County and flowing out of the county by those commuting in. While there were 674 more people commuting out than into Boise County in 2006, the large difference in income flows suggests that the wages earned by Boise residents leaving the county were larger than those earned by workers coming into the county. Commuting in has been rising steadily since 1980, but commuting in both directions has accelerated in recent years.

Figure N shows the net residential adjustment as a share of total personal income within Boise County. Note that the net inflow of money amounts to 40.4% of the county total personal income. In other words, more than a third of the local economy is imported by commuters. This is an important positive contribution of commuting, which is often viewed by community residents as a negative. Note the net commuting adjustment has flattened for the last decade.

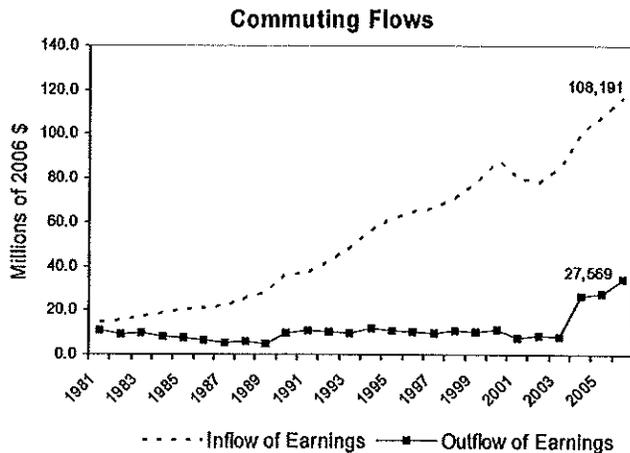


Figure M. Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

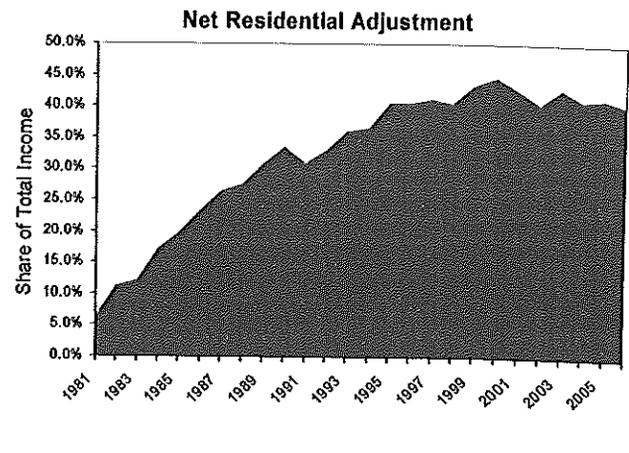
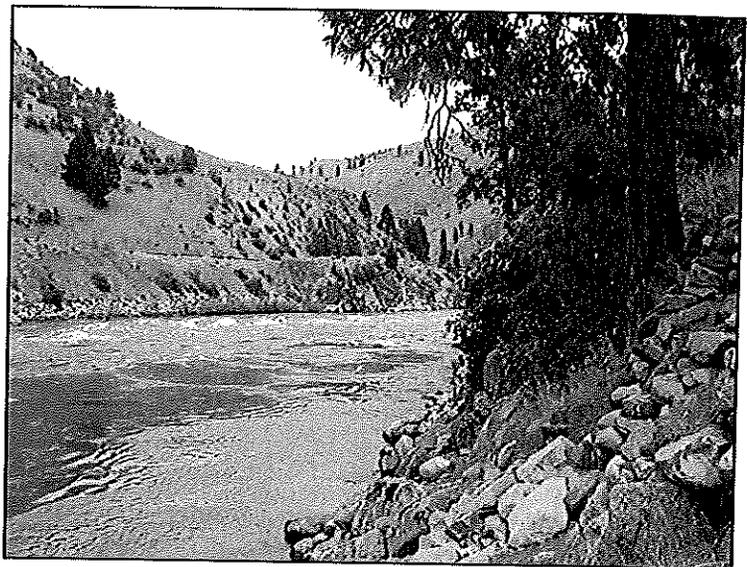


Figure N. Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

Key Point #3: Commuting out of Boise County is very important.

What is this analysis missing? That is the impact of spending leakage out of the county. The workers who are traveling out of Boise County will naturally do much of their purchasing of goods and services like health care in the course of their work day. In addition, buying in Boise has likely increased as the retail sector transforms towards big box stores. So this benefit of commuting and serving as bedroom communities to Boise is offset by retail spending patterns shifting out of Boise County.



An Economy in Transition

Boise County lagged behind Idaho and the U.S. in job formation during the 1980s as the timber industry declined (Figure O). Since 1992 Boise County has exceeded the national rate of job formation and caught up to the state average.

Figure P shows the change in employment in various sectors of the economy from 1970-2000. (The data ends in 2000 because the method of classifying job sectors changed from the Standard Industrial Classification (SIC) to the North American Industrial Classification System (NAICS) in 2001.) The services and professional job sector has become dominant, growing rapidly since the late 1980s. Manufacturing jobs were led by the timber industry, and they dropped sharply due to a decline in national housing starts in 1979. Construction jobs grew in the 1990s, and government employment has grown steadily with population growth. Agriculture has remained a smaller, but stable, source of jobs in Boise County.

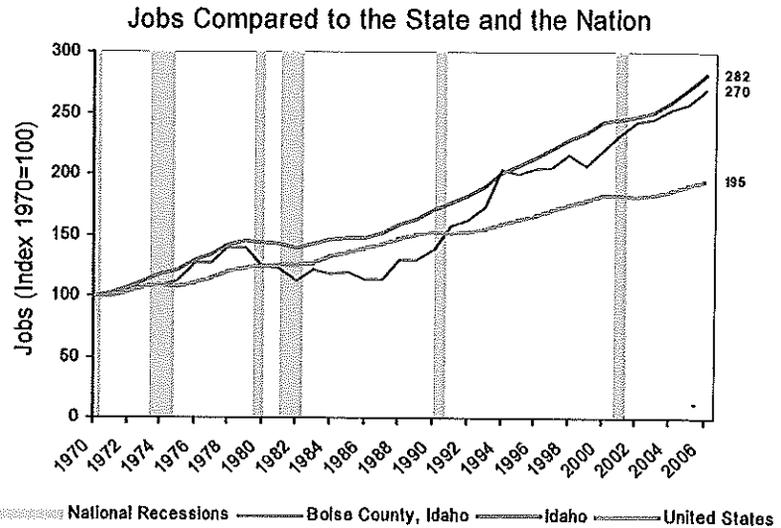


Figure O. Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

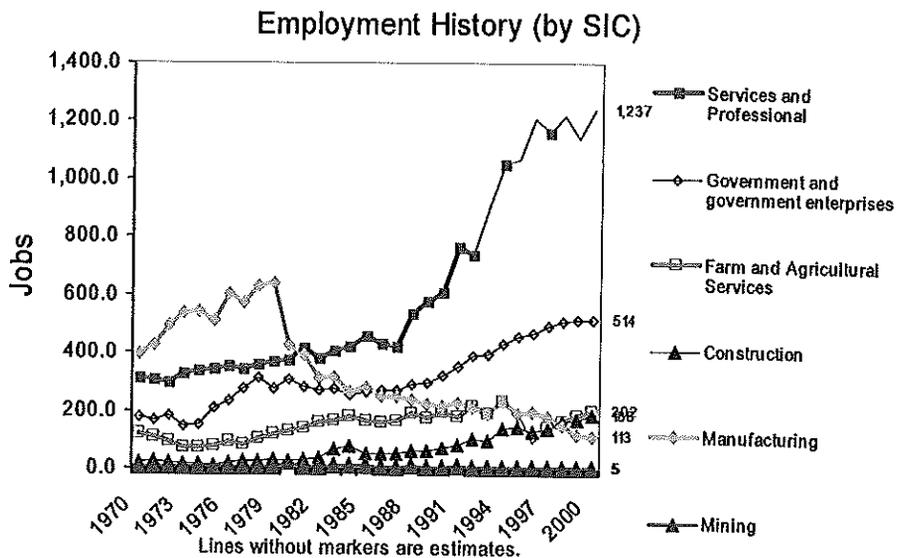
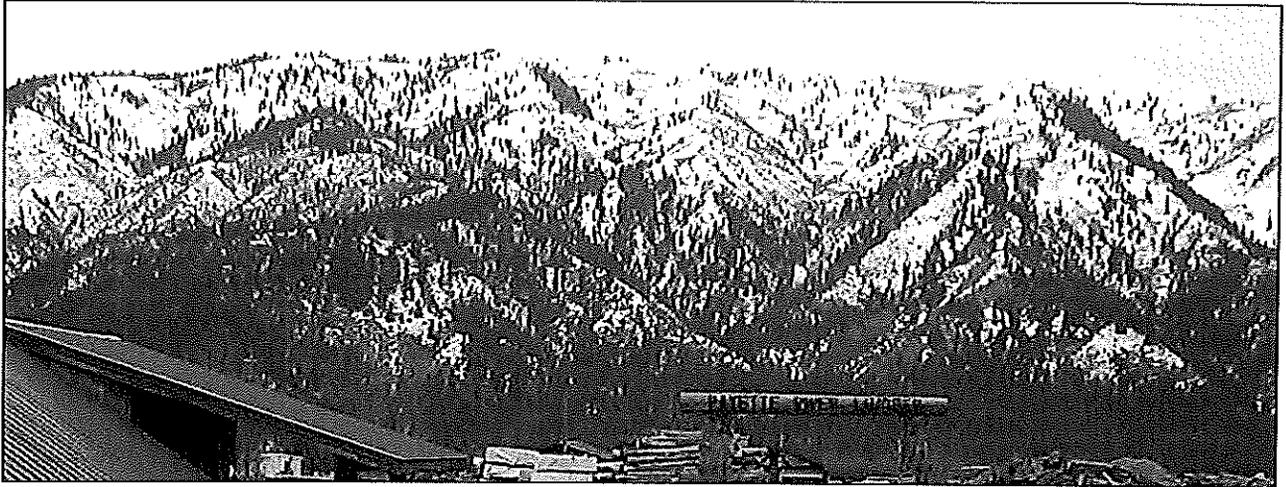


Figure P. Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County



The two pie charts in Figures Q use snapshots from 1970 and 2000 of Boise County employment by industry to emphasize the shift in employment sectors. In these 30 years, 1,228 new jobs were added within Boise County, from 1,031 to 2,259 in 2000. The shifts in the size of various slices of the economic pie reveal a number of significant trends. The larger size of the 2000 pie chart communicates the larger size of the county economy and employment. Manufacturing jobs accounted for 39% of Boise County employment in 1970, but fell to only 5% by 2000. Farm and agricultural services fell modestly. Meanwhile, services and professional jobs grew from 30% in 1970 to 55% in 2000, paralleling the shift in state and national economies. For comparison, 59.3% of Idaho's jobs were in the services sector in 2000. Construction jobs quadrupled in share from 2% to 8% of jobs in 2000.

