Crosby County
Community Needs and Opportunities:
A Conversation Opener
What is it like living today in Crosby County – and what opportunities and challenges face us as we forge a future together? What resources can we tap to move our community ahead?

This is a conversation worth having. The facts and figures and perspective offered in this report are meant to help open that conversation. Armed with insights about your community, you can begin a community process that includes setting bold goals and harnessing all your resources to help the residents of Crosby County get ahead, stay ahead and leave behind a stronger community for their children.

May 2015

In the 100-year-old tradition of community foundations across the country, the Lubbock Area Foundation harnesses the collective generosity of thousands of West Texans to give to causes and concerns in the region. The Foundation stewards the gifts placed in its care with an eye toward permanence and growth, and from the investment earnings, awards over $1 million in grants and scholarships in the region every year. As a philanthropic leader, the Lubbock Area Foundation seeks solutions and promotes innovation across a broad array of issue areas including arts and culture, education and youth, civic, social and community development, basic needs and self sufficiency. The Foundation believes that the success of this region requires visionary community leadership, innovation and a commitment to the common good.

LubbockAreaFoundation.org

The Center for Rural Entrepreneurship helps community leaders build a prosperous future by supporting and empowering business, social and civic entrepreneurs. With its roots and hearts in rural America, the Center helps communities of all sizes and interests by bringing together research, community engagement and strategy development. The Center’s Solution Area Teams empower communities to discover their own answers to the challenges and opportunities they face.

The Aspen Institute Community Strategies Group helps rural, urban and suburban communities act together to create more vibrant regions that advance and sustain prosperity and wellbeing for local people, places and firms, including those on the economic margins. Aspen CSG connects community and economic development leaders across the nation to motivate each other, and equips them with good ideas, tools and strategies to improve results and prospects for their regions.
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<td>This special analysis by the Center for Rural Entrepreneurship was commissioned by the Lubbock Area Foundation for Crosby County and the entire region.</td>
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<td>2 What do we think about Crosby County?</td>
<td>This section features the responses to a 20-question public survey of residents in Crosby County. The survey was open for anyone to answer from February 20th through March 30th, 2015.</td>
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<td>3 Who is living in Crosby County?</td>
<td>Each of these four sections profiles recent data on five factors related to the topic of the section. It explains why each measure is important, and highlights a key point or two. The underlying facts and figures all come from publicly available sources, like the US Census, the State of Texas and other agencies that conduct research across the country.</td>
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Using this Booklet as a Conversation Guide

Please use this booklet with local organizations, groups, family or neighbors to start a discussion about how Crosby County is doing today, and what we might want to address together to make the County an even better place tomorrow – to live in, work and raise a family.

There are reflection questions at the end of each section – and some Overall Priority Questions on the back cover. We encourage you to work with local groups or neighbors to answer these questions individually, and then share your answers with each other before you answer the Overall Priority Questions.

The Lubbock Area Foundation wants to better target their grantmaking and action on priorities set by the community. So the Foundation is eager to hear from any group or individual who has used this guide. We would especially like to hear:

- When you used it – and with what group and how many people.
- Your group’s answers to the Overall Priority Questions.
- Any other ideas you have about the top priorities people in our area should take on together that will build a better future for Crosby County.

Please send the Lubbock Area Foundation your ideas – contact information is on the back cover of this booklet.

About the Data

This report is intended to start a conversation about community opportunities and needs. As a result, the data included provides a general overview of the county’s people, the place and the economy using simple graphs and estimates.

Every indicator is listed with its date and data source. If a particular indicator interests you, we recommend accessing the original data source. The source will provide additional information including margins of error and more nuanced discussion on how to interpret the estimates. This is particularly helpful for smaller communities where estimates can be less accurate.

If you want someone to help organize or facilitate a group conversation or discussion, help is available! Please contact Tami Swoboda at 806-762-8061 or at tami@lubbockareafoundation.org.
What resources can Crosby County tap to support community betterment?

Finding the resources to support community development is a pressing challenge. But, every community has financial assets that, when developed and managed properly, can create a lasting community impact. How big is that opportunity?

