# **Demographics**

The Census Bureau's current census estimates indicate that Big Horn County's population increased from 11,668 in 2010 to 11,994 in 2013, or by 2.8 percent. This compares to a statewide population growth of 3.4 percent over the period. The number of people from 25 to 44 years of age increased by 4.4 percent, and the number of people from 55 to 64 years of age increased by 0.4 percent. The white population increased by 1.0 percent, while the black population increased by 348.7 percent. The Hispanic population increased from 984 to 1,060 people between 2010 and 2013 or by 7.7 percent. These data are presented in Table II.2.1, below.

	Tab ofile of Popula Wyoming vs 0 Census and 201:	. Big Horn (	County			
	Big I	lorn Coun	ty	V	Vyoming	
Subject	2010 Census	Jul-13	% Change	2010 Census	Jul-13	% Change
Population	11,668	11,994	2.8%	563,626	582,658	3.4%
		Age				
Under 14 years	2,462	2,454	3%	113,371	115,337	1.7%
15 to 24 years	1,368	1,533	12.1%	78,460	80,908	3.1%
25 to 44 years	2,418	2,524	4.4%	144,615	151,055	4.5%
45 to 54 years	1,630	1,545	-5.2%	83,577	76,258	-8.8%
55 to 64 years	1,682	1,688	.4%	73,513	80,411	9.4%
65 and Over	2,108	2,250	6.7%	70,090	78,689	12.3%
		Race				
White	11,330	11,448	1.0%	529,110	539,936	2.0%
Black	39	175	348.7%	5,135	10,186	98.4%
American Indian and Alaskan Native	135	152	12.6%	14,457	15,258	5.5%
Asian	39	57	46.2%	4,649	5,506	18.4%
Native Hawaiian or Pacific Islander	2	3	50.0%	521	630	20.9%
Two or more races	123	159	29.3%	9,754	11,142	14.2%
	Ethnicity	(of any ra	ce)			
Hispanic or Latino	984	1,060	7.7%	50,231	56,363	12.2%

Table II.2.2, on the following page, presents the population of Big HornCounty by age and gender from the 2010 Census and 2013 current census estimates. The 2010 Census count showed a total of 5,882 males, who accounted for 50.4percent of the population, and the remaining 49.6 percent, or 5,786 persons, were female. In 2013, the number of males rose to 6,057 persons, and accounted for 50.5 percent of the population, with the remaining 49.5 percent, or 5,937 persons being female.

Table II.2.2  Population by Age and Gender  Big Horn County  2010 Census and 2013 Current Census Estimates							
Age	:	2010 Census	s	2013 Curr	ent Census	Estimates	% Change
Age	Male	Female	Total	Male	Female	Total	10-12
Under 14 years	1,220	1,242	2,462	1,210	1,244	2,454	3%
15 to 24 years	747	621	1,368	815	718	1,533	12.1%
25 to 44 years	1,202	1,216	2,418	1,293	1,231	2,524	4.4%
45 to 54 years	847	783	1,630	793	752	1,545	-5.2%
55 to 64 years	837	845	1,682	839	849	1,688	.4%
65 and Over	1,029	1,079	2,108	1,107	1,143	2,250	6.7%
Total	5,882	5,786	11,668	6,057	5,937	11,994	2.8%
% of Total	50.4%	49.6%		50.5%	49.5%		

At the time of the 2010 Census, there were 183 persons living in "group quarters." This type of household is defined as places where individuals live or stay in a group living arrangement owned or managed by an organization that provides housing or services for residents, such as medical care. Group quarters also include places like college residence halls, military barracks, or correctional facilities. Between 2000 and 2010, the number of persons living in group quarters decreased by 25.9 percent, as shown in Table II.2.3, below.

Table II.2.3 Group Quarters Population Big Horn County 2000 SF1 and 2010 Census Data							
Group Quarters 2000 Census 2010 Census % Ch							
Institutionalized							
Correctional Institutions <sup>66</sup>		45					
Juvenile Facilities		7					
Nursing Homes	218	129	-40.8%				
Other Institutions	•						
Total	218	181	-17.0%				
١	loninstitutionalize	ed					
College Dormitories							
Military Quarters							
Other Noninstitutions	29	2	-93.1%				
Total	29	2	-93.1%				
Group Quarters Population	247	183	-25.9%				

In the 1980, 1990, and 2000 Decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 Decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year

<sup>&</sup>lt;sup>66</sup> In the 2010 Census, "juvenile facilities" and "correctional facilities" were reported separately.

averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Table II.2.4, below, shows data on household type by tenure in the 2012 5-year ACS data. Household type is broken down by family households and non-family households. In 2012, there were an estimated 3,197 family households, of which 2,770 housed married couple families and 427 housed "other families." "Other family" is defined as either a male householder with no wife present, of whom there were 161 families, or a female householder with no husband present, of which there were 266 families. There were also an estimated 1,390 "non-family households," which refers to households of unrelated people or one person living alone. When compared to the state, the percentage of family households in Big Horn County was 69.7 percent, which compared to the statewide rate of 65.9 percent. Of the family households in Big Horn County, 86.6 percent were married households, which compared to 80.5 percent in the State of Wyoming.

Table II.2.4  Household Type by Tenure  Big Horn County  2008-2012 5-Year ACS Data							
	Big Horn	County	State of	Wyoming			
Family Type	Big Horn County	% of Total	State of Wyoming	% of Total			
Family households	3,197	69.7%	145,992	65.9%			
Married-couple family	2,770	86.6%	117,493	80.5%			
Owner-occupied housing units	2,352	84.9%	98,110	83.5%			
Renter-occupied housing units	418	15.1%	19,383	16.5%			
Other family	427	13.4%	28,499	19.5%			
Male householder, no wife present	161	5.0%	9,246	32.4%			
Owner-occupied housing units	95	59.0%	5,485	59.3%			
Renter-occupied housing units	66	41.0%	3,761	40.7%			
Female householder, no husband present	266	8.3%	19,253	67.6%			
Owner-occupied housing units	187	70.3%	10,177	52.9%			
Renter-occupied housing units	79	29.7%	9,076	47.1%			
Nonfamily households	1,390	30.3%	75,487	34.1%			
Owner-occupied housing units	780	56.1%	41,887	55.5%			
Renter-occupied housing units	610	43.9%	33,600	44.5%			
Total	4,587	100.0%	221,479	100.0%			

Table II.2.5, on the following page, displays the 2012 5-year ACS census data for household type by household size. In 2012, there were 1,588 two-person family households, 561 three-person family households and 507 four-person family households. One-person non-family households made up 88.6 percent of all non-family households or an estimated 1,232 households. Big Horn County's two persons households made up 37.1 percent of total housing units and four person households made up and additional 11.1 percent, which compares to 37.8 and 12.1 percent, respectively, for the State of Wyoming.