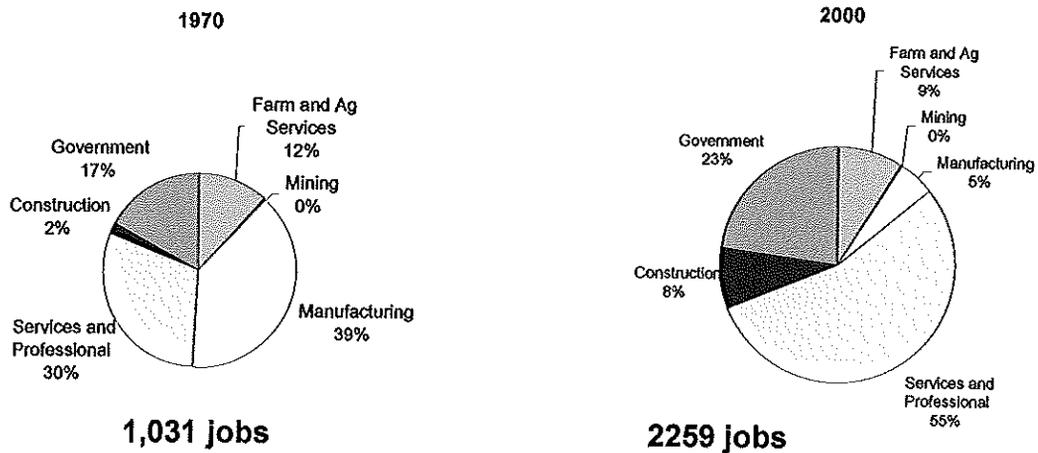


Figure Q. Employment in Boise County, 1970 and 2000.

Source: Old Economic Profile System, Sonoran Institute, run Nov 8, 2008 for Boise County.

The national system for classifying jobs changed in 2000 from SIC codes to NAICS codes, so it is not possible to show changes over time past the year 2000. However, the data from 2001-2006 reveals an extension of the same pattern of job growth, mostly in retail trade and services. The shift to construction jobs continued, with that sector reaching 11% of jobs in 2006. The government sector shrunk from 23% of jobs in 2000 to 20% in 2006. Construction employment has clearly fallen in the current economic recession.

Key Point #4: Natural resource industries are mature and not likely engines of future growth.

Figure R is taken from the Profile of Rural Idaho and represents the entire Gross State Product. It clearly reinforces the point that whether in terms of jobs or income, our natural resource industries have not driven the Idaho economy over the last twenty years.

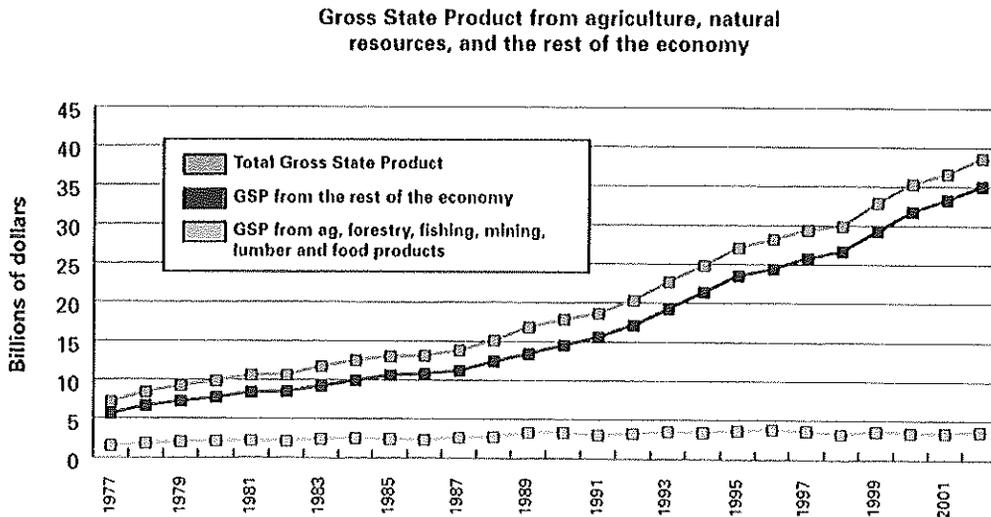


Figure R. Source: Profile of Rural Idaho, 2004

Agriculture is Small Potatoes in Boise County

Although agriculture is not a large presence in Boise County, opportunities exist for small farms, organic products, and other specialty crops. There were only 105 farms in the county in 2007, with total crop and livestock sales of \$3.5 million. Nursery and greenhouse crops and Christmas trees are specialty crop mainstays of the county, together with a small amount of hay and cattle.

Figure T, net farm income, which is the contributor to personal income, is shown to be quite erratic, and negative in recent years.

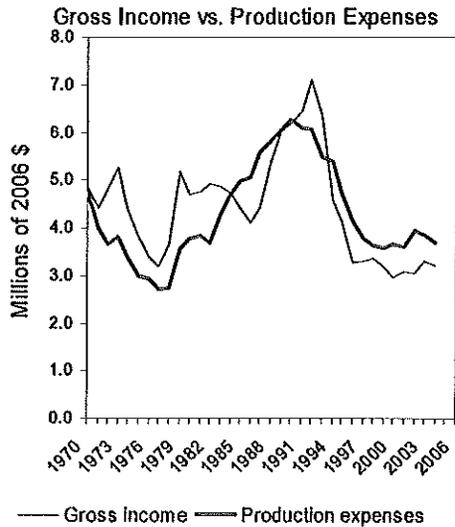


Figure S.
Source: Updated to 2006 from Economic Profile System, Headwaters Economics, <http://www.headwaterseconomics.org/eps>

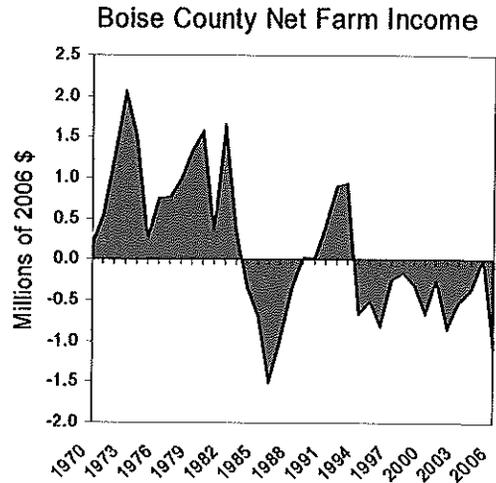


Figure T.
Source: Economic Profile System, Headwaters Economics, <http://www.headwaterseconomics.org/eps>

Figure U shows how the average farm proprietor's income in Boise County is strongly negative at $-\$12,988$, and lower than most other counties in Southwest Idaho. This likely signals the presence of more hobby farms and ranchettes compared to large commercial operations. Favorable tax laws allow small farms to post negative earnings. Note that Boise County actually increased the number of farms from 89 in 2002 to 105 in 2007. Note too, that the other counties with negative average farm proprietor income are also in timber country.

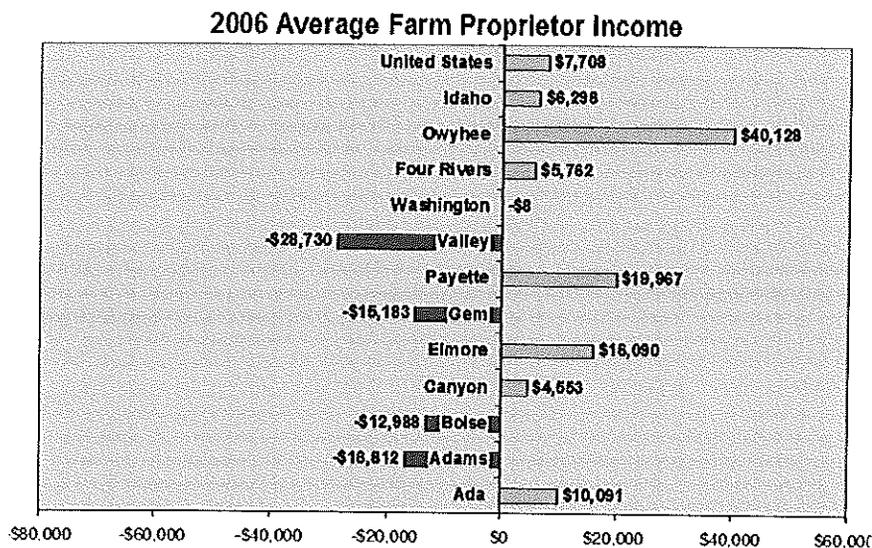


Figure U. Sources: US Bureau of Economic Analysis, Regional Economic Information System 1969-2006, CD-ROM product RCN-0853, May 2008. Figure design by Zelus Associates.

Is Government Growing?

One often hears that government is growing too fast. This perception is especially true in times of rising property valuations. Figures V and W show the size of government employment over time in Boise County. As shown, state and local government grew, especially in the 1990s. This is largely due to government functions that grow with population, such as education, health and social services, and public safety. Federal employment declined in the 1980s and then rose to roughly match the level of the mid-1970s. Figure W shows that government employment per 100 residents has declined from just under 10 employees per hundred people in 1970 to seven in 2006.

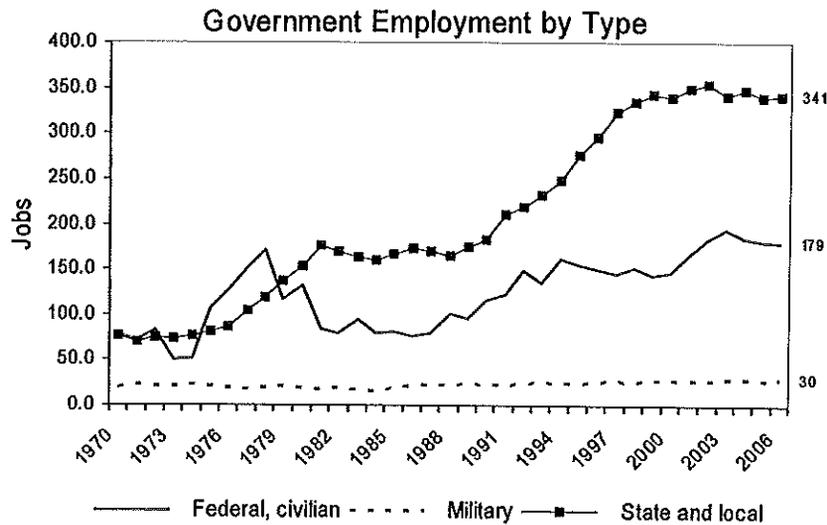


Figure V. Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

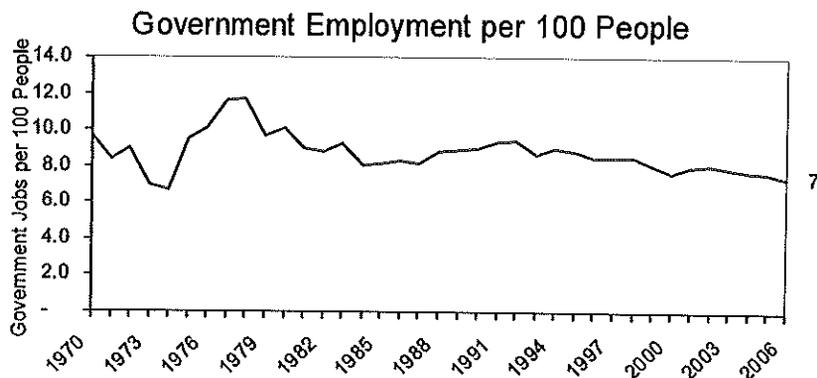


Figure W. Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

The Importance of Proprietors

An important concept to mention is the role of proprietors in Boise County's economy. These are self-employed people operating as sole ownerships, partnership, or tax-exempt corporations. They are often overlooked by economic developers thinking only of wage and salary employees. Self-employment in Boise County amounts to 35.6% in 2007, significantly higher than the State of Idaho average of 25.2% (Figure X). The self-employment rate has been steadily rising since the 1980s. Only 3% of these proprietors are farmers or ranchers. Boise County was ranked 13th among Idaho counties in self-employment in 2007.