Resources for Development

Successful communities regularly reinvest in themselves. In Crosby County, community philanthropy represents one of the greatest underdeveloped resources for furthering community betterment projects and programs. One important way of assessing a community’s capacity to give is a region’s Transfer of Wealth (TOW). TOW is the process of passing estates from one generation to the next.

Current and former residents who care deeply about their hometown are likely interested in leaving some of their wealth to support community betterment well after they are gone. Giving from one’s accumulated wealth or estate creates a permanent legacy that supports the hometown forever. Understanding the tremendous size of the community’s TOW is the first step in capturing its potential for community development.

Crosby County’s Transfer of Wealth

$100,000,000 will transfer between generations in the next 10 years

$5,100,000 is 5%, which, if captured to support community betterment, could generate $250,000 annually

$2,500,000 is what the community could generate over a decade if it captures and endows just 5%. Imagine what that could do for your community!

a. Average household net worth

<table>
<thead>
<tr>
<th></th>
<th>Thousands of USD</th>
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</thead>
<tbody>
<tr>
<td>Crosby</td>
<td>$302</td>
</tr>
<tr>
<td>Region</td>
<td>$400</td>
</tr>
<tr>
<td>Texas</td>
<td>$521</td>
</tr>
<tr>
<td>U.S.</td>
<td>$547</td>
</tr>
</tbody>
</table>

**Why it matters:** Most communities and community residents see themselves as poor. Many believe they don’t have the financial means to make their place better. Understanding that every community—even your community—has wealth, can shift attitudes from “the glass is half empty” to “the glass is half full” and motivate action.

**How the county stacks up:** Crosby County has a slightly lower average household current net worth when compared to the region and lower when compared to the U.S. and Texas. As an average value, there are many households with little or no household wealth, but there are others with significant ability to give back to their hometown.

b. 10-year TOW Opportunity (per household)

<table>
<thead>
<tr>
<th></th>
<th>Thousands of USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crosby</td>
<td>$45</td>
</tr>
<tr>
<td>Region</td>
<td>$49</td>
</tr>
<tr>
<td>Texas</td>
<td>$49</td>
</tr>
<tr>
<td>U.S.</td>
<td>$52</td>
</tr>
</tbody>
</table>

**Why it matters:** Understanding how much wealth is likely to transfer in the short term is important to communities. This allows communities to set specific goals to work towards. Those communities with specific goals tend to do better in achieving or exceeding them.

**How the county stacks up:** Over the next 10 years (2011-2020), residents of Crosby County are estimated to transfer $100 million (or $45,000 per household). Crosby County’s per household TOW opportunity is similar to the values for Texas and the U.S. There is tremendous opportunity for community development through philanthropy.
c. 50-year TOW Opportunity (per household)

**Why it matters:** Understanding how much wealth will transfer in the long-term is important. It can encourage communities into a more proactive approach to economic development. This allows communities to envision where they want to be in the long-term and start building a pool of funding to achieve their vision.

**How the county stacks up:** Between 2011 and 2060, residents of Crosby County are estimated to transfer $810 million (or $360,000 per household). Crosby County’s per household TOW opportunity is smaller than the values for other counties in the region, but residents of Crosby County still have tremendous opportunity to “give back” and support community betterment projects.

### Trends and Data of Note

- The transfer of wealth estimates for Crosby County are conservative – because they reflect only measures of permanent resident household wealth, which do not include corporate or former resident wealth.

- For a county like Crosby, former residents represent a significant donor pool. In other parts of the country, community “alumni” have demonstrated both capacity and desire to give back to their hometowns.

- Other likely donors that would contribute to community endowments in Crosby County include:
  - **Closely-Held Family Businesses.** Family-owned—or what are referred to as closely-held family businesses—are a big part of the economy of Crosby County. Family business owners are often multi-generational and deeply rooted in their hometowns. These potential donors have both capacity to give, as well as motivation and a history of supporting their chosen communities.
  - **Land Wealth.** As is the case throughout this region of Texas, land wealth is significant. When land is transitioned from one generation to the next, or to a new land owner, the potential exists to give some or all of it (or proceeds from its sale) to the community. While such donations typically represent just a small portion of the land wealth being transitioned or sold, they can collectively be significant.
  - **Energy Royalty Wealth.** Mineral rights ownership and associated leasing payments and royalties are a potential source of wealth in parts of Crosby County. Anticipated future and long-term energy production within the County will likely increase this source of wealth and potential sources of giving to the community.
  - **Thrifty Retirees.** For aging generational groups there is a culture of working hard, spending less than you make, saving for the future and often investing long and well. While most retirees are not wealthy, they do have assets. They are often very rooted in their home communities and have the capacity and desire to leave a legacy.