Table II.2.5 Household Type by Household Size Big Horn County 2008-2012 5-Year ACS Data						
Household Size	Family Households	Non-Family Households	Total	% of Total		
	Big H	orn County				
One Person		1,232	1,232	26.9%		
Two Person	1,588	113	1,701	37.1%		
Three Person	561	37	598	13.0%		
Four Person	507	0	507	11.1%		
Five Person	339	0	339	7.4%		
Six Person	99	8	107	2.3%		
Seven Person	103	0	103	2.2%		
Total	3,197	1,390	4,587	100.0%		
	State	of Wyoming				
One Person	<u>.</u>	61,207	61,207	27.6%		
Two Person	71,901	11,872	83,773	37.8%		
Three Person	29,567	1,663	31,230	14.1%		
Four Person	26,129	580	26,709	12.1%		
Five Person	11,395	74	11,469	5.2%		
Six Person	4,420	91	4,511	2.0%		
Seven Person	2,580	0	2,580	1.2%		
Total	145,992	75,487	221,479	100.0%		

The 2012 5-Year ACS census estimates also provided information on tenure by household size. According to the 2012 ACS estimates, of the 1,701 two-person households, 1,450 were owner-occupied and 251 were renter-occupied. Of the 507 four-person households, 402 were owner-occupied and 105 were renter-occupied. Further household size data by tenure are presented in Table II.2.6, below.

Table II.2.6 Tenure by Household Size Big Horn County 2008-2012 5-Year ACS Data					
Household Size	Own	Rent	Total	% of Total	
	Big Horr	County			
One Person	717	515	1,232	26.9%	
Two Person	1,450	251	1,701	37.1%	
Three Person	457	141	598	13.0%	
Four Person	402	105	507	11.1%	
Five Person	231	108	339	7.4%	
Six Person	78	29	107	2.3%	
Seven Person or more	79	24	103	2.2%	
Total	3,414	1,173	4,587	100.0%	
	State of \	Nyoming			
One Person	35,444	25,763	61,207	27.6%	
Two Person	65,905	17,868	83,773	37.8%	
Three Person	21,929	9,301	31,230	14.1%	
Four Person	19,413	7,296	26,709	12.1%	
Five Person	7,927	3,542	11,469	5.2%	
Six Person	3,406	1,105	4,511	2.0%	
Seven Person or more	1,635	945	2,580	1.2%	
Total	155,659	65,820	221,479	100.0%	

As seen in Table II.2.7, on the following page, Big Horn County had a total of 5,364 housing units of which 4,587 or 85.5 percent were occupied. Of these occupied units, 74.4 percent, or 3,414 units were owner occupied, which compares to a statewide rate of 70.3. A total of 777 units or 14.5 percent of all units were vacant. This compared to a statewide vacancy rate of 15.3 percent.

Table II.2.7  Housing Units by Tenure  Big Horn County  2008-2012 5-Year ACS Data					
Big Horn County State of Wyon					
renure	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,587	85.5%	221,479	84.7	
Owner-Occupied	3,414	74.4%	155,659	70.3	
Renter-Occupied	1,173	25.6%	65,820	29.7	
Vacant Housing Units 777 14.5% 39,951 15.3					
Total Housing Units	5,364	100.0%	261,430	100.0	

Table II.2.8, below, shows that of the 777 housing units in Big Horn County as reported in the 2012 ACS data, 62 or 8.0 percent were for rent and 86 or 11.1 percent were for sale. An estimated 215 units were for seasonal, recreational, or occasional use, and 330 or 42.5 percent of all vacant units were listed as "other vacant." This compares to a statewide percentage of 25.8 percent for "other vacant" units.

Table II.2.8  Disposition of Vacant Housing Units  Big Horn County  2008-2012 5-Year ACS Data							
Diamonitian	Big Ho	rn County	State o	f Wyoming			
Disposition	Units	% of Total	Units	% of Total			
For rent	62	8.0%	5,825	14.6%			
Rented, but not occupied	60	7.7%	1,811	4.5%			
For sale only	86	11.1%	2,711	6.8%			
Sold, but not occupied	24	3.1%	799	2.0%			
For seasonal, recreational, or occasional use	215	27.7%	18,027	45.1%			
For migrant workers	0	.0%	488	1.2%			
Other vacant	330	42.5%	10,290	25.8%			
Total	777	100.0%	39,951	100.0%			

Table II.2.9, at right, presents different income statistics for Big Horn County. According to the 2012 ACS data averages, median family income for Big Horn County was \$61,682 compared to the statewide average of \$70,013. Per capita income for Big Horn County, which is calculated by dividing total income by population, was \$25,506, which compared to \$28,858 for the State of Wyoming.

Table II.2.9  Median and Per Capita Income  Big Horn County  2008-2012 5-Year ACS Data				
Income Type	Big Horn County	Wyoming		
Median Family Income	61,682	70,013		
Median Household Income	51,002	56,573		
Per Capita Income	25,506	28,858		

Table II.2.10, on the following page, shows households by income for Big Horn County and the State of Wyoming. In Big Horn County, there were a total of 429 households or 9.4 percent with incomes under \$15,000 compared to 9.9 percent of households in Wyoming. There were another 731 households that had incomes between \$35,000 and \$49,999, which accounted for 15.9 percent of households and compared to 14.2 percent for the State of Wyoming. Households with incomes of \$100,000 or more accounted for 14.4 percent of total households and numbered 661 in Big Horn County.

Table II.2.10 Households by Income Big Horn County 2008-2012 5-Year ACS Data						
lu a a un a	Big Ho	orn County	State of	Wyoming		
Income	Total	% of Total	Total	% of Total		
Under 15,000	429	9.4%	21,996	9.9%		
15,000 - 19,999	237	5.2%	10,608	4.8%		
20,000 - 24,999	269	5.9%	10,519	4.7%		
25,000 - 34,999	577	12.6%	22,992	10.4%		
35,000 - 49,999	731	15.9%	31,395	14.2%		
50,000 - 74,999	900	19.6%	44,135	19.9%		
75,000 - 99,999	783	17.1%	31,949	14.4%		
100,000 and above	661	14.4%	47,885	21.6%		
Total	4,587	100.0%	221,479	100.0%		

Poverty statistics were also reported in the 2012 5-year ACS estimates, and these data are displayed in Table II.2.11, below. In total, the poverty rate in Big Horn County was 10.0 percent, which compared to a statewide poverty rate of 11.0 percent in Wyoming. The male population in Big Horn County had a poverty rate of 8.3 percent and the female population had a poverty rate of 11.7 percent. There were 46 males and 45 females in poverty under the age of 5. Overall, 8.0 percent of persons in poverty in Big Horn County were under the age of five, which compared to 13.0 percent statewide. The elderly population, comprised of individuals 65 years of older, had 103 individuals with incomes below the poverty level which represented 9.0 percent of the total population in poverty. In the State of Wyoming there were 4,264 individuals with incomes below the poverty level which represented 7.0 percent of the total Wyoming population in poverty.