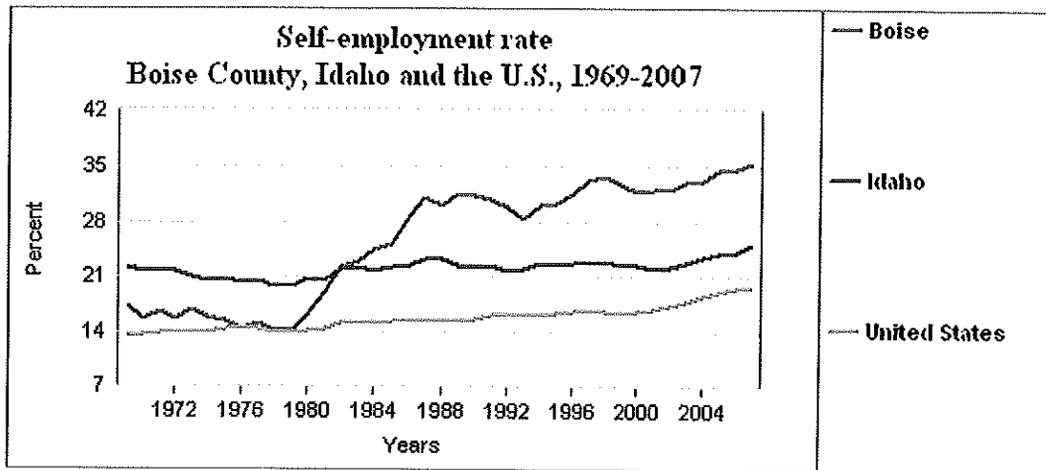
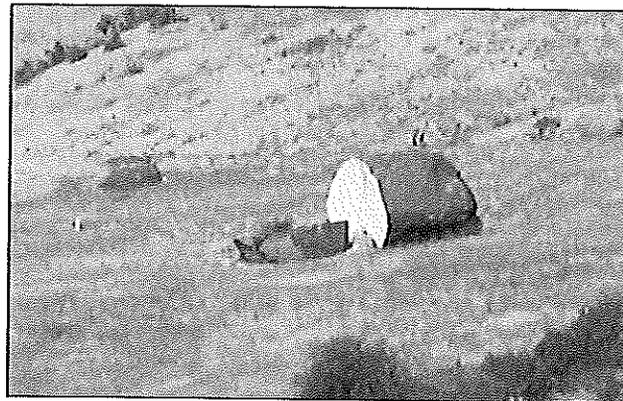


Figure X. Source: Northwest Area Foundation Indicators, www.indicators.nwaf.org, run June 24, 2009 for Boise County

Figure Y shows how the share of self-employed jobs fell in the late 1970s and then sharply rose, while self-employment's share of income fell dramatically in the 1980s and never recovered. Specifically, the self-employment income share fell to 3% at the same time the self-employment job share rose to 35%.



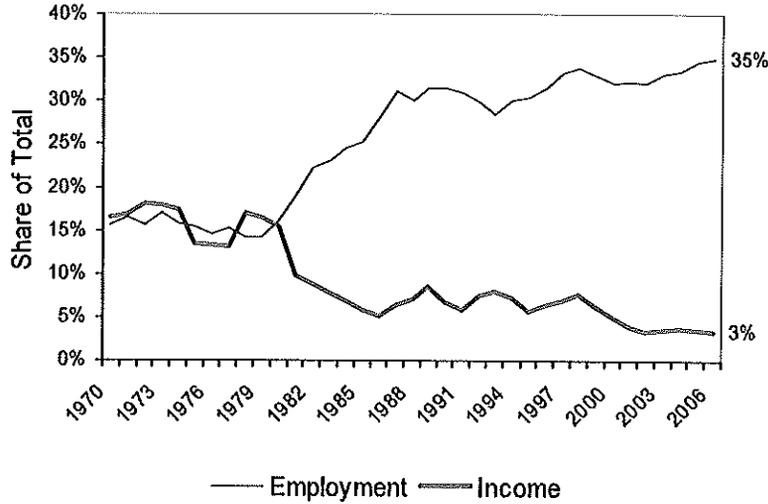


Figure Y. Proprietors' Share of Total (Income vs. Employment).

Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

Figure Z shows average non-farm proprietor's income dropping below the average wage and salary in the early 1980s. The average non-farm proprietor income was \$8,932, much less than average wage and salary income of \$24,435 in 2006.

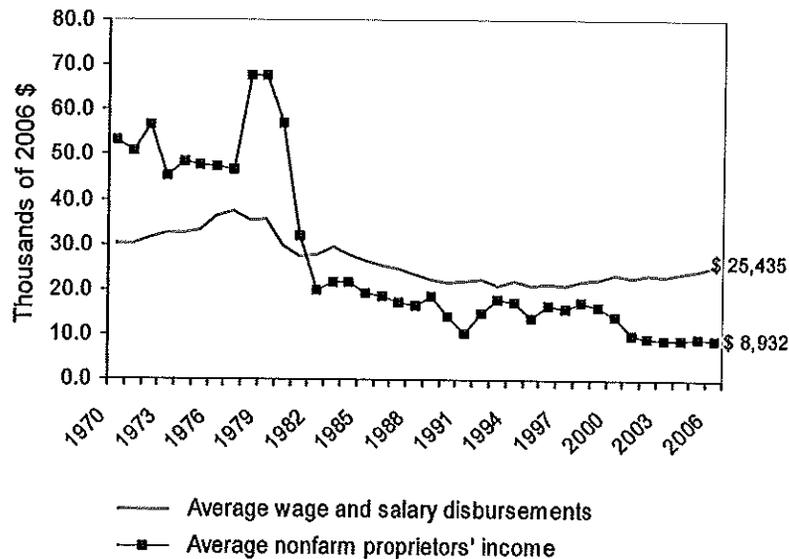


Figure Z. How are Proprietors' Doing? Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

Comparing Boise County with other counties in the region, it is clear that many rural counties share the same problem of low non-farm proprietors' income (Figure AA), but Boise County is the lowest except for Gem County. Boise County is less than two-fifths the Idaho average. In Ada County, average income of the self-employed is much higher due to the presence of large numbers of contract workers in professional fields, who fill in for large employers that downsize, such as Micron or Hewlett-Packard.

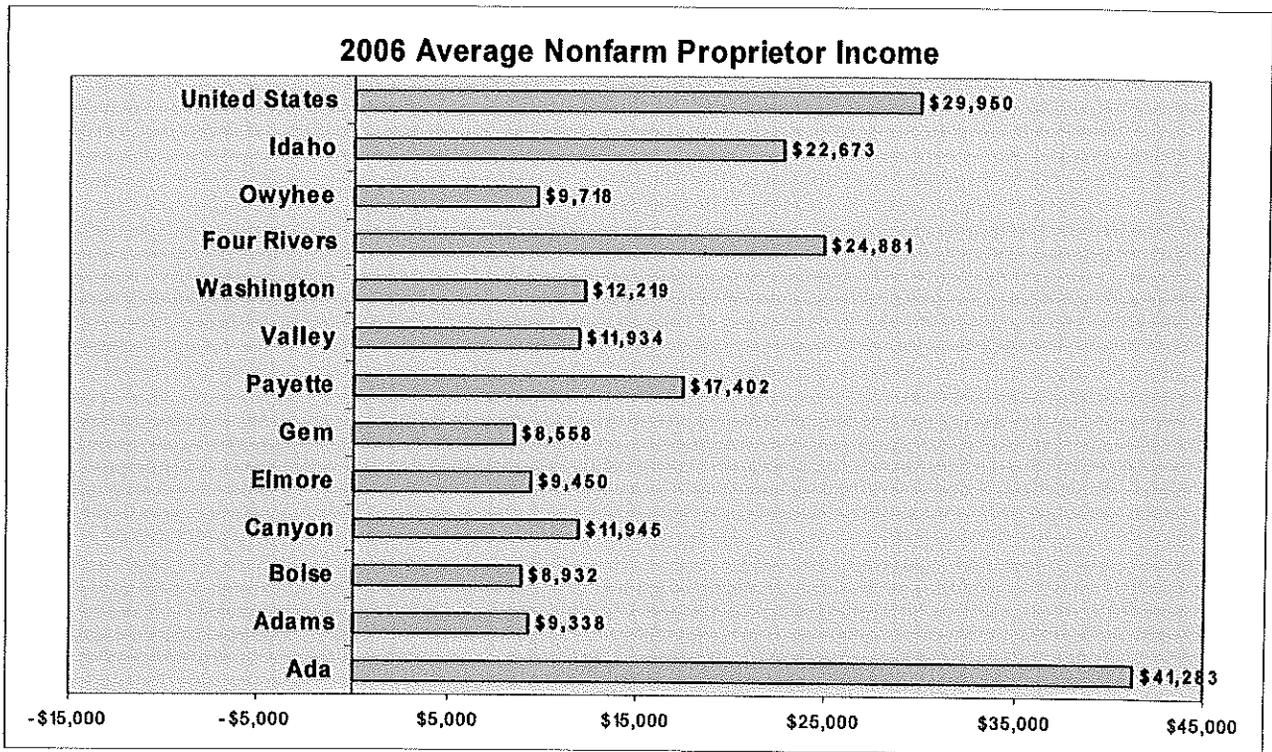


Figure AA. Sources: US Bureau of Economic Analysis, Regional Economic Information System 1969-2006, CD-ROM product RCN-0853, May 2008.

There are three possible explanations for low non-farm proprietor's income in rural areas:

- One is the presence of survival or necessity entrepreneurs. Faced with deep roots in the community and home ownership, many former wage earners who lose their jobs choose to start their own business if replacement jobs are not available. They decide that being self-employed will pay better than low wage alternatives. These new businesses may struggle and produce little income in early years.
- Another explanation is that rural areas contain lots of supplemental businesses in addition to full-time jobs.
- A third reason would be the presence of numerous retirees who start hobby businesses to supplement their fixed incomes. Boise County has elements of a retirement county.

Another data source worth examining is the National Establishment Time Series, which tracks the opening and closing of businesses over time. From 2000-2007, 402 businesses opened in Boise County and 252 closed, for a net gain of 150 business establishments. Of the new businesses, 135, or 90%, were small businesses of 1-9 employees, started by residents. A net of 103 jobs were created from 2000-2007 by net business openings. Another 14 jobs were created by existing businesses expanding (Normally this number is much higher). And a net loss of 6 jobs came from businesses moving in and out of the county, i.e. what is called business recruitment. Another drag on the local economy was net losses in jobs by firms with 10-99 employees.

One thing is clear from this analysis. Any effort to nurture entrepreneurship and assist the self-employed in improving their businesses would be a sound economic development

priority for Boise County. Helping existing businesses successfully transition to larger operations is key.

Key Point #5: The high self-employment signals the importance of entrepreneurs, but low average proprietor's income means they could use help.

Looking at Personal Income

Employment measures only tell part of the economic story of a region. Remember the rain barrel analogy where there is money flowing into the area from other sources than wages and salaries? Economists say that personal income equals consumption expenditures, plus investment, government expenditures, and exports less imports. However, let's begin by looking at personal income deriving from the different industry groups (Figure BB). Personal income will remove the variable of different wage rates as we examine how important industry sectors are.

The Boise County economy totaled \$203.6 million in 2006. One is immediately drawn in Figure BB to the rapid growth in non-labor sources of income. Manufacturing income has sharply declined starting around 1980 after a sharp decline in the housing industry. Farming and agricultural services have been erratic, which is normal for an industry dependent on commodity price swings. Both agriculture and mining are of relatively minor importance to the county economy.