### Discussion Questions

1. **1.1** What one or two things most surprised you in this data about the Transfer of Wealth?

1. **1.2** What one trend in this data or idea in this discussion gives you the most hope for the county?

1. **1.3** What one trend, fact or idea in this data and discussion causes you the most concern – for any reason?
What do we think about Crosby County?

Everybody has thoughts and opinions about their community. Taken together, local opinions can offer a “reality check” on what is working and what is not.

From February 19 to March 30, 2015 the Lubbock Area Foundation fielded a survey in several West Texas communities: Bailey, Cochran, Crosby, Floyd, Lamb, Lubbock, Lynn, Terry and Yoakum. The survey responses both identify regional trends and highlight opportunities and challenges in each specific community.

Demographics of Crosby County Responses

- 52 surveys were collected from county residents; 67% were from women and 33% were from men.
- 19% of respondents have lived in the area less than 10 years; 50% have lived in the area 30 years or more.
- 94% of respondents were 35 or older (47% of the county's population is younger than 35).
- 100% of respondents speak English at home (33% of the county’s population speaks Spanish at home).

Demographics of All Survey Responses

- 1,870 surveys were collected throughout the area; 65% were from women and 35% were from men.
- 31% of respondents have lived in the area less than 10 years; 30% have lived in the region 30 years or more.
- 79% of respondents were 35 or older (52% of the population is younger than 35).
- 93% of respondents speak English at home.

a. Ranking community strengths and weaknesses

All survey takers were presented with the same 17 positive statements about their community and were asked if the statements were always, mostly, occasionally, very seldom, or never true.

Statements rated as always or mostly true by the highest percent of residents:

- New residents typically feel welcome in our community
- Organizations and institutions in our community are action-oriented and work well together.
- Local businesses are involved in and support the community.

Statements rated as occasionally, very seldom or never true by the highest percent of residents:

- Donations for local projects and organizations come from all segments of the community.
- People from different backgrounds and incomes work together to make our community a better place.
- Our community offers a good amount of arts, entertainment and recreation for our residents.
b. Open-ended reflections

Based on your experience, what are the one or two very best things about living in your community?

**The people (81%)**
Respondents listed "the people" - often with descriptors like "friendly".

**Size (32%)**
Respondents said that the "small size" or "small-town living/atmosphere" was one of the best things about their community.

**Schools (13%)**
Respondents listed public and private secondary schools as community strengths.

**Safety (11%)**
Respondents said that they feel safe. Many said children were safe because others would watch out for them.

**Quiet/peaceful (6%)**
Respondents said that the area was quiet, peaceful or that they appreciated the slow pace of life.

What are the one or two most challenging things about living in your community?

**Lack of amenities (45%)**
Respondents cited a lack of amenities, such as shopping, dining, family-oriented entertainment, and medical facilities as one of the most challenging things in their community. Many cited having to travel to find what they need.

**Jobs/economy (19%)**
Respondents cited a lack of jobs or "the economy" as the most challenging thing about their community. Many said that there are not enough "white-collar" or "professional" jobs available.

**Housing/infrastructure (9%)**
Respondents said that failing infrastructure and a lack of housing (sometimes "affordable" housing) were community challenges.

**Driving distance (9%)**
Respondents mentioned that their home's location required lots of time on the road to get to work or to access important amenities.

**Crime/drugs (6%)**
Respondents said that crime or drugs were one of the most challenging things about their community.

If you could wave a magic wand to change just one thing in your community, what would it be?

**Grow and attract amenities (38%)**
Respondents wanted to bring more restaurants, shopping destinations, and entertainment venues to the community. Some mentioned specific chains that they hoped would open in the community while others were more general and expressed desire for a vibrant business district with activities for families.

