

Housing Opportunity Index Sorted by Median Sales Price -1

Housing Opportunity Index: 2nd Quarter 2007 By Affordability Rank						
Metro Area	HOI 2nd Qtr 2007	2007	2nd Qtr 2007	2nd Qtr 2007		
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	Affordability Rank		
				National	Regional	
1	Utica-Rome, NY	78.8	52.4	82	33	6
2	Bay City, MI	90.0	54.4	84	2	2
3	Lima, OH	86.3	51.4	85	9	9
4	Springfield, OH	87.0	52.5	87	7	7
5	Youngstown-Warren-Boardman, OH-PA	85.9	51.4	87	11	11
6	Battle Creek, MI	84.4	52.8	88	14	12
7	Saginaw-Saginaw Township North, MI	87.5	52.3	89	5	5
8	Buffalo-Niagara Falls, NY	84.8	59.3	89	13	1
9	Mansfield, OH	87.7	52.1	90	4	4
10	Davenport-Moline-Rock Island, IA-IL	87.4	57.2	90	6	6
11	Binghamton, NY	80.0	52.8	90	30	5
12	Cumberland, MD-WV	85.2	46.6	91	12	1
13	Detroit-Livonia-Dearborn, MI	86.0	53.8	92	10	10

Housing Opportunity Index Sorted by Median Sales Price -2

Housing Opportunity Index: 2nd Quarter 2007 By Affordability Rank						
Metro Area	HOI 2nd Qtr 2007	2007	2nd Qtr 2007	2nd Qtr 2007		
	Share of Homes	Median	Median	Affordability		
	Affordable for	Family	Sales	Rank		
	Median Income	Income	Price	National	Regional	
		(000s)	(000s)			
14	Syracuse, NY	81.0	58.7	95	22	2
15	Kokomo, IN	90.9	59.7	96	1	1
16	Erie, PA	80.8	53.9	96	24	4
17	Wichita Falls, TX	72.8	49.2	104	52	11
18	Sherman-Denison, TX	80.1	52.7	105	28	2
19	Canton-Massillon, OH	84.2	53.0	106	16	14
20	Brownsville-Harlingen, TX	38.4	30.0	107	132	54
21	Dayton, OH	83.0	58.7	108	19	17
22	Sandusky, OH	81.5	55.4	108	21	19
23	San Angelo, TX	76.7	49.1	108	38	4
24	Lansing-East Lansing, MI	89.8	64.0	109	3	3
25	Flint, MI	80.6	57.2	109	25	20
26	Toledo, OH	83.1	57.6	111	18	16
27	Elizabethtown, KY	79.3	50.6	116	32	3

Housing Opportunity Index Sorted by Median Sales Price -3

Housing Opportunity Index: 2nd Quarter 2007 By Affordability Rank						
Metro Area	HOI 2nd Qtr 2007	2007	2nd Qtr 2007	2nd Qtr 2007		
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	National Rank	Regional Rank	
28	Rochester, NY	78.2	62.0	116	35	7
29	Peoria, IL	81.6	61.8	118	20	18
30	Akron, OH	78.1	60.3	118	36	26
31	Kalamazoo-Portage, MI	80.1	58.9	119	28	23
32	Oklahoma City, OK	75.5	53.6	119	43	5
33	Rockford, IL	79.8	58.6	120	31	24
34	Duluth, MN-WI	77.6	55.5	120	37	27
35	Pittsburgh, PA	74.6	57.9	120	46	8
36	Grand Rapids-Wyoming, MI	84.3	59.1	121	15	13
37	Indianapolis-Carmel, IN	86.8	63.8	122	8	8
38	Cleveland-Elyria-Mentor, OH	78.7	60.7	122	34	25
39	Beaumont-Port Arthur, TX	62.7	50.2	122	68	23
40	Victoria, TX	62.9	48.8	123	67	22

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Housing Opportunity Index: 2nd Quarter 2007 By Affordability Rank						
Metro Area	HOI 2nd Qtr 2007	2007	2nd Qtr 2007	2nd Qtr 2007		
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	National	Regional	
41	Waco, TX	64.5	50.4	124	63	19
42	Fayetteville, NC	66.3	47.5	126	61	17
43	Amarillo, TX	60.9	49.4	128	77	27
44	Tulsa, OK	72.4	52.5	129	54	13
45	Louisville-Jefferson County, KY-IN	74.9	57.5	130	44	6
46	Chattanooga, TN-GA	73.0	53.4	130	50	10
47	St. Louis, MO-IL	76.1	63.3	132	41	30
48	Elkhart-Goshen, IN	80.3	56.5	133	26	21
48	Birmingham-Hoover, AL	72.7	55.5	133	53	12
50	Pueblo, CO	69.2	48.0	134	57	1
51	Cincinnati-Middletown, OH-KY-IN	76.5	63.6	135	39	28
52	Wichita, KS	72.9	56.6	135	51	33
53	Springfield, IL	70.9	63.7	135	55	34