Table II.2.11 Poverty by Age Big Horn County 2008-2012 5-Year ACS Data						
Age	Male	Female	Total	% of Total		
	Big	Horn Count	у			
5 and Below	46	45	91	8.0%		
6 to 18	116	185	301	26.3%		
18 to 64	288	361	649	56.7%		
65 and Older	29	74	103	9.0%		
Total	479	665	1,144	100.0%		
Poverty Rate	8.3%	11.7%	10.0%	•		
	State	of Wyomin	ıg			
5 and Below	3,990	3,909	7,899	13.0%		
6 to 18	6,156	5,415	11,571	19.1%		
18 to 64	15,273	21,629	36,902	60.9%		
65 and Older	1,453	2,811	4,264	7.0%		
Total	26,872	33,764	60,636	100.0%		
Poverty Rate	10%	12%	11.0%			

Table II.2.12, on the following page, presents the breakdown of households by unit type and tenure. Between 2008 and 2012, Big Horn County saw an average of 2,975 owner-occupied single-family units compared to 751 single-family rental units. In Big Horn County, single-family units comprised 81.2 percent of all households compared with 71.5 percent statewide. Big Horn County had a total of 129 apartment rental units and total apartment units accounted for 3.0

percent of all households. In the State of Wyoming, apartment units accounted for 7.9 percent of total households. There were also an estimated 584 mobile homes in Big Horn County, which comprised 12.7 percent of all occupied housing units and compared to 13.6 statewide.

Table II.2.12 Households by Unit Type Big Horn County 2008-2012 5-Year ACS Data					
Unit Type		Tenure		% of Total	
·	Own	Rent	Total	,,	
	Big Ho	rn County			
Single-Family Unit	2,975	751	3,726	81.2%	
Duplex	2	73	75	1.6%	
Tri- or Four-Plex	7	59	66	1.4%	
Apartments	7	129	136	3.0%	
Mobile Homes	423	161	584	12.7%	
Boat, RV, Van, Etc.	0	0	0	.0%	
Total	3,414	1,173	4,587	100.0%	
	State of	f Wyoming			
Single-Family Unit	130,636	27,673	158,309	71.5%	
Duplex	771	4,940	5,711	2.6%	
Tri- or Four-Plex	529	8,887	9,416	4.3%	
Apartments	776	16,716	17,492	7.9%	
Mobile Homes	22,624	7,565	30,189	13.6%	
Boat, RV, Van, Etc.	323	39	362	.2%	
Total	155,659	65,820	221,479	100.0%	

Table II.2.13, below, shows the number of households by year of construction. As shown, 21.9 percent, or 1,003 units, were built in 1939 or earlier in the county, and another 425 percent were built between 1940 and 1949. The number of households built between 2000 and 2009 was 395, which accounted for 8.6 percent of all households, and an additional 24 households, or 0.5 percent, were built in 2010 or later. These figures compare to 1,270 households, or 0.6 percent, that were built from 2005 or later statewide.

Table II.2.13  Households by Year Built  Big Horn County  2008-2012 5-Year ACS Data						
Year Built	Big Horn	County	State of W	/yoming		
Tear Duill	Households	% of Total	Households	% of Total		
1939 or earlier	1,003	21.9%	24,899	11.2%		
1940 to 1949	425	9.3%	10,352	4.7%		
1950 to 1959	547	11.9%	22,395	10.1%		
1960 to 1969	277	6.0%	19,254	8.7%		
1970 to 1979	958	20.9%	50,875	23.0%		
1980 to 1989	528	11.5%	34,715	15.7%		
1990 to 1999	430	9.4%	26,905	12.1%		
2000 to 2009	395	8.6%	30,814	13.9%		
Built 2010 or Later	24	.5%	1,270	.6%		
Total	4,587	100.0%	221,479	100.0%		

Table II.2.14, below, displays housing units for Big Horn County and the State of Wyoming. The number of rooms in Big Horn County varied between households. Households with one room accounting for only 1.1 percent of total housing units, while households with five and six rooms accounted for 23.0 and 17.2 percent, respectively. The median number of rooms in Big Horn County was 6 rooms, which compared to 6 statewide.

Table II.2.14 Housing Units by Number of Rooms Big Horn County 2008-2012 5-Year ACS Data						
Number of Rooms	Big Horn (	County	State of Wy	oming		
Number of Rooms	Housing Units % of Total		<b>Housing Units</b>	% of Total		
One	57	1.1%	4,323	1.7%		
Two	29	.5%	6,841	2.6%		
Three	275	5.1%	19,299	7.4%		
Four	875	16.3%	44,488	17.0%		
Five	1,235	23.0%	51,437	19.7%		
Six	920	17.2%	40,208	15.4%		
Seven	750	14.0%	32,481	12.4%		
Eight	503	9.4%	25,835	9.9%		
Nine or more	720	13.4%	36,518	14.0%		
Total	5,364	100.0%	261,430	100.0%		
Median Rooms	6	•	6	•		

Table II.2.15, at right, shows the number of households in the county by number of bedrooms and tenure. There were 7 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 29.5 percent of total households in Big Horn County, which compared to 24.6 percent statewide. In Big Horn County, the 1,857 households with three bedrooms accounted for 40.5 percent of all households, and there were only 320 five-bedroom or more households, which accounted for 7.0 percent of all households.

Table II.2.15 Households by Number of Bedrooms Big Horn County 2008-2012 5-Year ACS Data					
Number of	% of Total				
Bedrooms	Own	Rent	Total	70 OI 10tai	
	Big H	lorn Count	у		
None	5	7	12	.3%	
One	60	161	221	4.8%	
Two	780	572	1,352	29.5%	
Three	1,513	344	1,857	40.5%	
Four	762	63	825	18.0%	
Five or more	294	26	320	7.0%	
Total	3,414	1,173	4,587	100.0%	
	State	of Wyomin	ıg		
None	318	1,699	2,017	.9%	
One	4,121	13,132	17,253	7.8%	
Two	28,396	26,012	54,408	24.6%	
Three	71,945	17,775	89,720	40.5%	
Four	36,199	4,889	41,088	18.6%	
Five or more	14,680	2,313	16,993	7.7%	
Total	155,659	65,820	221,479	100.0%	

The age of a structure influences its value. As shown in Table II.2.16, at right, structures built in 1939 or earlier had a median value of \$95,600, while structures built between 1950 and 1959 had a median value of \$117,300 and those built between 1990 to 1999 had a median value of \$174,100. The newest structures tended to have the highest values and those built between 2000 and 2009 and from 2010 or later had median values of \$195,100 and \$240,400, respectively. The total average median value in Big Horn County was \$123,900, which compared to \$184,400 in the State of Wyoming.

Table II.2.16  Median Value by Year Structure Built  Big Horn County  2009 2013 5 Year ASS Data					
Year Built 2008-2012 5-Year ACS Data  Big Horn County State of Wyoming					
1939 or earlier	95,600	153,500			
1940 to 1949	87,500	136,800			
1950 to 1959	117,300	156,600			
1960 to 1969	155,600	173,700			
1970 to 1979	122,200	181,700			
1980 to 1989	141,400	196,100			
1990 to 1999	174,100	228,400			
2000 to 2009	195,100	248,900			
Built 2010 or Later	240,400	221,600			
Total	123,900	184,400			

Household mortgage status is reported in Table II.2.17, below. In Big Horn County, households with a mortgage accounted for 53.4 percent of all households or 1,823 housing units, and the remaining 46.6 percent or 1,591 units had no mortgage. Of those units with a mortgage, 264 had either a second mortgage or home equity loan, three had both a second mortgage and home equity loan, and 1,556 or 85.4 percent had no second mortgage or no home equity loan.