**Create jobs (23%)**
Respondents imagined an economy with diverse industries, more jobs, and higher wages.

**Better grocery options (17%)**
Respondents specifically asked for access to grocery stores or better grocery stores.

**Beautify, construct parks (15%)**
Respondents hoped to make the community more beautiful, to build more parks, plant more trees, and create more outdoor recreational spaces.

**Repair infrastructure (11%)**
Respondents wrote about improving infrastructure, fixing up abandoned buildings or repairing damaged roads.

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c. Regional demographic trends of note

New residents typically feel welcome in our community*

<table>
<thead>
<tr>
<th>Respondent has lived here</th>
<th>Never</th>
<th>Very seldom</th>
<th>Occasionally</th>
<th>Most of the time</th>
<th>All of the time</th>
</tr>
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<tbody>
<tr>
<td>10 years or more</td>
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<td></td>
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<tr>
<td>less than 10 years</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Our community offers a good amount of arts, entertainment and recreation for our residents (by age)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
</tr>
<tr>
<td>Never</td>
</tr>
</tbody>
</table>

*These graphs aggregate responses from several counties in the region.

Discussion Questions

2.1 What one or two things most **surprised** you in this data about the area?
2.2 What one trend in this data or idea in this discussion gives you the most **hope** for the area?
2.3 What one trend or fact or idea in this data and discussion causes you the most **concern**?
2.4 Which fact in this data would you most like to **change** – and why?
Who is living in Crosby County?

Any examination or conversation about a county starts with a few key facts about who is living there now – and how that is different from the past and might soon change.

a. Population

Why it matters: Changes in a county's population can signal economic activity, expansion or contraction of sectors or institutions, and migration trends. Population shifts can also bring to light potential opportunities and challenges – like growth, decline, need for housing, schools and the like.

How the county stacks up: Crosby County's population was stable during the 1970s. This was followed by three decades of population decline. However, the state demographer projects the decline may be ending and that the county's population will grow steadily in the coming decade.

Source: Texas State Data Center, 2012

b. Age composition

Why it matters: A population with balanced age groups is an indicator of community health and vitality. Do families think this is a good place to have children? As young people grow up, do they find the education, amenities and employment to build a life? And as they age, do they have the support and community culture they need and want to stay there?

How the county stacks up: The population of Crosby County has been aging since the 1970s. The state projects that this aging will slow in the coming decade.

Source: Texas State Data Center, 2012

c. Hispanic/Latino population

Why it matters: One dynamic demographic trend shaping America's future is Hispanic/Latino population growth. America is becoming more diverse, and the Hispanic/Latino population is driving this change in many regions.

How the county stacks up: Crosby has been a majority minority county since 2000. Compared to Texas, Crosby's Hispanic/Latino population will grow faster after 2010 and will likely be more than 60% of the population by 2025.

Source: Texas State Data Center, 2012
d. Net migration

**Why it matters:** Residents moving out of a region subtracted from new residents moving in define its net migration. Big changes in net migration for any age group can signal significant shifts in a county’s future.

**How the county stacks up:** Net migration is now negative for all groups. Outmigration is particularly striking for two groups: under-45-year-olds who move away to find better economic opportunities, and seniors who move elsewhere to be close to family or services.

Source: Texas State Data Center, 2012

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e. Household structure

**Why it matters:** Today, the fact that there is a wide range of household types reflects emerging trends in American society. For example, there are fewer married couples with children and more single-adult households. Different household types may call for different services and signal future trends or changes in the community.

**How the county stacks up:** Crosby has proportionally fewer households with children under 18 than Texas as a whole.

Source: American Community Survey 5-year estimates, 2012

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**Discussion Questions**

3.1 What one or two things most surprised you in this data about who is living in the county?

3.2 What one trend in this data gives you the most hope for the county?

3.3 What one trend in this data causes you the most concern – for any reason?

3.4 Which fact in this data would you most like to change – and why?
How are Crosby County’s people doing?

Once you understand who lives in a region, the work of trying to help a region get ahead must consider and address how those people are doing.

a. Household income distribution

**Why it matters:** Household income provides a general indicator of well-being of its members. It correlates with health, educational outcomes and happiness.