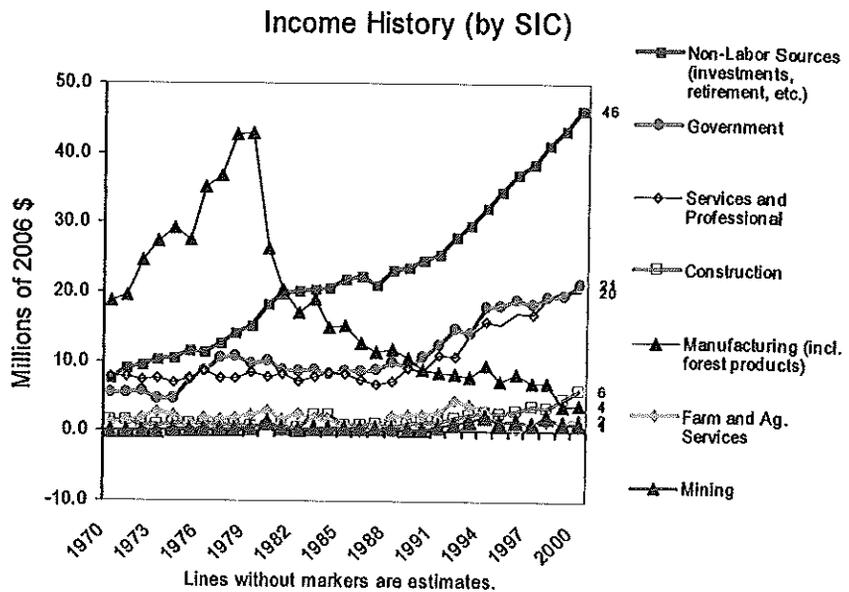


Figure BB. Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

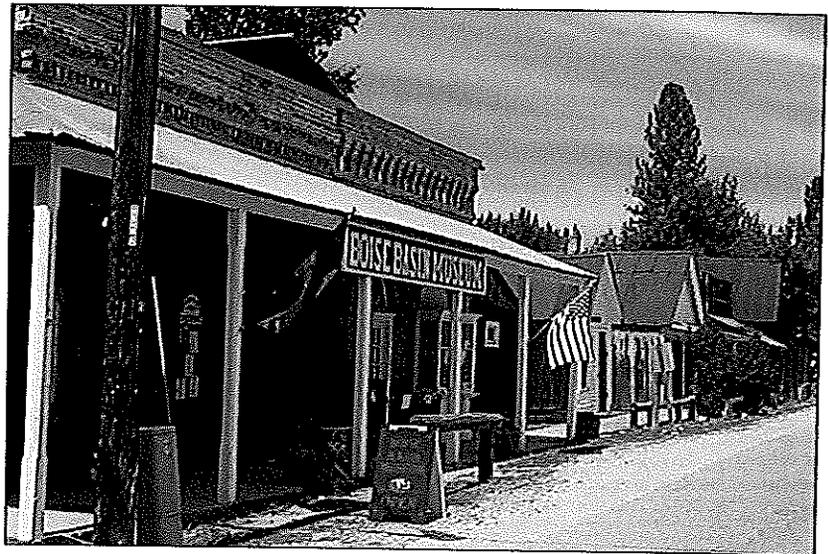
Services, government, and construction have been growing sectors. The government growth largely mirrors population growth as shown earlier in Figures V and W. Construction has grown through the 1990s to \$9.8 million of personal income in 2006, or nearly 5% of the economy. That has clearly stalled in 2009. Services have grown to nearly 12% of the economy in 2000, with growth likely continuing in this decade.

Looking More Closely at Non-Labor Income

The income category whose share of total gained the most was non-labor income, which went from 22.9% in 1970 to 30.6% in 2006. This is lower than the national average of 37.4%, but is still nearly a third of the county's economy. Non-labor income consists of two things: 1) returns to fixed assets as dividends, interest, and rent, and 2) returns to work done in the past that comes as social security, pensions, and Medicare. While wages are the return to productive labor, dividends, interest, and rent are the returns to fixed assets like stocks, bonds, and rental property. They account for 16% of the local economy in Boise County in 2006, which is lower than the Idaho average of 18%. Dividends, interest, and rent are generally a very steady source of personal income.

Transfer payments are the other piece of non-labor income, and they amount to 15% of Boise County's personal income, which roughly matches the Idaho average. Figure CC displays US Bureau of Economic Analysis data on various components of transfer payments in Boise County and how they have changed over time. The Age-Related line includes Social Security, railroad retirements, and Medicare and is twice as large as the other three categories combined. The age-related component of transfer payments will continue to grow rapidly for some years as Baby Boomers move into their senior years. The Distress-Related line has also been growing rapidly. This component includes Medicaid, Supplemental Social Security, family assistance, food stamps, and other income maintenance for people whose lives have been disrupted. What is especially driving the growth in this category is Medicaid. The growth in this category is relevant to county governments because of their responsibility for indigent medical care. Of course, these payments may change as health care reform moves forward. The Military-Veterans Related line includes all veterans' programs and pensions. The Unemployment-Related line includes worker's compensation, other retirement and disability insurance, state unemployment insurance, and other unemployment programs. Neither of these last two categories displays much growth in Boise County.

Together with the 16% of personal income coming from dividends, interest, and rent, non-labor income comes to 31% of the county economy. It is mostly controlled by senior citizens and is rapidly growing. Put another way, if one focused only on jobs and the money they bring in, nearly one-third of the economy would be ignored.



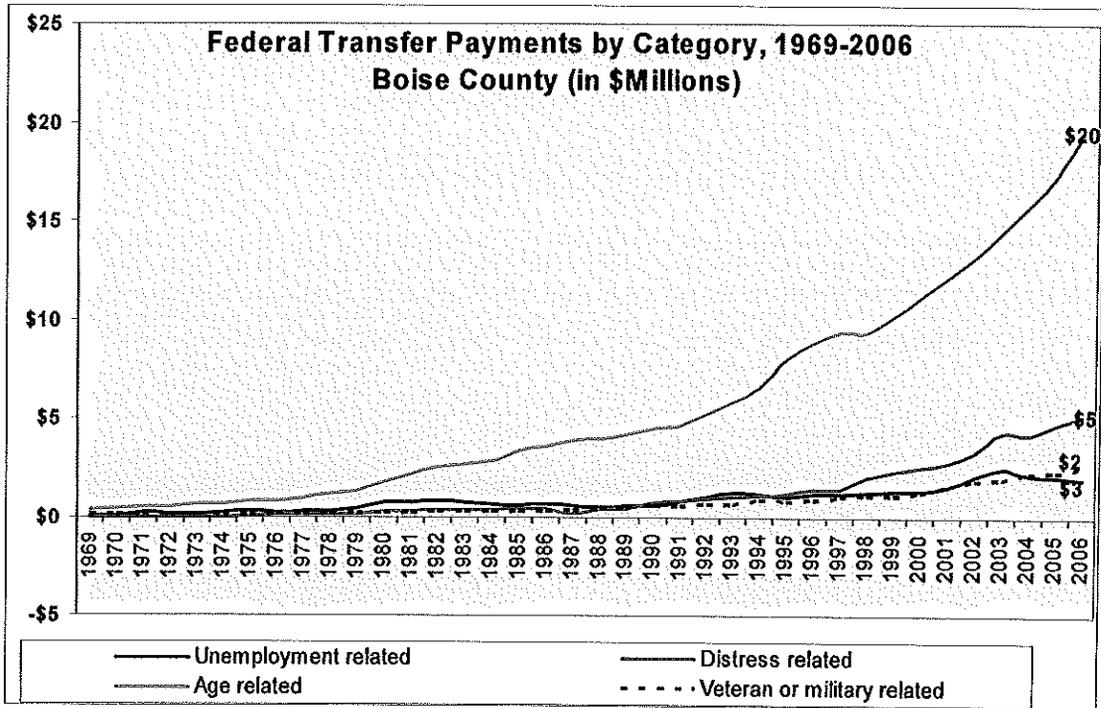


Figure CC. Sources: US Bureau of Economic Analysis, Regional Economic Information System 1969-2006, CD-ROM product RCN-0853, May 2008.

Key Point #6: Non-Labor income contributes a growing share of the county economy.

Exploring Seasonality

Some rural counties have developed a strong visitor industry by offering recreational opportunities, tourism events, developing local attractions, becoming a vacation home destination, or serving pass-through visitors. One can explore this seasonality in the data in three areas—lodging sales, traffic patterns, and seasonal housing stock.

Figure DD is a graph of lodging sales data for Boise County that is kept by the Idaho Tax Commission for purposes of collecting the two percent lodging tax. Sales include fees collected at private RV parks. The graph is in current dollars and not corrected for inflation. Reporting tends to lag by one month, so that December sales are reported in January. Still, one notices that lodging sales in 2000 were generally below those of 1995 in winter, but showed a strong summer peak above 1995 levels. 2007 and 2008 lodging sales continue to show very low winter activity, but a strong July peak. A key question is how the re-opening of the Warm Springs Resort in Idaho City might change overnight lodging sales and strengthen related tourism activity in that area.

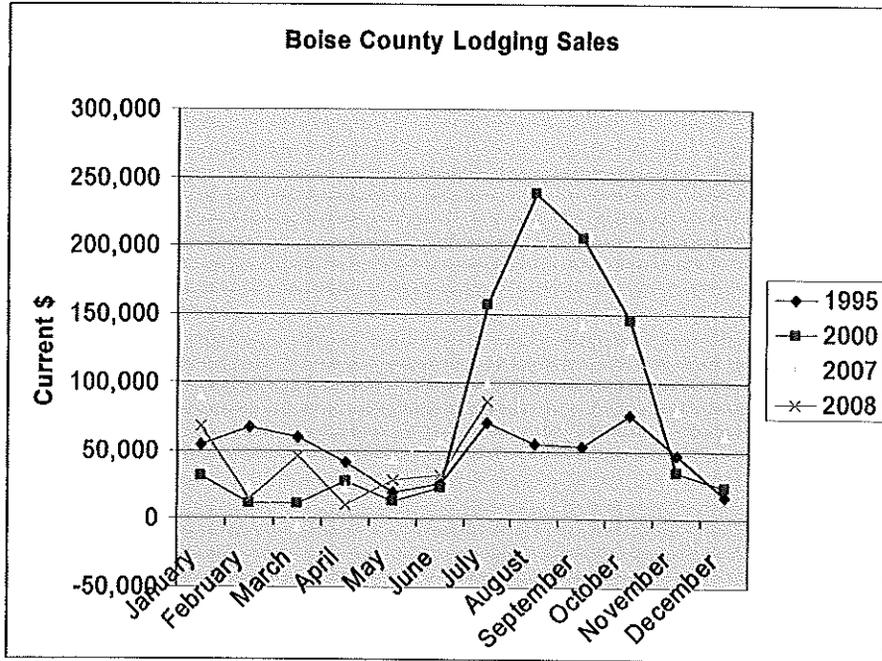


Figure DD. Source: Idaho Tax Commission, Lodging Sales Reports

Figure EE shows levels of average daily traffic at several Idaho Transportation Department traffic counters for the years 2001, 2004, and 2007. The counters in Banks are very recent and only show 2007 data. Robie Creek traffic has been steady in this decade.