Table II.2.17  Mortgage Status  Big Horn County  2008-2012 5-Year ACS Data						
	Big Hor	n County	State of \	Nyoming		
Mortgage Status	Households	% of Households	Households	% of Households		
Housing units with a mortgage, contract to purchase, or similar debt	1,823	53.4%	94,301	60.6%		
With either a second mortgage or home equity loan, but not both	264	14.5%	15,069	16.0%		
Second mortgage only	150	56.8%	7,440	49.4%		
Home equity loan only	114	43.2%	7,629	50.6%		
Both second mortgage and home equity loan	3	.2%	645	.7%		
No second mortgage and no home equity loan	1,556	85.4%	78,587	83.3%		
Housing units without a mortgage	1,591	46.6%	61,358	39.4%		
Total	3,414	100.0%	155,659	100.00%		

The median rent in Big Horn County was \$400 as compared to \$618 statewide, as seen in Table II.2.18, below.

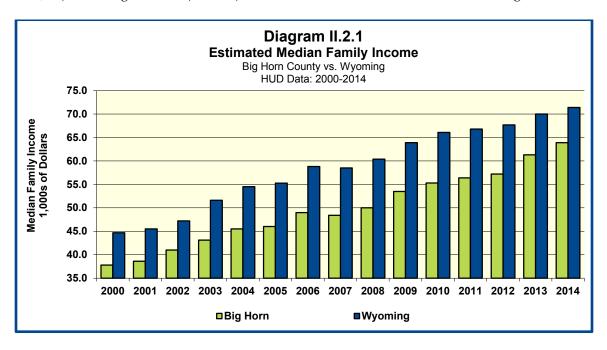
Table II.	2.18			
Median Rent				
Big Horn C 2008-2012 5-Yea				
2006-2012 5-168	ai ACS Dala			
Place	Rent			
Place Big Horn County	<b>Rent</b> \$400			

The Wyoming driver's license data provided by the WYDOT indicated a net increase of 59 persons during 2013. The driver's license total exchanges since 2000 for Big Horn County are presented in Table II.2.19, below, and showed a net increase of 888 persons over the time period.

Table II.2.19 Driver's Licenses Exchanged and Surrendered Big Horn County WYDOT Data, 2000–2013					
Year	In-Migrants	Out-Migrants	Net Change		
2000	289	221	68		
2001	258	211	47		
2002	269	194	75		
2003	239	168	71		
2004	250	252	-2		
2005	260	212	48		
2006	256	185	71		
2007	303	232	71		
2008	305	222	83		
2009	244	174	70		
2010	257	132	125		
2011	239	200	39		
2012	269	206	63		
2013	253	194	59		
Total	3,691	2,803	888		

#### **Economics**

The HUD estimated MFI for Big Horn County was \$63,900 in 2014.<sup>67</sup> This compares to Wyoming's MFI of \$71,400. Diagram II.2.1, below, illustrates the estimated MFI for 2000 through 2014.

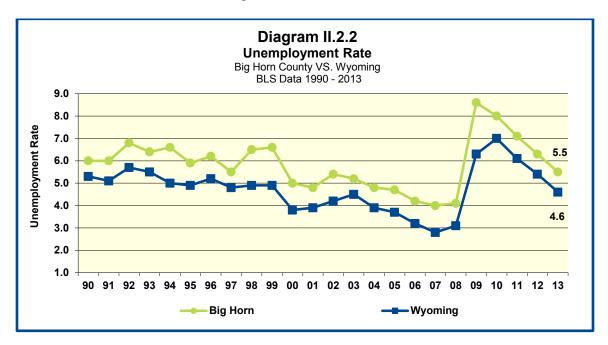


Labor force and employment statistics were derived from Bureau of Labor Statistics (BLS) data. Big Horn County's labor force, defined as the number of persons working or actively seeking work, decreased by 19 persons, from 5,196 in 2012 to 5,177 in 2013. Employment increased by 22 persons; unemployment decreased by 41 persons; and the unemployment rate, or the number of

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<sup>&</sup>lt;sup>67</sup> Starting from the year 2003, HUD MFI estimates were re-benchmarked using 2000 Census income limits, hence the unusual increase in estimates compared to earlier years.

unemployed persons as a percentage of the labor force, decreased from 6.3 percent in 2012 to 5.5 percent in 2013, as shown below in Diagram II.2.2.



The BLS, in conjunction with the State Employment Security Agencies (SESAs), produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent the number of workers who worked during or received pay for the pay period. Members of the armed forces, the self-employed, proprietors, domestic workers, and unpaid family workers are not included in QCEW estimates. As shown in Table II.2.20, below, annual total monthly employment increased by 0.28 percent between 2012 and 2013, from a total of 4,248 to 4,260 workers.

Table II.2.20  Total Monthly Employment  Big Horn County  BLS QCEW Data, 2003–2013(p)											
Year	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013(p)
Jan	3,975	4,248	4,217	4,359	3,887	4,063	3,993	3,843	3,953	4,011	4,053
Feb	3,967	4,215	4,086	4,399	3,925	4,034	3,852	3,826	3,921	4,006	4,088
Mar	4,041	4,241	4,200	4,428	3,977	4,051	3,895	3,983	3,973	4,120	4,114
Apr	4,154	4,324	4,362	4,518	4,154	4,189	3,939	4,084	4,127	4,223	4,177
May	4,267	4,415	4,567	4,699	4,367	4,364	4,068	4,282	4,462	4,325	4,348
Jun	4,448	4,627	4,750	4,956	4,591	4,629	4,181	4,390	4,521	4,524	4,526
Jul	4,126	4,373	4,550	4,776	4,419	4,355	4,038	4,255	4,376	4,251	4,288
Aug	4,182	4,457	4,569	4,802	4,401	4,431	4,233	4,249	4,425	4,282	4,361
Sep	4,227	4,371	4,596	4,901	4,259	4,396	4,319	4,341	4,514	4,439	4,388
Oct	4,382	4,372	4,605	4,748	4,396	4,429	4,264	4,334	4,518	4,260	4,355
Nov	4,288	4,360	4,498	4,648	4,360	4,328	4,203	4,169	4,343	4,260	4,247
Dec	4,235	4,347	4,469	4,603	4,209	4,220	4,008	4,108	4,172	4,272	4,169
Annual	4,191	4,363	4,456	4,653	4,245	4,291	4,083	4,155	4,275	4,248	4,260
% Change	1.48	4.10	2.13	4.42	-8.77	1.08	-4.85	1.76	2.89	-0.63	0.28

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. As shown in Table II.2.21, on

the following page, annual average weekly wages increased by 3.08 percent between 2012 and 2013, from a total of \$715 to \$737.