**How the county stacks up:** About half of all households in Crosby County earn less than $35,000. 150% of poverty for a household of 4. Approximately 8% of households earn more than $100,000.

Source: American Community Survey 5-year estimates, 2012

b. Poverty rate

**Why it matters:** Poverty is a well-established benchmark of how a community’s residents are doing economically. Rising or declining poverty rates can indicate changes in resident well-being as well as the extent to which the area's economy provides economic opportunity.

**How the county stacks up:** The poverty rates for both Crosby County and Texas are lower than they were in 1960. In 2010, Crosby County’s poverty rate was higher than the rest of the state for both individuals and children.

Source: Decennial Censuses and American Community Survey 5-year estimates, 2012 (individual & child poverty)

c. Income and poverty

**Why it matters:** Many who track individual and family economic well-being use 200% of the poverty rate as a better measure – which, today, amounts to annual income of $47,700 for a family of four.

**How the county stacks up:** More than half of Crosby County’s residents live below the 200%-of-poverty line. That means a large percentage of the population faces significant economic challenges.

Source: American Community Survey 5-year estimates, 2012
d. Health factors

Why it matters: Indicators like health status, happiness and attitude shed light on people’s current and future well-being. The Robert Wood Johnson Foundation assigns counties a standardized health behavior score (the Texas average score is 0) taking into account factors such as obesity, smoking and sexually transmitted infection rates. It also assigns a clinical care score including factors such as the ratio of residents to doctors and dentists and rate of preventative care screenings.

How the county stacks up: Crosby County performs poorly on health behavior measures. Of particular concern are the county’s rate of sexually transmitted infections and teen birth rate (104 per 1,000 teen women). On clinical care, the county has lower than average access to doctors. On a positive note, the county’s uninsured population is falling.

Source: Robert Wood Johnson’s County Health Rankings, 2013

Discussion Questions

4.1 What one or two things most surprised you in this data about how people are doing in the county?

4.2 What one trend in this data gives you the most hope for the county?

4.3 What one trend in this data causes you the most concern – for any reason?

4.4 Which fact in this data would you most like to change – and why?
How is Crosby County’s economy doing?

The factors that drive or drain a local economy – specific industry sectors, the education and skills of residents, the sources of the income people spend – all affect the future.

**a. Employment by sector**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Percent of Total Employment</th>
</tr>
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<tbody>
<tr>
<td>Gvmt</td>
<td>20%</td>
</tr>
<tr>
<td>Farm</td>
<td>15%</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>10%</td>
</tr>
<tr>
<td>Retail trade</td>
<td>5%</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>5%</td>
</tr>
</tbody>
</table>

**Why it matters:** Every economy has a unique set of industry sectors. Rural areas typically have less diversity, relying on fewer sectors than metro economies to provide jobs. Understanding which sectors drive a local economy is essential.

**How the county stacks up:** Crosby County’s employment is concentrated in government, farming, health care and social assistance, and retail trade.

*Source: Bureau of Economic Analysis, 2012*

**b. Personal income by sector**

**Income earned by retirees is the largest economic driver in the county followed by income earned by commuters, farm income, hardship payments, and government salaries.**

*Source: Headwaters Report, 2012*

**c. Educational attainment**

**Why it matters:** A leading factor shaping any economy is educational attainment. Higher education levels within a community typically result in higher incomes, more wealth formation and even healthier residents.

**How the county stacks up:** About 30% of Crosby County’s residents don’t have a high school diploma. Fewer than 40% have completed a college course.

*Source: American Community Survey 5-year estimates, 2012*
d. Labor force participation

**Why it matters:** Aging communities and communities experiencing economic distress typically have lower labor force participation rates. Conversely, communities that are growing, younger and doing better economically have higher labor force participation rates and lower unemployment rates.

**How the county stacks up:** As of January 2015, Crosby County’s unemployment rate is at 4.6%, but more than 40% of Crosby County’s population is not in the labor force, one of the higher rates in the region.