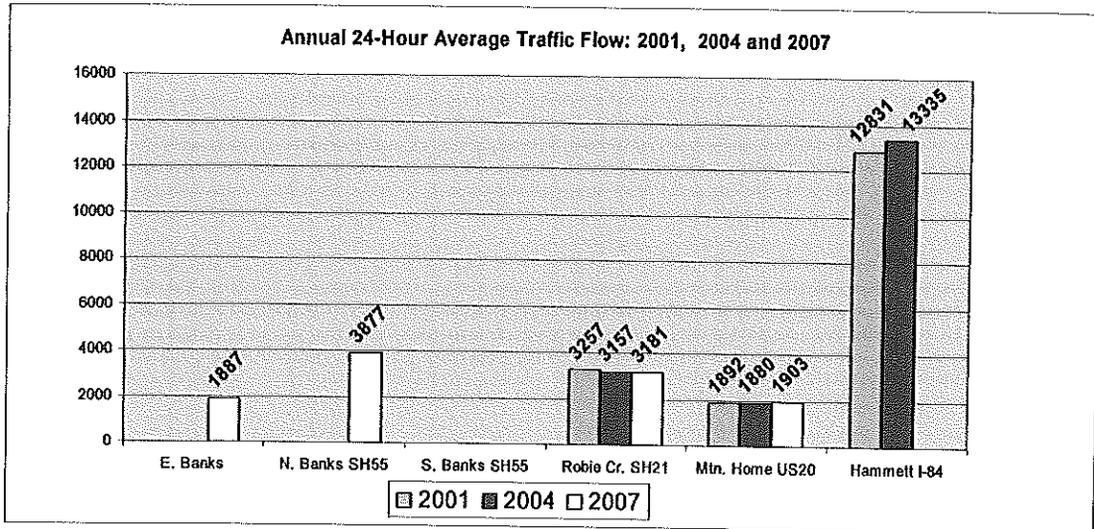


Figure EE. Source: Idaho Transportation Department, automated traffic counters, <http://www3.idaho.gov/cgi-bin/webster.cgi>

Figure FF displays the same traffic counters, but this time showing average daily traffic during the seasons of the year. The long summer and winter seasons are intended to reflect local weather and the ability of people to access the high country. Highways 55, 21, and 20 display a clear summer peak.

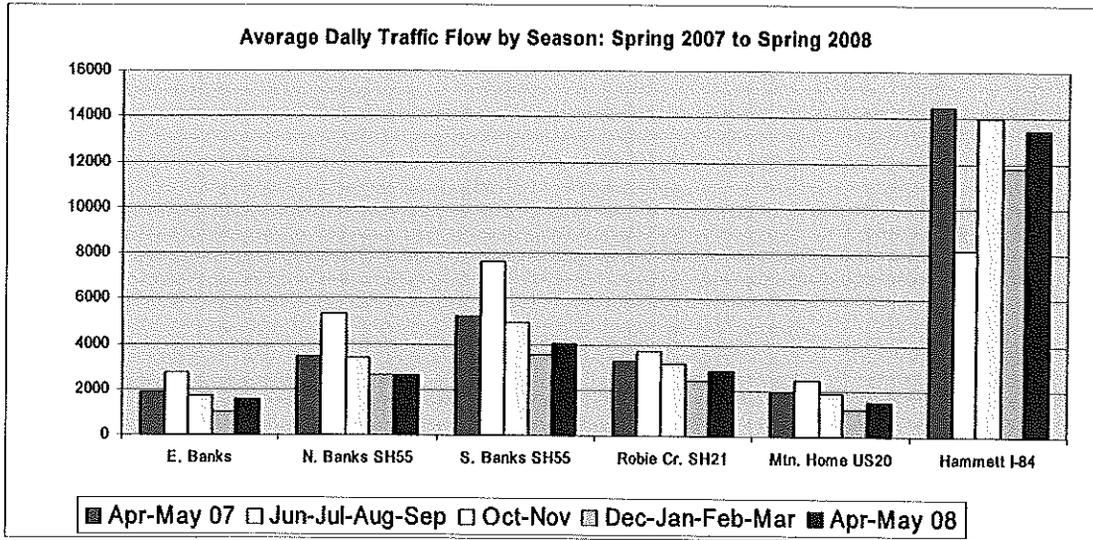


Figure FF. Source: Idaho Transportation Department, automated traffic counters, <http://www3.idaho.gov/cgi-bin/webster.cgi>

The second thing that can be seen in Figure FF is in the difference between the columns for spring 2007 and spring 2008. All counters show a decline in traffic in 2008. Figure GG explores this point.

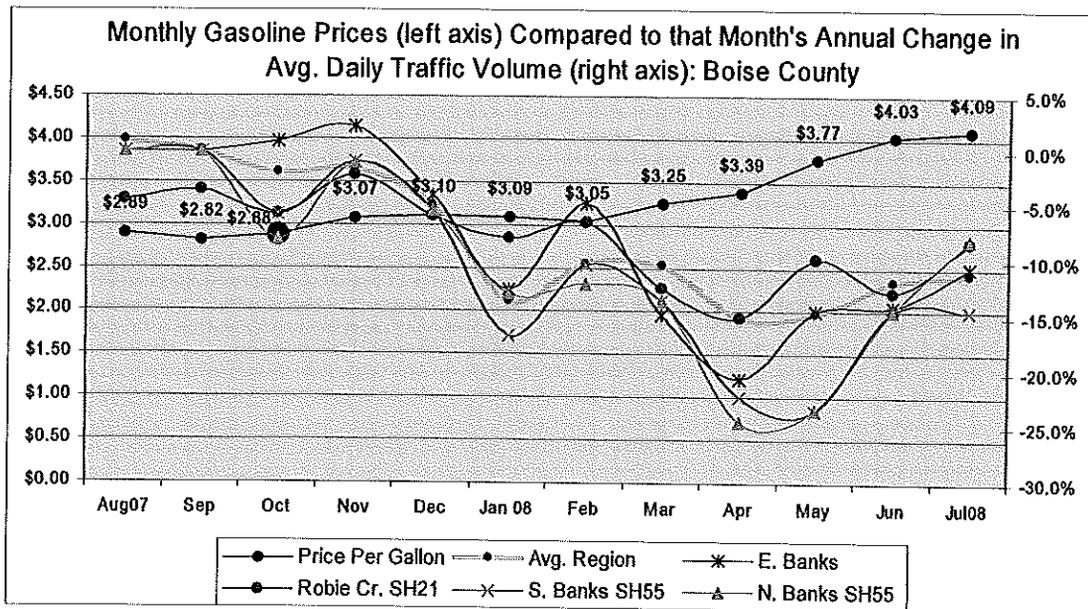


Figure GG. Source: Idaho Transportation Department, automated traffic counters, <http://www3.idaho.gov/cgi-bin/webster.cgi> and Retail Gasoline Historical Prices [http://www.eia.doe.gov/oil_gas/petroleum/data_publications/wrgp/mogas_history.html]. Figure design by Zelus Associates.

Figure GG compares daily traffic flows at the Banks and Robie Creek counters as the price of gas increased in the last year. The left axis shows the price of gas, and the black line tracks the increase in gas price in Idaho over time. The right axis shows average daily traffic flows for the month, expressed as a percentage change from the same month a year earlier. In other words, if the traffic were exactly the same as a year ago, the line would be straight at 0%. Instead, we see the traffic at Banks dip below last year's traffic as the price of gas grew over \$3 per gallon. By February 2008, traffic had dropped over 20%, before settling by summer in the -10% range. In contrast, Robie Creek dipped less than average, likely due to the inclusion of a sizable commuting stream. The blue line shows an average of over a dozen traffic counters in southwest Idaho.

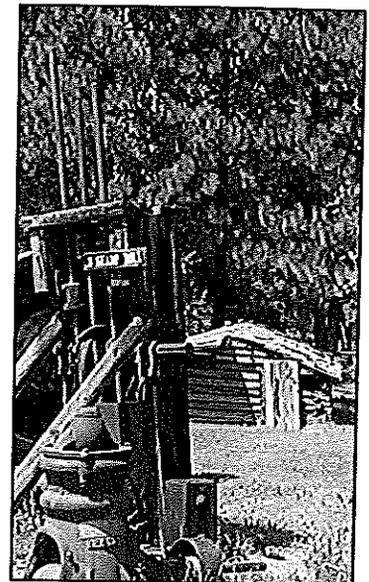
The graph provokes several questions. What kind of traffic declined the most? Was it commuters learning to car pool? Did recreational traffic decline, and was it second home owners or campers? Did business traffic remain constant? What will happen to traffic as gas prices settle in the \$2-3 per gallon range? Did behaviors change permanently, or will people return to their previous habits? What does this mean for future visitor traffic into and through Boise County?

The last measure of seasonality is the amount of housing stock that is kept for seasonal, recreational, or occasional use. In Boise County, the 2000 Census data showed **1,442 housing units, or 33.2% of the county housing stock, used for seasonal, recreational, or occasional purposes.** There are much fewer recreational homes in Horseshoe Bend. The bottom line is that part-year residents are very important to Boise County.

Key Point #7: Part-year residents are important to Boise County.

Effects on Households

So far, the analysis has looked at big patterns within the county economy. Let's begin to focus on individual families. Unemployment rates are a good place to begin. Figure HH shows how Boise County unemployment was generally higher than Idaho's or the nation's in the past when timber was king. The timber industry has notoriously seasonal employment, especially in the woods. In this decade, Boise County's employment has more closely tracked the Idaho average, and has remained below national unemployment rates. Boise County has done well so far in the current recession. In June 2009, Boise County's unemployment rate was 6.5%, compared to 8.4% for Idaho and 9.5% for the United States, according to Idaho Department of Labor data.



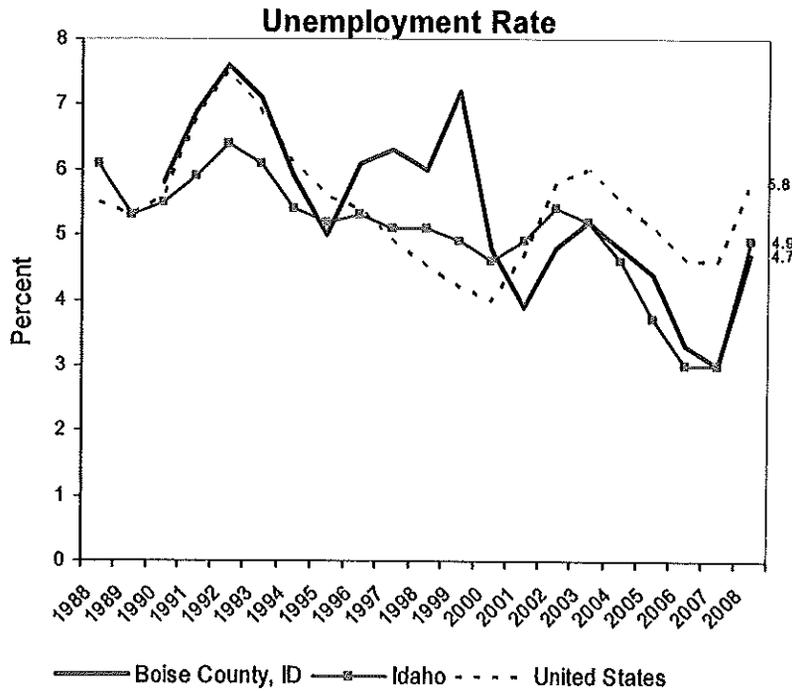


Figure HH. Source: Economic Profile system, Headwaters Economics, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

Boise County's seasonal pattern of unemployment is shown in Figure II. The seasonal swing is a strong 3-5% where an agricultural dependent county might have a swing of only 1-3%. In addition, the seasonal low unemployment is in the summer, where most agricultural counties have a seasonal low at harvest time in October. Note the strongly rising unemployment in late 2008 heralded the arrival of the current recession.