Table II.2.21 Average Weekly Wages Big Horn County BLS QCEW Data, 2001–2013(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	480	519	510	548	515	
2002	491	528	518	544	520	0.97
2003	517	550	538	569	544	4.62
2004	538	550	538	587	553	1.65
2005	558	585	587	605	584	5.61
2006	611	623	629	682	636	8.90
2007	591	585	580	638	599	-5.82
2008	617	636	623	674	638	6.51
2009	616	629	608	681	634	-0.63
2010	618	670	650	732	668	5.36
2011	647	680	675	738	686	2.69
2012	687	728	679	765	715	4.23
2013(p)	697	752	700	797	737	3.08

Total business establishments reported by the QCEW are displayed in Table II.2.22, below. Annual establishments remained unchanged between 2012 and 2013, remaining at 429 establishments.

Table II.2.22  Number of Establishments  Big Horn County  BLS QCEW Data, 2001–2013(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	378	386	385	381	383	
2002	380	388	383	376	382	-0.26
2003	374	384	382	381	380	-0.52
2004	381	384	387	391	386	1.58
2005	393	397	399	397	397	2.85
2006	404	401	401	389	399	0.50
2007	402	413	416	420	413	3.51
2008	420	422	419	418	420	1.69
2009	415	418	414	416	416	-0.95
2010	416	421	421	419	419	0.72
2011	425	420	431	425	425	1.43
2012	419	424	429	426	425	0.00
2013p	428	426	432	429	429	0.94

The Bureau of Economic Analysis (BEA) measures employment, defined as the total number of full-and part-time jobs by place of work. In 2012, the most recent year for which county data are available, Big Horn County recorded 6,963 jobs. Total real personal income, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, adjusted for place of residence, was \$432,467,000, and real per capita income was \$36,669 in 2012. The average earnings per job in the county was \$39,474 in 2012, compared to \$52,032. These data are presented in full in **Volume II. Technical Appendix.** 

## Housing

According to the Wyoming Cost of Living Index, average apartment rent in Big Horn County decreased from \$425 in fourth quarter 2012 to \$409 in fourth quarter 2013, or by 3.8 percent. Detached single-family home rents increased by 19.1 percent, rents for mobile homes on a lot increased by 13.2 percent, and rents for mobile home lots decreased by 1.2 percent.

Big Horn County rental prices experienced average annualized increases of 2.6 percent for apartments, 3.1 percent for houses, and 4.3 percent for mobile home lots since second guarter 1998 through fourth quarter 2013. These figures compare to state average annualized increases in rental prices of 3.2 percent for apartments, 3.8 percent for houses, 3.5 percent for mobile homes plus a lot, and 3.0 percent for mobile home lots over the same period. Table II.2.23, at right, presents the Big Horn County data for each rental type.

The Census Bureau reports building permit authorizations and "per unit" valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Big Horn County decreased from 13 authorizations in 2012 to 9 in 2013.

The real value of single-family building permits increased from \$224,159 in 2012 to \$247,125 in 2013. The value over the past decade, in real 2013 dollars, fluctuated from a high of \$247,125 in 2012 to a low of \$107,884 in 2005. These figures compare to the state average high of \$289,650 in 2013 and a low of \$187,810 in 2003. Additional details are given in Table II.2.24, on the following page.

# Table II.2.23 Semiannual Average Monthly Rental Prices Big Horn County EAD Data. Fourth Quarter 1986–Fourth Quarter 2013

	EAD Data, Fourth		T Gartif Qua	101 2010
Quarter	Apartments	Mobile	House	Mobile Home
Year		Home Lot		
Q4.86	•	•	•	•
Q2.87	•	•	•	•
Q4.87	•	•	•	•
Q2.88				
Q4.88				
Q2.89				
Q4.89	<u>.</u>			
Q2.90		_		_
Q4.90				
Q2.91	•	•	•	•
Q4.91	•	•	•	•
Q2.92	•	•	•	•
	•	•	•	·
Q4.92	•	•	•	•
Q2.93	•	•	•	•
Q4.93	•	•	•	•
Q2.94		•		
Q4.94	·	•	•	
Q2.95	•			•
Q4.95				
Q2.96				
Q4.96				
Q2.97				·
Q4.97				
Q2.98	272	84	353	
Q4.98	301	117	338	263
Q2.99	310	78	288	256
Q2.99 Q4.99	291	77	363	307
		92	325	
Q2.00	318			254
Q4.00	296	98	342	296
Q2.01	320	97	360	297
Q4.01	344	89	375	290
Q2.02	307	98	331	282
Q4.02	305	99	313	303
Q2.03	310	107	329	326
Q4.03	319	114	329	304
Q2.04	303	116	343	310
Q4.04	321	118	347	319
Q2.05	330	129	365	334
Q4.05	382	132	366	309
Q2.06	382	132	350	330
Q4.06	395	129	396	314
Q2.07	442	136	410	324
Q4.07	474	126	435	327
Q2.08	476	139	418	334
Q4.08	514	146	421	340
Q2.09	469	162	395	385
Q4.09	427	162	446	357
Q2.10	401	162	412	366
Q4.10	401	227	409	392
Q2.11	395	190	463	425
Q4.11	392	181	448	444
Q2.12	426	176	448	451
Q4.12	425	172	486	454
Q2.13	416	175	495	466
Q4.13	409	170	579	514
Q 1. 10	100	170	010	O I T

Year   Single-Family Units   Duplex Units   Single Family Units   Duplex Units   Single Family Units   Single Tax Credit   Singl	
Family Units	/lulti-Family
1981       14       2       16       .       32       80.0         1982       7       .       8       6       21       .       99.2         1983       8       .       .       .       8       .       .       90.1         1984       17       .       .       .       .       .       .       60.3         1985       5       .       .       .       .       .       .       81.8         1986       4       .       .       .       .       .       4       .	Units
1982       7       8       6       21       99.2         1983       8       8       90.1         1984       17       17       60.3         1985       5       5       81.8         1986       4       4       75.2         1987       2       2       99.1         1988       3       3       94.5         1989       4       4       106.6	40.0
1983       8       90.1         1984       17       17       60.3         1985       5       81.8         1986       4       75.2         1987       2       2       99.1         1988       3       94.5         1989       4       4       106.6	
1984       17       .       .       60.3         1985       5       .       .       81.8         1986       4       .	68.9
1985       5       .	
1986       4       .	
1987       2       .	
1988       3       .	
1989 4 4 106.6	
1990 3	
1991 6	
1992 2 2 90.5	
1993 7 7 123.2	
1994 5	
1995 8 8 103.0	
1996 13 2	
1997 7 2 9	
1998 8 8	
1999 11	
2000 12	
2001 7	
2002 11	
2003 6	
2004 17	
2005 8	
2006 20	
2007 23	
2008 21	73.8
2009 16	
2010 14	
2011 12	
2012 13	
2013 9 2 0 0 11 247.1	

The average sales price of existing, detached, single-family homes was provided by the Department of Revenue (DOR). In 2013, the average sales price in Big Horn County was \$121,780. This represented a decrease of 7.8 percent from the previous year. In contrast, Wyoming's average sales price was \$281,345, which was an increase of 5.6 percent from the previous year. A comparison of average sales prices between 2000 and 2013 is displayed in Table II.2.25, on the following page.