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Housing Opportunity Index: 2nd Quarter 2007 By Affordability Rank						
Metro Area	HOI 2nd Qtr 2007	2007	2nd Qtr 2007	2nd Qtr 2007		
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	National Rank	Regional Rank	
54	Greensboro-High Point, NC	74.4	53.6	136	47	8
55	Champaign-Urbana, IL	75.7	60.6	138	42	31
56	Columbus, OH	76.4	64.2	140	40	29
57	Columbia, SC	73.7	58.2	140	49	9
58	Memphis, TN-MS-AR	64.5	53.2	140	63	19
59	Winston-Salem, NC	74.7	56.1	141	45	7
60	Harrisburg-Carlisle, PA	80.9	65.6	142	23	3
61	Knoxville, TN	70.3	54.8	142	56	14
62	El Paso, TX	29.1	36.5	143	157	63
63	Monroe, MI	84.1	68.7	144	17	15
64	Pocatello, ID	63.7	49.7	148	65	2
65	Greenville-Mauldin-Easley, SC	66.5	52.9	150	58	15
66	Tyler, TX	56.6	50.9	150	87	30

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Housing Opportunity Index: 2nd Quarter 2007 By Affordability Rank						
Metro Area	HOI 2nd Qtr 2007	2007	2nd Qtr 2007	2nd Qtr 2007		
	Share of Homes Affordable for Median Income	Median Family Income (000s)	Median Sales Price (000s)	National Rank	Regional Rank	
67	Vineland-Millville-Bridgeton, NJ	56.6	55.8	150	87	14
68	Corpus Christi, TX	40.6	45.8	150	129	53
69	Fort Worth-Arlington, TX	64.6	60.5	153	62	18
70	Great Falls, MT	58.2	50.2	153	81	6
71	Warren-Troy-Farmington Hills, MI	80.2	76.4	155	27	22
72	Pensacola-Ferry Pass-Brent, FL	61.2	52.5	158	75	26
73	College Station-Bryan, TX	47.7	51.0	159	113	44
74	Ocala, FL	43.3	42.7	160	121	47
75	San Antonio, TX	48.9	53.7	164	105	39
76	Tallahassee, FL	63.3	58.2	165	66	21
77	Yuma, AZ	34.5	40.7	171	143	16
78	Lancaster, PA	66.4	64.0	172	60	9
79	Houston-Sugar Land-Baytown, TX	48.8	57.3	173	107	40

Taxes

State Individual Income Taxes (Tax rates for tax year 2007 - as of January 1, 2007)								
Top 10 States 65+Population	Tax Rates		# of Brackets	Income Brackets		Personal Exemption		
	Low	High		Low	High	Single	Married	Children
California (a)	1.0	9.3 (w)	6	6,622 (b)	43,468 (b)	91(c)	182 (c)	285 (c)
Florida	No State Income Tax							
New York	4.0	6.85	5	8,000 (b)	20,000 (b)	0	0	1,000
Texas	No State Income Tax							
Pennsylvania	3.07		1	Flat rate		None		
Ohio (a)	0.649	6.555	9	5,000	200,000	1,400 (p)	2,800 (p)	1,400 (p)
Illinois	3.0		1	Flat rate		2,000	4,000	2,000
Michigan (a)	3.9		1	Flat rate		3,300	6,600	3,300
New Jersey	1.4	8.97	6	20,000	500,000	1,000	2,000	1500
North Carolina (n)	6.0	8.0	4	12,750 (n)	120,000 (n)	3,400 (d)	6,800 (d)	3,400(d)

- a. 17 states have statutory provision for automatic adjustment of tax brackets, personal exemption or standard deductions to the rate of inflation.
- b. For joint returns, the taxes are twice the tax imposed on half of the income.
- c. Tax credits.
- d. These states allow personal exemption or standard deductions as provided in the IRC. Utah allows a personal exemption equal to three-fourths the federal exemptions.
- n. The tax brackets reported are for single individuals. For married taxpayers, the same rates apply to income brackets ranging from \$21,250 to \$200,000. Lower exemption amounts allowed for high income taxpayers. Tax rate scheduled to decrease after tax year 2007.
- p. Plus an additional \$20 per exemption tax credit.
- w. An additional 1% tax is imposed on taxable income over \$1 million.