Source: American Community Survey 5-year estimates, 2012

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e. Labor and non-labor earnings

**Why it matters:** Labor earnings include income generated by working. Other forms of income represent retirement income from investments and transfer payments associated with Social Security, farm programs and those receiving help due to illness or unemployment.

**How the county stacks up:** Compared to Texas, Crosby County households rely slightly less on labor earnings and more on Social Security and SNAP assistance. Still, the vast majority of households have labor earnings.

Source: American Community Survey 5-year estimates, 2012

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Discussion Questions

5.1 What one or two things most **surprised** you in this data about how the county economy is doing?

5.2 What one trend in this data gives you the most **hope** for the county?

5.3 What one trend in this data causes you the most **concern** – for any reason?

5.4 Which fact in this data would you most like to **change** – and why?
How is Crosby County, the place, doing?
The natural resources, buildings and amenities in a place, as well as where people live and shop, make a difference in the quality of life.

a. Value of housing

Why it matters: In America, home ownership is the single most important household asset. Consequently, housing values can be an important core indicator for both household and community well-being.

How the county stacks up: Housing values in Crosby County are less than half of those in Texas. Part of this difference is due to higher housing prices in other metro areas (typically higher per square foot).

Source: Texas Comptroller of Public Accounts, Property Tax Survey Data and Reports

b. Housing adequacy

Why it matters: An adequate housing unit has complete plumbing, a kitchen, is not overcrowded, and is affordable for either its owner or renter. Housing adequacy rates highlight critical health and safety issues. High rates of poor housing stock can be a red flag.

How the county stacks up: Underlying data show that Crosby’s housing is generally not overcrowded and includes needed amenities. For some residents, homes remain unaffordable.

Source: American Community Survey 5-year estimates, 2012

c. Commuting patterns

Why it matters: Many Americans commute to work, entertainment and shopping. People who work in Crosby County but live in another county tend to spend more of their paycheck in the county where they live, creating an “outflow of earnings” – and vice versa.

How the county stacks up: Crosby County has a net-inflow of earnings – meaning many residents earn a paycheck elsewhere but bring it back to Crosby County to spend – helping Crosby County businesses and adding to the economic activity of the area.

Source: U.S. Department of Commerce. Multiple Years Bureau of Economic Analysis, Regional Economic Information System. Tables CA30 & CA91.
**d. Average earnings and income**

![Graph showing average earnings and income over time.](image)

**Why it matters:** Average earnings per job is a measure of the compensation of the average job and an indicator of the quality of local employment. Per capita income is a measure of income per person and a measure of economic well-being.

**How the county stacks up:** Although average earnings per job has fluctuated since the 1970s, it has stayed around $40,000 over time. On the other hand, per capita income has increased by more than $18,000 since the 70s.

Source: Bureau of Economic Analysis, Regional Economic Information System, Tables CA30, 2014

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**e. Daily water use**

![Bar chart showing daily water use.](image)

**Why it matters:** Measures of per capita consumption help assess efficient use of water. Household conservation is one of the lowest cost strategies for increasing water availability in the region.

**How the county stacks up:** Crosby County daily per capita water consumption dropped approximately 4 gallons from 2001-2006 to 2007-2012. It has the third lowest per capital water consumption in the region.

Source: Texas Water Development Board, 2011

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**Discussion Questions**

6.1 What one or two things most surprised you in this data about how the county, the place, is doing?

6.2 What one trend in this data gives you the most hope for the county?

6.3 What one trend in this data causes you the most concern – for any reason?

6.4 Which fact in this data would you most like to change – and why?
Overall Priority Questions: Looking Forward

This Assessment is offered as a conversation opener – a tool that can help open a discussion about what is good and what is challenging today in the area, and what we want to work on to make a better future for our people, economy and place.

You may review this by yourself, or work with a local group or set of neighbors to answer the questions at the end of each of the six sections in the Assessment. Having done that, we recommend one final reflection.

Thinking across all six sections of this Assessment, and taking into account all your insights when you reviewed them, answer these final two Overall Priority questions:

1. What do this data – and your reflections – suggest should be the area’s top two or three priorities for action over the next five years?

2. For each priority you listed, what other information or deeper data do you think would be very useful or critical to know before exploring and choosing a good strategy to address that priority?