Table II.2.25  Average Sales Prices  Big Horn County vs. Wyoming  DOR Data, 2000–2013						
Year	Big Horn County Average Price (\$)	Big Horn County Annual % Change	Wyoming Average Price	Wyoming Annual % Change		
2000	68,816		131,207			
2001	76,263	10.82	128,771	-1.86		
2002	72,670	-4.71	138,295	7.40		
2003	73,526	1.18	148,276	7.22		
2004	76,279	3.74	159,558	7.61		
2005	80,607	5.67	178,183	11.67		
2006	87,384	8.41	219,438	23.15		
2007	107,966	23.55	265,044	20.78		
2008	109,295	1.2	256,045	-3.40		
2009	89,239	-18.3	241,622	-5.63		
2010	124,608	39.63	250,958	3.86		
2011	126,574	1.6	241,301	-3.85		
2012	132,077	4.3	266,406	10.40		
2013	121,780	-7.8	281,345	5.6		

The Wyoming Rental Vacancy Survey (RVS) has been completed biannually since 2000, with the most recent survey conducted in June 2014.<sup>68</sup> During June 2014, a total of 45 surveys were completed in Big Horn County, as shown in Table II.2.26, below. Of the 206 rental units surveyed, 10 were vacant, indicating a vacancy rate of 4.9 percent. This compares to a 6.0 percent vacancy rate one year ago and a June 2014 statewide rate of 4.9 percent.

Table II.2.26  Total Units, Vacant Units, and Vacancy Rate  Big Horn County  RVS Data. June 2001– June 2014					
Year	Sample	Total Units	Vacant Units	Vacancy Rate	
2001a	16	164	20	12.2%	
2001b	11	99	12	12.1%	
2002a	14	160	7	4.4%	
2002b	14	169	8	4.7%	
2003a	7	72	5	6.9%	
2003b	10	120	6	5.0%	
2004a	18	220	19	8.6%	
2004b	16	137	15	11.0%	
2005a	23	194	12	6.2%	
2005b	22	202	17	8.4%	
2006a	23	190	13	6.8%	
2006b	26	241	8	3.3%	
2007a	20	241	5	2.1%	
2007b	17	198	3	1.5%	
2008a	18	234	7	3.0%	
2008b	24	257	12	4.7%	
2009a	26	203	10	4.9%	
2009b	26	226	32	14.2%	
2010a	28	190	19	10.0%	
2010b	29	190	26	13.7%	
2011a	30	249	11	4.4%	
2011b	35	245	14	5.7%	
2012a	40	329	20	6.1%	
2012b	39	265	18	6.8%	
2013a	38	269	16	6.0%	
2013b	35	159	12	7.6%	
2014a	45	206	10	4.9%	

<sup>&</sup>lt;sup>68</sup> Those signified as *a* in the "year" column of Table II.2.10 are conducted in June/July of each year. Those signified as *b* are conducted each November/December. Conducting the surveys in June and December of each year allows one to view the prospective seasonality of vacancy rates as well as year-to-year changes.

Diagram II.2.3, below, shows the historical vacancy rate for Big Horn County and Wyoming. As can be seen, the vacancy rate in Big Horn County has been higher than the statewide vacancy rate, but trending roughly the same, over the fourteen year period.

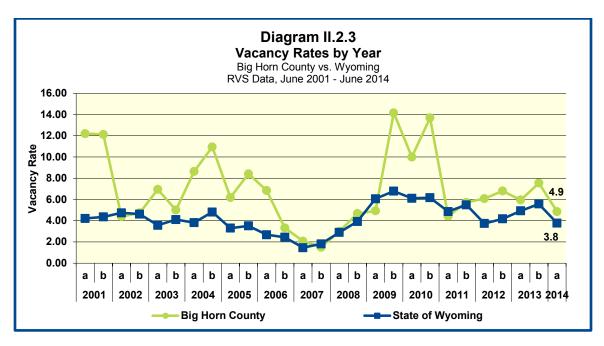


Diagram II.2.4, below, shows the average rent of single-family and apartment units in Big Horn County. In the first half of 2014, rents for single-family units rose to \$563 and average rents for apartments fell, to \$439.

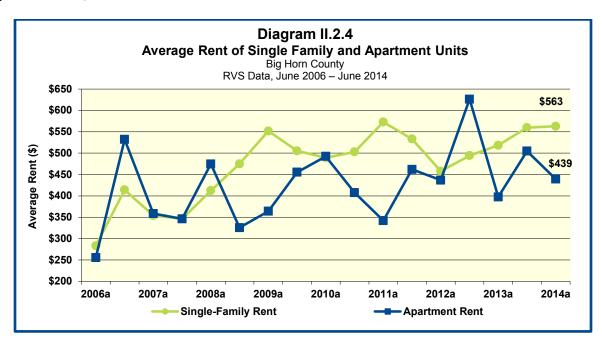


Table II.2.27, below shows the amount of total and vacant units by unit type, with their associated vacancy rates. At the time of the survey, there were an estimated 66 single family units in Big Horn County, with 4 of them available. This translates into a vacancy rate of 6.1 percent in Big Horn County, which compares to a single family vacancy rate of 4.0 percent for the State of Wyoming. There were 87 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 5.7 percent. This compares to a statewide vacancy rate of 3.0 percent for apartment units across the state.

Table II.2.27  Rental Vacancy Survey by Type  Big Horn County  RVS Data, June 2014							
Place	Place Total Units Vacant Units Vacancy Rate						
Single Family	66	4	6.1%				
Duplex units	4	1	25.0%				
Apartments	87	5	5.7%				
Mobile Homes	12	0	.0%				
"Other" Units	"Other" Units 1 0 .0%						
Don't Know 36 0 .0%							
Total	206	10	4.9%				

Table II.2.28, below reports units by bedroom size. Two bedroom units were the most common type of reported single family unit, with 21 units. The most common apartment units were two bedroom units, with 49 units. Additional details of unit types by bedrooms are reported below.

Table II.2.28  Rental Units by Bedroom Size  Big Horn County  RVS Data, June 2014							
Number of Bedrooms	Single Family Units	Duplex Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	0	•	0
One	6	1	31	0	0	•	38
Two	21	1	49	6	0		77
Three	18	1	5	6	1		31
Four	6	0	0	0	0		6
Five	0	0	0	0	0		0
Don't Know	15	1	2	0	0	36	54
Total	66	4	87	12	1	36	206

Average market-rate rents by unit type are shown in Table II.2.29, on the following page. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents. Single family units also normally command higher rents than apartment units.

Table II.2.29  Average Market Rate Rents by Bedroom Size  Big Horn County  RVS Data, June 2014						
Number of Bedrooms	Single Family Units	Duplex Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$	\$
One	\$406	\$425	\$381	\$	\$	\$397
Two	\$493	\$525	\$457	\$475	\$	\$483
Three	\$655	\$575	\$550	\$500	\$1,000	\$644
Four	\$563	\$	\$	\$	\$	\$563
Five	\$	\$	\$	\$	\$	\$
Total	\$563	\$429	\$439	\$458	\$1,000	\$541

Table II.2.30, below shows the average rental rates for assisted units by bedroom size and unit type. Again, those units with larger bedrooms generally commanded higher rents, with single family units costing more that apartment units.