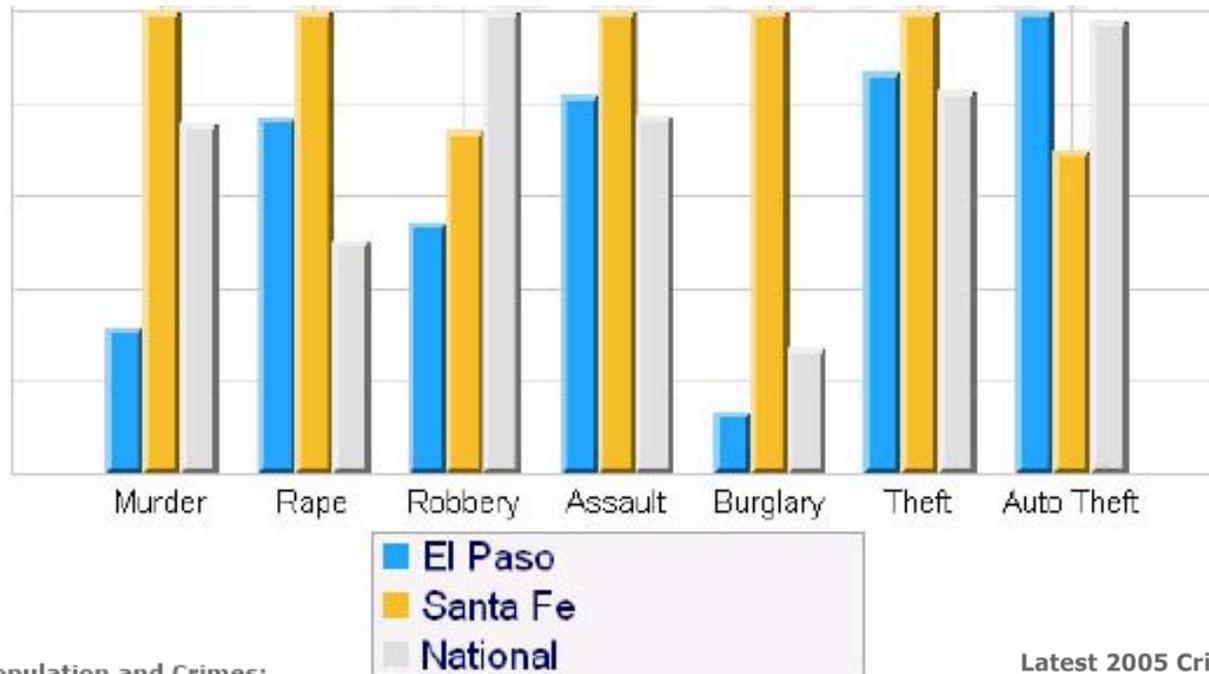
Taxes

State Individual Income Taxes (Tax rates for tax year 2007 - as of January 1, 2007)								
Top 10 with Population over 65 compared to Texas	Tax Rates		# of Brackets	Income Brackets		Personal Exemption		
	Low	High		Low	High	Single	Married	Children
Texas	No State Income Tax							
Florida	No State Income Tax							
Pennsylvania	3.07		1	Flat rate		None		
West Virginia	3	6.5	5	10,000	60,000	2,000	4,000	2,000
Iowa (a)	.36	8.98	9	1,343	60,436	40 (c)	80 (c)	40 (c)
North Dakota (a)	2.1	5.54 (o)	5	30,650 (o)	336,550 (o)	3,400 (d)	6,800 (d)	3,400 (d)
Rhode Island	25.0% Federal tax Liability							
Maine (a)	2.0	8.5	4	4,550 (b)	18,250 (b)	2,850	5,700	2,850
South Dakota	No State Income Tax							
Arkansas (a)	1.0	7.0 (e)	6	3,599	30,100	22 (c)	44 (c)	22 (c)
Connecticut	3.0	5.0	2	10,000 (b)	10,000 (b)	12,750 (f)	24,500 (f)	0

- a. 17 states have statutory provision for automatic adjustment of tax brackets, personal exemption or standard deductions to the rate of inflation.
- b. For joint returns, the taxes are twice the tax imposed on half of the income.
- c. Tax credits.
- d. These states allow personal exemption or standard deductions as provided in the IRC. Utah allows a personal exemption equal to three-fourths the federal exemptions.
- e. A special tax table is available for low income taxpayers reducing their tax payments.
- f. Combined personal exemptions and standard deduction. An additional tax credit is allowed ranging from 75% to 0% based on state adjusted gross income.
- o. The tax brackets reported are for single individuals. For married taxpayers the same rates apply to income tax brackets ranging from 51,200 to 336,551.
- s. Federal tax liability prior to the enactment of Economic Growth and Tax Relief Act of 2001.