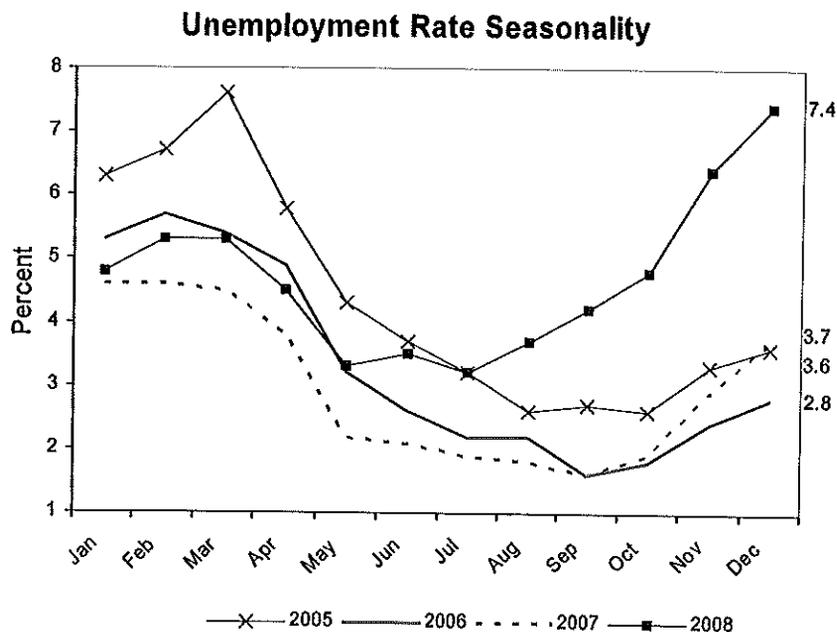


Figure II. Source: Headwaters Economics, Economic Profile System, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

Figure JJ is another more complicated format that uses different measures on the left and right vertical axes. On the left side, employment in Boise County for 2006 is shown in red columns for different sectors of the economy. On the right axis, annual wages are shown for that sector with the county wage in blue and the state average wage in green. The graph shows that the two dominant employment sectors are leisure and hospitality and local government, but neither pays a very high wage. Wages for trade are lower in Boise County than the state average. Jobs in federal government and construction pay well in Boise County. Boise County lacks jobs in some of the higher wage sectors like manufacturing, financial services, or information technology.

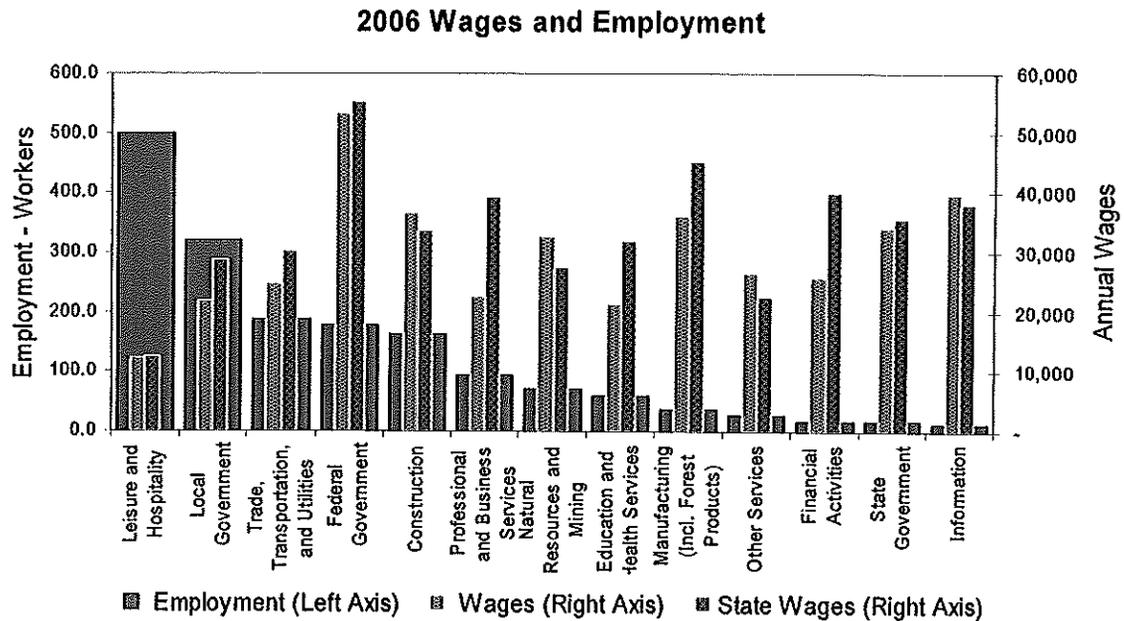


Figure JJ. Source: Headwaters Economics, Economic Profile System, <http://www.headwaterseconomics.org/eps>, run June 23, 2009 for Boise County

Figures KK and LL demonstrate that Boise County residents earn less and have lower incomes than the average Idahoan or American. Per capita income is defined as county personal income divided by population. Here it is corrected for inflation over time in 2007 dollars. Boise County struggles to keep up with the Idaho average and remains well behind the U.S. average in per capita income. In 2006, per capita income in Boise County (\$28,064) was lower than the State (\$30,772) and the nation (\$37,760) and was 74.3% of US average. Boise County was ranked 15th of 44 counties in Idaho. This point is made in a different way in Figure KK, which tracks Boise County per capita income as the blue line, with the Idaho average as red columns, and both measured as percentages of the U.S. average per capita income.

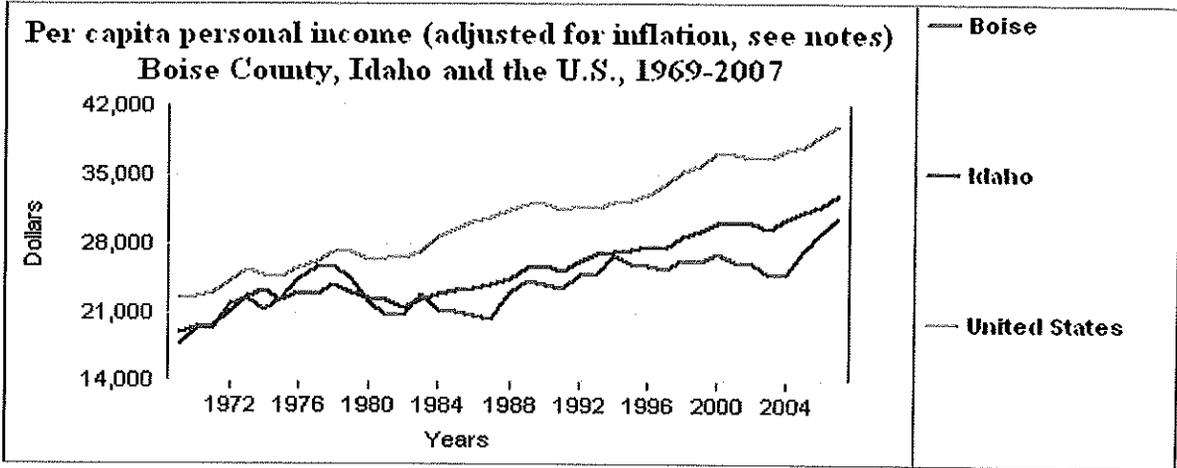


Figure KK. Source: Northwest Area Foundation Indicators website, www.indicators.nwaf.org, 1969-2007; Bureau of Economic Analysis, Regional Economic Data, Local Area Personal Income, Table CA1-3, (<http://www.bea.gov/bea/regional/reis>)

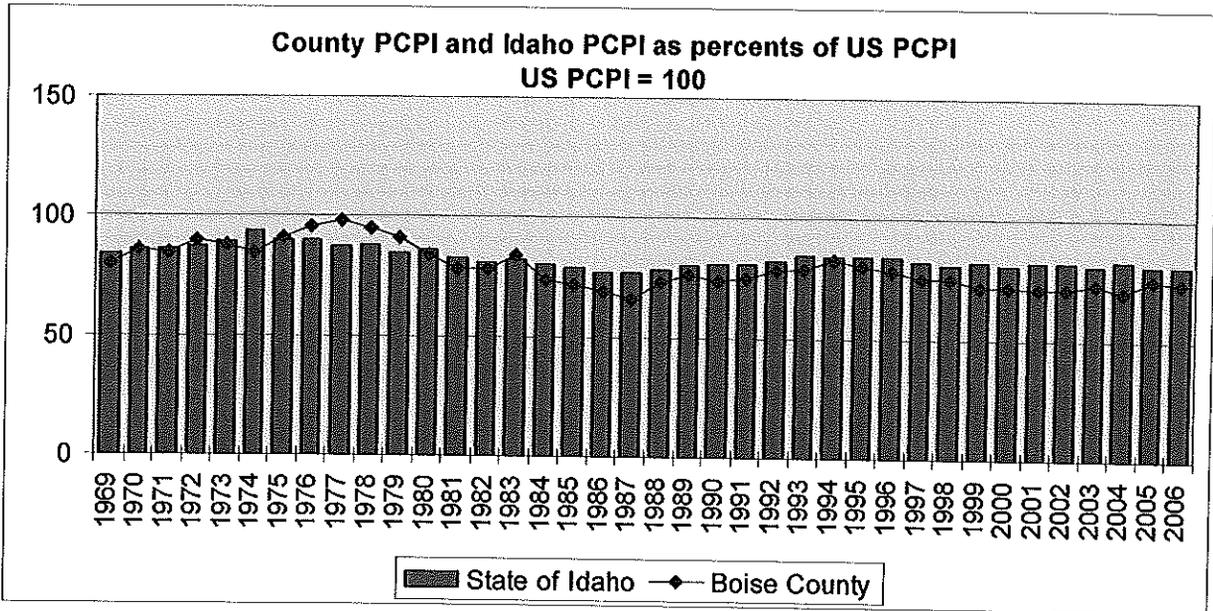


Figure LL. Per Capita Personal Income (PCPI)
Sources: US Bureau of Economic Analysis, Regional Economic Information System 1969-2006, CD-ROM product RCN-0853, May 2008. Figure design by Zelus Associates.

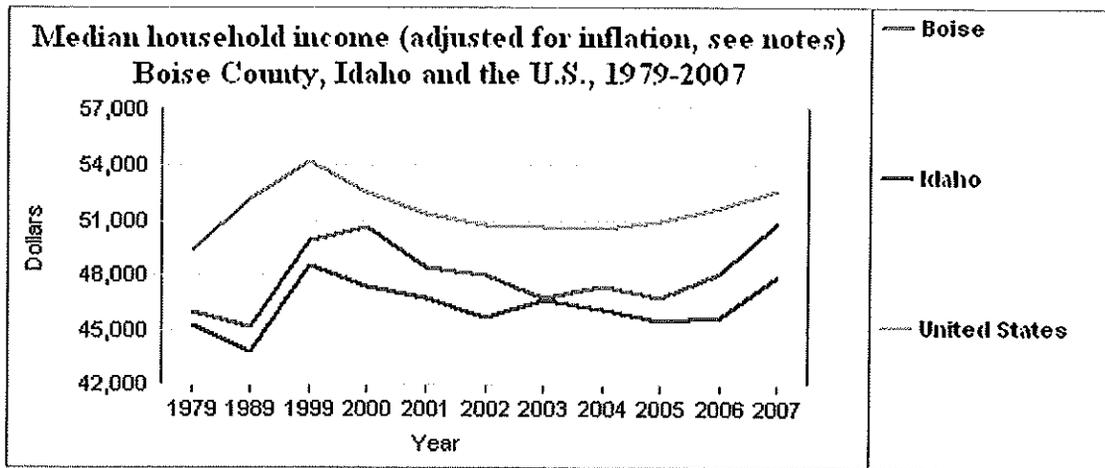


Figure MM

Note: Inflation-corrected to 2007 dollars using CPI-U Consumer Price Index.