Table II.2.30  Average Assisted Rate Rents by Bedroom Size  Big Horn County  RVS Data, June 2014							
Number of Bedrooms	Single Family Units	Duplex Units	Apartment Units	Mobile Homes	"Other" Units	Total	
Efficiency	\$	\$	\$	\$	\$	\$	
One	\$	\$	\$225	\$	\$	\$225	
Two	\$	\$	\$	\$	\$	\$	
Three	\$	\$	\$	\$	\$	\$	
Four	\$	\$	\$	\$	\$	\$	
Five							
Total	\$	\$	\$225	\$	\$	\$225	

Table II.2.31, below, shows vacancy rates for single family units by average rental rates for Big Horn County. Single family units with the lowest vacancy rate had an average rent of less than 500 dollars, indicating there may be more of a demand for units within this rental range.

Table II.2.31 Single Family Market Rate Rents by Vacancy Status Big Horn County RVS Data, June 2014					
Average Rents Single Family Units Single Family Vacancy Rate Units					
Less Than \$500	25	0	.0%		
\$500 to \$1,000	27	4	14.8%		
\$1,000 to \$1,500			%		
Above \$1,500 %					
Missing	14	0	.0%		
Total	66	4	6.1%		

The availability of apartment units by average rent is displayed in Table II.2.32, below. The lowest vacancy rate was seen in apartment units renting for 500 to 1,000 dollars, with a vacancy rate of 0.0 percent.

Table II.2.32 Apartment Market Rate Rents by Vacancy Status Big Horn County RVS Data, June 2014						
Average Rents Single Family Vacancy Rate Units Units Units						
Less Than \$500	24	1	4.2%			
\$500 to \$1,000	9	0	.0%			
\$1,000 to \$1,500			%			
Above \$1,500	Above \$1,500 %					
Missing	54	4	7.41%			
Total	87	5	5.7%			

Table II.2.33, below, shows the availability of mobile home units by rental rates. The lowest vacancy rate was seen in mobile home units renting for 500 to 1,000, with a vacancy rate of 0.0 percent.

Table II.2.33  Mobile Home Market Rate Rents by Vacancy Status  Big Horn County  RVS Data, June 2014					
Average Rents Single Family Vacancy Rate Units Units Units					
Less Than \$500	9	0	.0%		
\$500 to \$1,000	3	0	.0%		
\$1,000 to \$1,500			%		
Above \$1,500			%		
Missing 0 0 %					
Total	12	0	.0%		

Table II.2.34, below, shows the condition of rental units by unit type for Big Horn County. Respondents could rate their units from poor to excellent, however many respondents did not know, or did not wish to comment on the condition of their units. As reported below, most single family units were in good condition, with most apartments being in good condition. Details by unit type and condition are displayed below.

Table II.2.34  Condition by Unit Type  Big Horn County  RVS Data, June 2014							
Conditions	Single Family Units	Duplex Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Poor							
Fair	10	0	9	0	0		19
Average	6	3	7	0	0		16
Good	35	1	52	12	1		101
Excellent	6	0	15	0	0		21
Don't Know	9	0	4	0	0	36	49
Total	66	4	87	12	1	36	206

The availability of single family units based on their condition is displayed in Table II.2.35, below. As can be seen the single family units with the lowest vacancy rates were in fair condition, with a vacancy rate of 0.0 percent.

Table II.2.35 Condition of Single Family Units by Vacancy Status Big Horn County RVS Data, June 2014						
Condition	ndition Single Family Available Single Family Vacancy Rate Units Units					
Poor			%			
Fair	10	0	.0%			
Average	6	1	16.7%			
Good	35	2	5.7%			
Excellent	6	1	16.7%			
Don't Know	9	0	.0%			
Total	66	4	6.1%			

Table II.2.36, below, shows the availability of apartment units based on their condition. As can be seen the apartment units with the lowest vacancy rates were in excellent condition, and had a vacancy rate of 0.0 percent.

Table II.2.36 Condition of Apartment Units by Vacancy Status Big Horn County RVS Data, June 2014					
Available Condition Apartment Apartment Vacancy Rate Units Units					
Poor			%		
Fair	9	2	22.2%		
Average	7	0	.0%		
Good	52	3	5.8%		
Excellent	15	0	.0%		
Don't Know	4	0	.0%		
Total	87	5	5.7%		

Table II.2.37, below, shows the availability of mobile homes units based on their condition. As can be seen the mobile home units with the lowest vacancy rates were in excellent quality, with a vacancy rate of 0.0 percent.

Table II.2.37  Condition of Mobile Home Units by Vacancy Status  Big Horn County  RVS Data, June 2014						
Condition	lition Apartment Available Units Apartment Vacancy Rate Units Units					
Poor						
Fair	0	0	%			
Average	0	0	%			
Good	12	0	.0%			
Excellent	0	0	%			
Don't Know	0	0	%			
Total	12 0 .0%					

Respondents were also asked if they would like to own or manage additional units and if so, which type of units would they prefer. As can be seen in Table II.2.38, below, respondents in Big Horn County said they would prefer 14 more single family units, 29 more apartment units, and 10 units of all types. In total respondents indicated they wished to own or manage an additional 57 units.

Table II.2.38  If you had the opportunity to own/manage more units, how many would you prefer  Big Horn County  RVS Data, June 2014			
Unit Type	More Units		
Single family units	14		
Duplex Units	1		
Apartments	29		
Mobile homes	3		
Other			
Don't Know			
All types	10		
Total 57			

Table, II.2.39, on the following page, shows the most common answers from the 2014 fiscal year Housing Needs Assessment (HNA) Survey. This survey focused on new Wyoming residents and was conducted over the phone using a sample from data provided by the WYDOT. Big Horn County had a total of 31 respondents, with an average persons per household of 3.1 people. Of new residents to Big Horn County, 56.7 percent were married and the most common age group arriving in the state was 25 to 34 years old. Most new residents moved for reasons other than those given in the survey.

The HNA survey, also asked residents about their current residence. New residents most commonly reported living in a single family home, with 48.4 percent of respondents renting their residence. The average mortgage payment in Big Horn County was \$883 and the average rent was \$466. When asked if they were satisfied with their current housing, 80.6 percent said they were satisfied with thier current housing.