Source: Northwest Area Foundation Indicators website, www.indicators.nwaf.org, run June 24, 2009 for Boise County

Median household income may be a better measure of household well-being. Median household income is the level of income at which half the population has lower incomes and half has higher incomes. Figure MM still shows a rather different pattern of Boise County household incomes exceeding the Idaho median over the last five years. In Boise County median household income was \$50,872 in 2007, compared to \$47,907 for the State of Idaho. Boise County ranked 8th in the state by median household income.

Poverty in Boise County

How do these income measures play out in terms of poverty? Boise County does not have problem with poverty relative to the Idaho average, as shown in Figure NN. In fact, it was below the state average in 1979, 1989, and 2007. Boise County's poverty rate was 12.0 percent in 2007, compared to 12.1 percent in Idaho. Boise County ranks 32nd among Idaho counties in poverty rate.

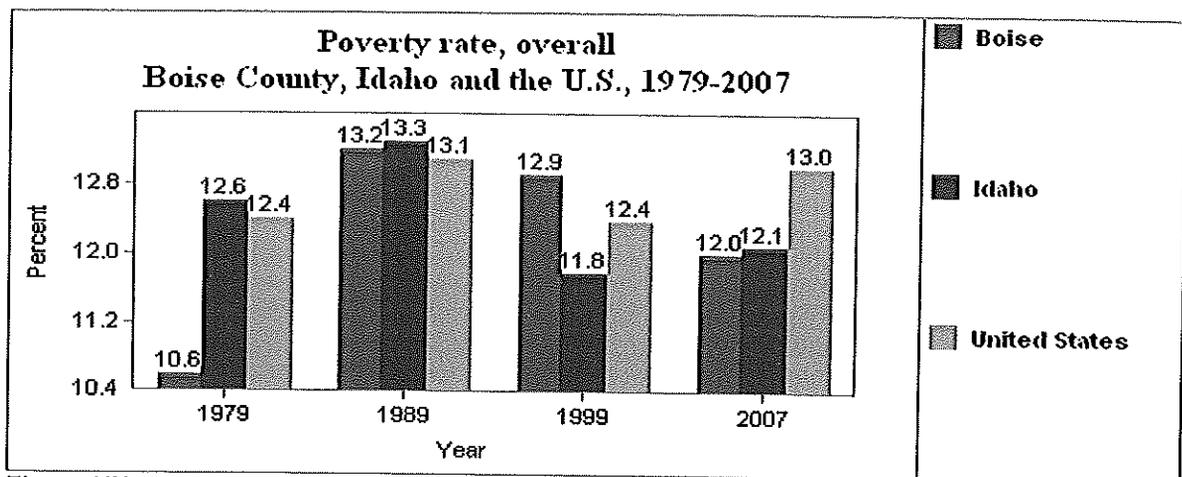


Figure NN

Source: Northwest Area Foundation Indicators website, www.indicators.nwaf.org, run June 24, 2009 for Boise County



Poverty is a problem worth mentioning for four different, and sometimes overlapping, groups in Boise County. Figure OO shows how Boise compares to other counties in both overall poverty and for children under the age of 18 years old. The poverty rate for children under 18 in Boise County was 17.9% in 2005. In 2000, poverty for children was 33% for Crouch, 30% for Idaho City, and 21% for Horseshoe Bend..

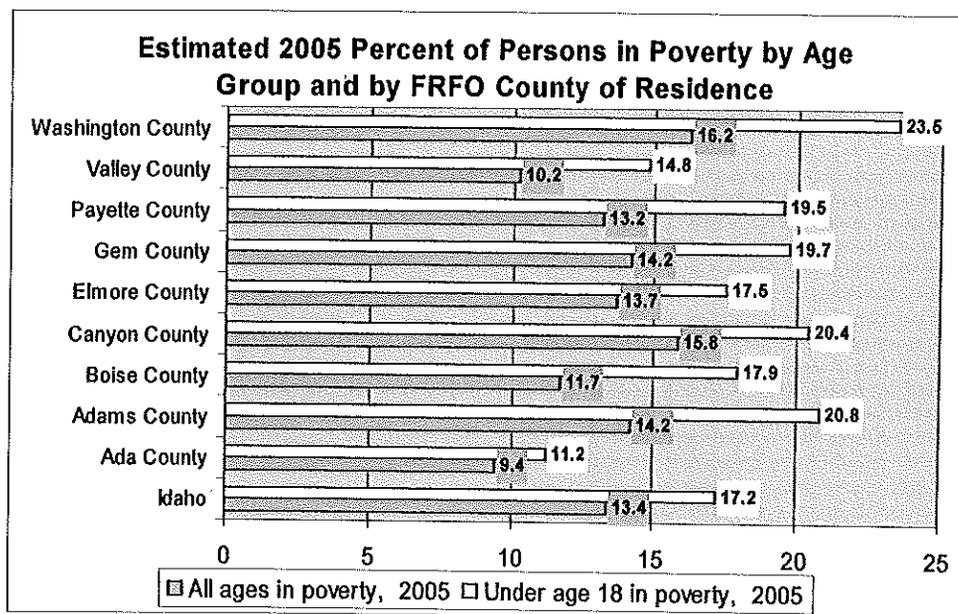


Figure OO. Sources: U.S. Census Bureau, Data Integration Division, Small Area Estimates Branch, Small Area Income, and Poverty Estimates [<http://www.census.gov/hhes/www/saipe>]. Figure design by Zelus Associates.

In Figure PP, poverty levels are examined in different types of households. Over one-third, 38%, of households headed by a single woman is living below the poverty line in Boise County. The last group experiencing higher levels of poverty are the Hispanic population with a 38% poverty rate in Boise County, though this percentage is based on a very small Hispanic population.

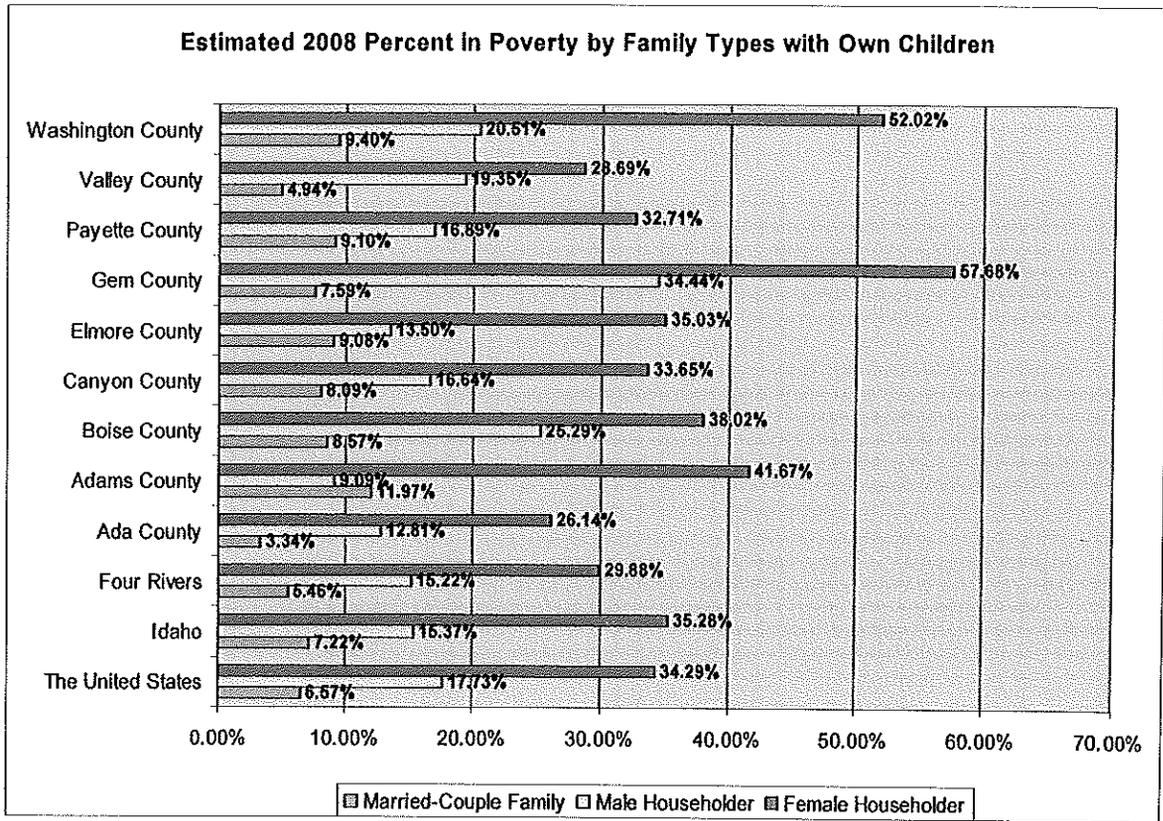
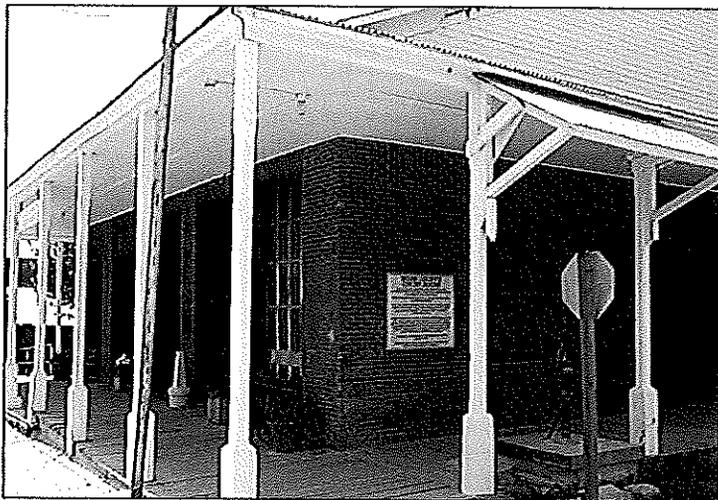


Figure PP. Sources: Claritas Update Demographics™, April 2008, The Nielsen Company [http://www.claritas.com/target-marketing/market-research-services/marketing-data/demographic-data/update-demographics/update-demographics-resources.jsp]. Figure design by Zelus Associates.



rates.

There is one last measure to examine poverty within a community. Table 2 shows the percent eligible for reduced-price school lunch in school districts within Boise County. Scores in the forties are not unusual in poor rural communities in Idaho. Horseshoe Bend has a large proportion of children eligible for reduced school lunch at 48%, but Garden Valley and the Basin School district have much lower

Table 2: Percent eligible for free or reduced-price school lunch

	1999 -	2000 -	2001 -	2002 -	2003 -	2004 -	2005 -	2006 -
	2000	2001	2002	2003	2004	2005	2006	2007
Basin School District 72	31.3	32.0	35.5	32.0	37.2	36.2	37.8	37.3
Garden Valley School District 71	29.3	35.6	24.4	26.3	32.8	40.4	24.0	32.9
Horseshoe Bend School District 73	40.8	46.4	49.4	49.8	51.3	51.3	45.3	48.0

Source: Northwest Area Foundation Indicators, www.indicators.nwaf.org, run June 24, 2009 for Boise County

Housing

Housing stock is another important dimension of socio-economic vitality. Housing is a key ingredient for a productive workforce, often the major piece of household assets, and represents an important part of local assessed valuation for property taxes. Housing in Boise County is very affordable, with an Affordability Index of 121, meaning that only \$35,604 in income was required to buy the median house in 2000.

Figure QQ shows the rapid growth in the number of housing units in Boise County. A large number of homes (1,455) were built in the boom decade of the 1990s, across the county. Residential construction has continued, but at a slower pace, this decade, with 712 units added from 2000-2007.

Only 50.2% of the 4,349 housing units in 2000 were owner-occupied, which is below the 64.4% average for Idaho. Countywide, 33.2% of the housing stock is for seasonal, recreational, or occasional use. Rents are reasonable in the county, with a median gross rent of \$495 in 2000.