Table II.2.39  Most Replied Response  Big Horn County  HNA Survey: Fiscal Year 2014					
Question	Most Replied Answer (%)				
Demographics					
Total Number of Respondents	31				
Number of persons in household (Average)	3.1				
Current age	25 to 34 years old (30.0%)				
Marital status	Married (56.7%)				
Primary reason for moving to Wyoming	Other reason (29.0%)				
In which industry are you primarily employed	Other (44.0%)				
Highest education level completed	High School Diploma/GED (35.5%)				
Total household income from all sources	\$50,000 to \$74,999 dollars (31.3%)				
Current Housin	g Characteristics				
Current Residence Single family home (45.2%)					
Do you own or rent	Rent (48.4%)				
How many bedrooms (Average)	2.6				
How many full bathrooms (Average)	1.4				
Average mortgage payment	\$883				
Average rental payment	\$466				
Are you satisfied with your current housing	Satisfied with current housing (80.6%)				
Housing Demand (If unsat	isfied with current housing)				
Reason you are unsatisfied	Other (80.0%)				
Are you seeking to change your housing situation	Seeking different housing (55.6%)				
What type of unit are you seeking	Single family home (80.0%)				
Type of tenure seeking	Seeking to buy (100.0%)				
If own, do you plan on building or buying	Build a new unit (40.0%)				
Expected buying price	\$100,000 to \$149,999 dollars (50.0%)				
Expected building price					
Expected rental price					

For residents who are unsatisfied with their current housing, 80.0 percent were unsatisfied because of some other reason not listed in the survey. When asked what type of unit they were seeking, the most common response, 80.0 percent, indicated they were seeking a single family home. When asked if they preferred to own or rent, 100.0 percent wanted to buy and .0 wanted to rent their next residence. Most residents wishing to buy a house anticipated spending \$100,000 to \$149,999 dollars if they were buying an existing unit. Additional survey data are presented in **Volume II. Technical Appendix**<sup>69</sup>.

## **Housing Problems**

While the ACS data do not report significant details regarding the physical condition of housing units, some information can be derived from data relating to overcrowding, incomplete plumbing or kitchen facilities, and cost burdens.

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. According to 2012 5-year ACS data, 79 or 1.7 percent of households in Big Horn County were overcrowded and another 17 or 0.4 percent of units were severely overcrowded, as shown in Table II.2.40, on the following page. This housing problem was far more prevalent in renter households as compared to owner households.

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<sup>&</sup>lt;sup>69</sup> Percentages presented here may vary slightly from those in the technical appendix. This is because the percentages here are calculated with the missing responses excluded, where the percentages calculated in the technical appendix include all responses, even if they are missing.

Table II.2.40 Overcrowding and Severe Overcrowding Big Horn County 2008-2012 5-Year ACS Data					
Household	No Overcrowding	Total			
		Big Horn County			
		Owner			
Households	3,350	59	5	3,414	
Percentage	98.1%	1.7%	.1%	100.0%	
Renter					
Households	1,141	20	12	1,173	
Percentage	97.3%	1.7%	1.0%	100.0%	
		Total			
Households	4,491	79	17	4,587	
Percentage	97.9%	1.7%	.4%	100.0%	
		State of Wyoming			
Owner					
Households	153,576	1,642	441	155,659	
Percentage	98.7%	1.1%	.3%	100.0%	
Renter					
Households	63,203	2,045	572	65,820	
Percentage	96.0%	3.1%	.9%	100.0%	
Total					
Households	216,779	3,687	1,013	221,479	
Percentage	97.9%	1.7%	.5%	100.0%	

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

At the time of the 2012 5-year ACS, a total of 240 units or 4.5 percent of all housing units in Big Horn County were lacking complete kitchen facilities. This compared to 2.9 percent of households statewide without complete kitchen facilities. These data are presented in Table II.2.41, at right.

Table II.2.41 Housing Units with Incomplete Kitchen Facilities Big Horn County 2008-2012 5-Year ACS Data			
Facilities	Big Horn County	State of Wyoming	
Complete Kitchen Facilities	5,124	253,942	
Lacking Complete Kitchen Facilities	240	7,488	
Total Housing Units	5,364	261,430	
Percent Lacking	4.5%	2.9%	

At the time of the 2012 ACS, a total of 262 units or 4.9 percent of all housing units in Big Horn County were lacking complete plumbing facilities. This compared to 2.3 percent of households lacking complete plumbing facilities in the State of Wyoming. These data are presented in Table II.2.42, on the following page.

Table II.2.42 Housing Units with Incomplete Plumbing Facilities Big Horn County 2008-2012 5-Year ACS Data			
Facilities	Big Horn County	State of Wyoming	
Complete Plumbing Facilities	5,102	255,465	
Lacking Complete Plumbing Facilities	262	5,965	
Total Households	5,364	261,430	
Percent Lacking	4.9%	2.3%	

The third type of housing problem reported in the 2012 ACS data is cost burden. Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Big Horn County, 12.8 percent of households had a cost burden and 5.2 percent of households had a severe cost burden, which compared to 14.4 percent with a cost burden and 9.9 percent with a severe cost burden in the State of Wyoming. Roughly 18.0 percent of homeowners with a mortgage in Big Horn County experienced a cost burden and 7.6 percent experienced a severe cost burden, while 16.6 percent of renters had a cost burden and 7.0 percent had a severe cost burden, as seen in Table II.2.43, on the following page.

Table II.2.43 Cost Burden and Severe Cost Burden by Tenure Big Horn County 2008-2012 5-Year ACS Data					
Households	Less Than 30.0%	31% - 50%	Above 50%	Not Computed	Total
		Big Horn	County		
		Owner With a	a Mortgage		
Households	1,357	328	138	0	1,823
Percent	74.4%	18.0%	7.6%	.0%	100.0%
		Owner Withou	t a Mortgage		
Households	1,503	65	20	3	1,591
Percent	94.5%	4.1%	1.3%	.2%	100.0%
		Rent	er		
Households	629	195	82	267	1,173
Percent	53.6%	16.6%	7.0%	22.8%	100.0%
		Tota	al		
Households	3,489	588	240	270	4,587
Percent	76.1%	12.8%	5.2%	5.9%	100.0%
		State of W	yoming		
		Owner With a	a Mortgage		
Households	69,166	16,223	8,723	189	94,301
Percent	73.3%	17.2%	9.3%	.2%	100.0%
		Owner Withou	t a Mortgage		
Households	55,107	3,594	2,253	404	61,358
Percent	89.8%	5.9%	3.7%	.7%	100.0%
Renter					
Households	35,072	12,067	11,011	7,670	65,820
Percent	53.3%	18.3%	16.7%	11.7%	100.0%
Total					
Households	159,345	31,884	21,987	8,263	221,479
Percent	71.9%	14.4%	9.9%	3.7%	100.0%

### 2014 WCDA Loan Profile

The Wyoming Community Development Authority (WCDA) began purchasing home loans in 1978 to provide affordable housing in Wyoming. There were a total of 856 loans purchased in Big Horn County between 1979 and 2014, with 22 occurring in fiscal 2014. The average home size over the period was 1,359 square feet and 1,374 square feet in fiscal 2014. For homes receiving a WCDA loan in fiscal 2014, the average year a home was built was 1950. The average household income in fiscal 2014 in nominal terms, without the effects of inflation being taken into consideration, was \$54,155. The average purchase price in fiscal 2014 was \$108,050. In fiscal 2014, 0.0 percent of loans purchased were for new construction, and 27.3 percent had female heads of household. Fiscal year data for the entire operating history of the WCDA can be found in **Volume II. Technical Appendix**.