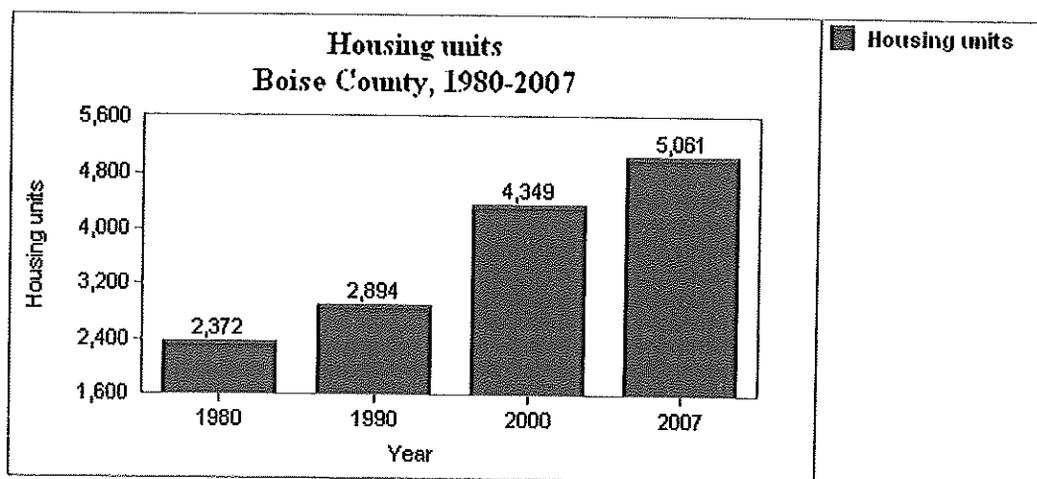


Figure QQ. Source: Northwest Area Foundation Indicators website, www.indicators.nwaf.org, run June 24, 2009 for Boise County

Figure RR shows the median owner-occupied home value in 2008, based on Census data. Boise County's median home value was a very strong \$191,863. This is only slightly behind Ada and Valley counties.

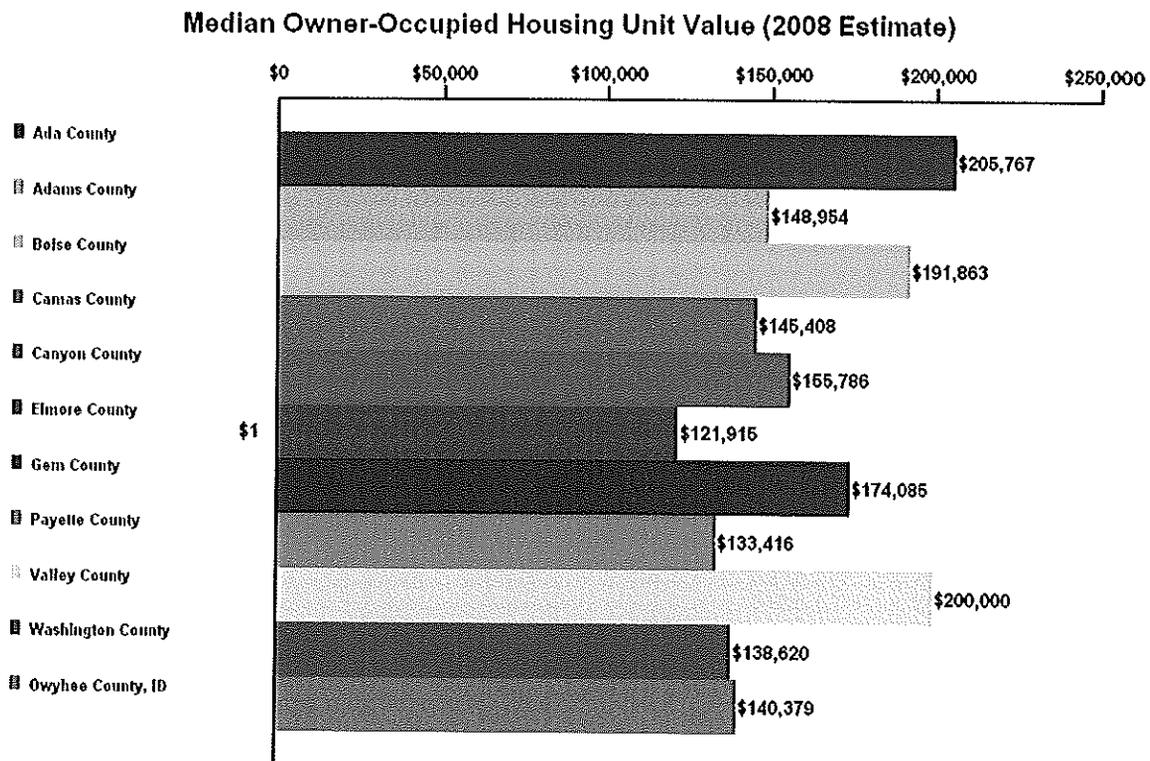
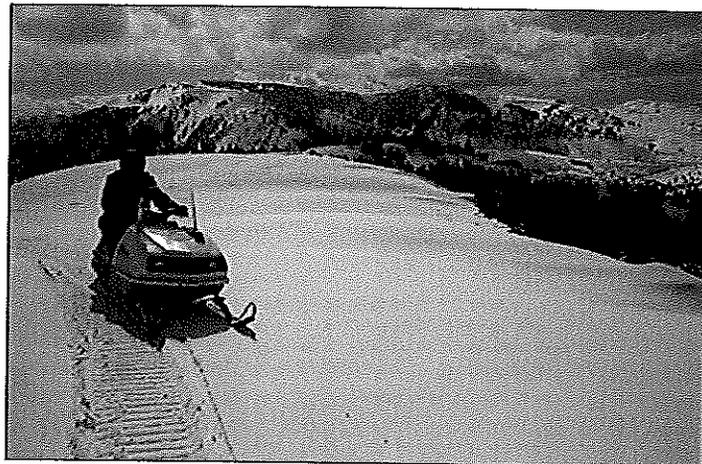


Figure RR. Sources: Claritas Update Demographics™, April 2008, The Nielsen Company [<http://www.claritas.com/target-marketing/market-research-services/marketing-data/demographic-data/update-demographics/update-demographics-resources.jsp>].



Educational Attainment

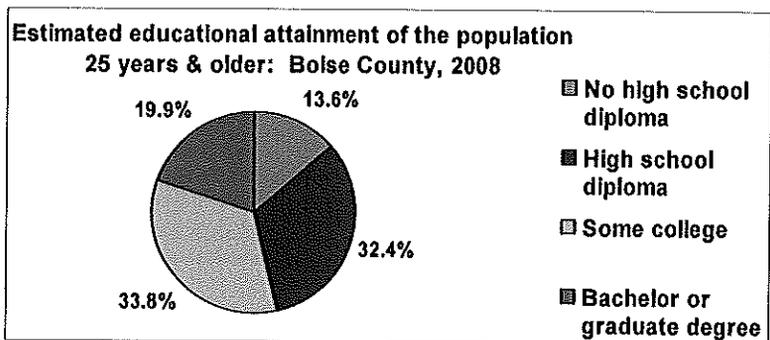


Figure SS. Sources: Claritas Update Demographics™, April 2008, The Nielsen Company [<http://www.claritas.com/target-marketing/market-research-services/marketing-data/demographic-data/update-demographics/update-demographics-resources.jsp>].

Figure SS shows education attainment levels in 2008. There has been a reduction in the proportion of people with no high school diploma from 28.3% in 1980 to 13.6% in 2008. Horseshoe Bend is the exception, where a full 26% had less than a high school education in 2000. One-fifth of adults had a bachelor's college degree or higher in Boise County in 2008, which is slightly below the state average of 21.7%.

Access to Health Care

Access to health care is not only a critical social service, but it can also be a key criteria for retirees or businesses making location decisions. Financial access to health care is a huge nationwide problem. Figure TT below shows that 23.6% of people under the age of 65 lack health insurance in Boise County. (Seniors 65 and older automatically qualify for Medicare.)

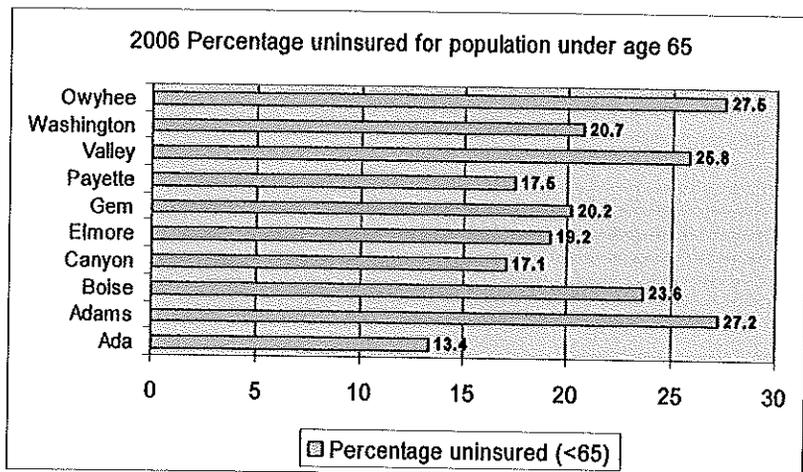


Figure TT. Sources: U.S. Census Bureau, Data Integration Division, Small Area Estimates Branch, Small Area Health Insurance Estimates [<http://www.census.gov/hhes/www/sahie>]. Figure design by Zelus Associates.

Crime Rates

Finally, low crime rates are an asset for Boise County. In 2007, there were 206 crimes per 10,000 people in Boise County, compared to 249 per 10,000 for the State of Idaho (Figure UU below). Except for a dip in 2003, Boise County's crime rate has been in this range for fifteen years.

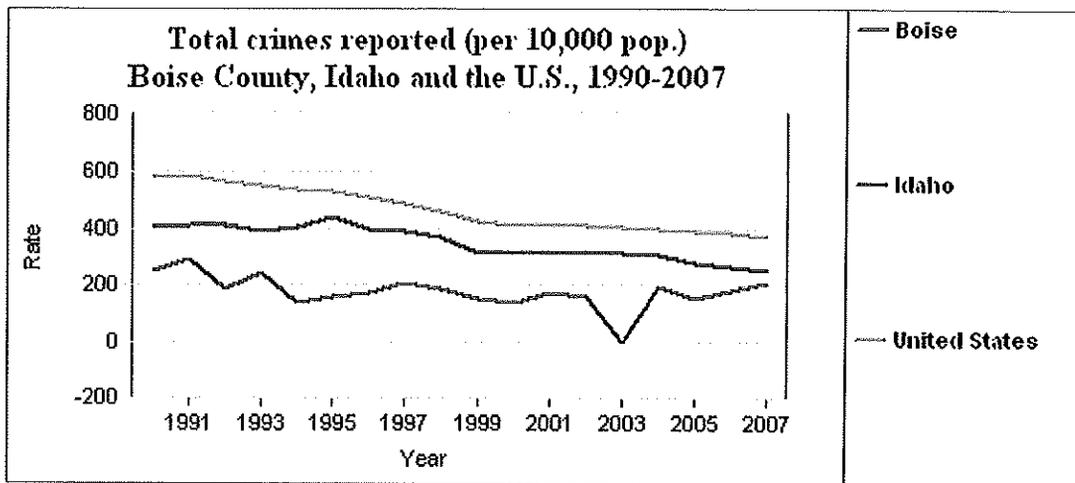


Figure UU. Source: Northwest Area Foundation Indicators website, www.indicators.nwaf.org, run June 23, 2009 for Boise County.

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