Crime Rate Comparison El Paso and Santa Fe

Crime Rate per 100,000 People



Actual Reported Population and Crimes:

	El Paso, TX	Santa Fe, NM
Population:	601,839	68,938
Murder:	14	5
Forcible Rape:	295	44
Robbery:	448	70
Aggravated Assault:	1857	260
Burglary:	2151	1837
Larceny Theft:	14925	1978
Vehicle Theft:	2599	207

Latest 2005 Crimes per 100,000 People:

	El Paso, TX	Santa Fe, NM	National
Murder:	2.3	7.3	6.9
Forcible Rape:	49.02	63.83	32.2
Robbery:	74.4	101.5	195.4
Aggravated Assault:	308.6	377.2	340.1
Burglary:	357.4	2664.7	814.5
Larceny Theft:	2479.9	2869.2	2734.7
Vehicle Theft:	431.8	300.3	526.5

<http://www.areaconnect.com/crime/compare.htm>

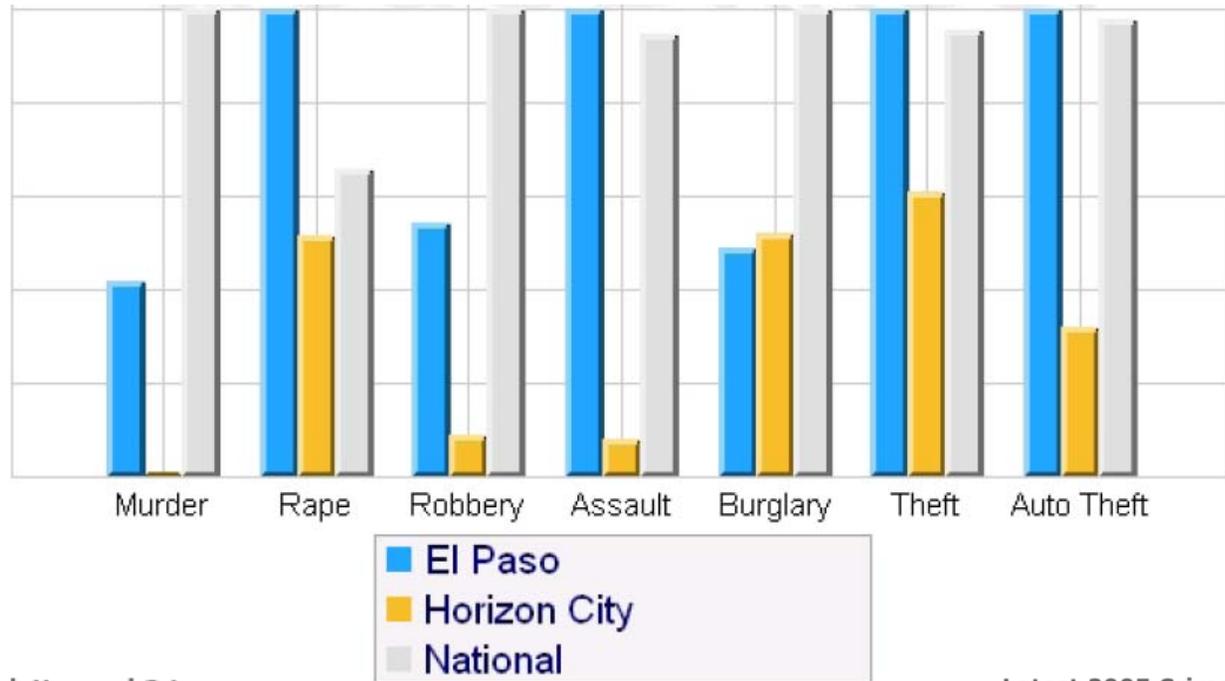
Crime data are from 2005 FBI Crime Statistics

Formula used for chart: $((\text{Crimes Reported}) / (\text{Population})) \times 100,000$

Chart shown is a statistical comparison of the crime rates per 100,000 people.

Crime Rate Comparison El Paso and Horizon City

Crime Rate per 100,000 People



Actual Reported Population and Crimes:

	El Paso, TX	Horizon City, TX
Population:	601,839	7,925
Murder:	14	0
Forcible Rape:	295	2
Robbery:	448	1
Aggravated Assault:	1857	2
Burglary:	2151	30
Larceny Theft:	14925	120
Vehicle Theft:	2599	11

Latest 2005 Crimes per 100,000 People:

	El Paso, TX	Horizon City, TX	National
Murder:	2.3	0	6.9
Forcible Rape:	49.02	25.24	32.2
Robbery:	74.4	12.6	195.4
Aggravated Assault:	308.6	25.2	340.1
Burglary:	357.4	378.5	814.5
Larceny Theft:	2479.9	1514.2	2734.7
Vehicle Theft:	431.8	138.8	526.5

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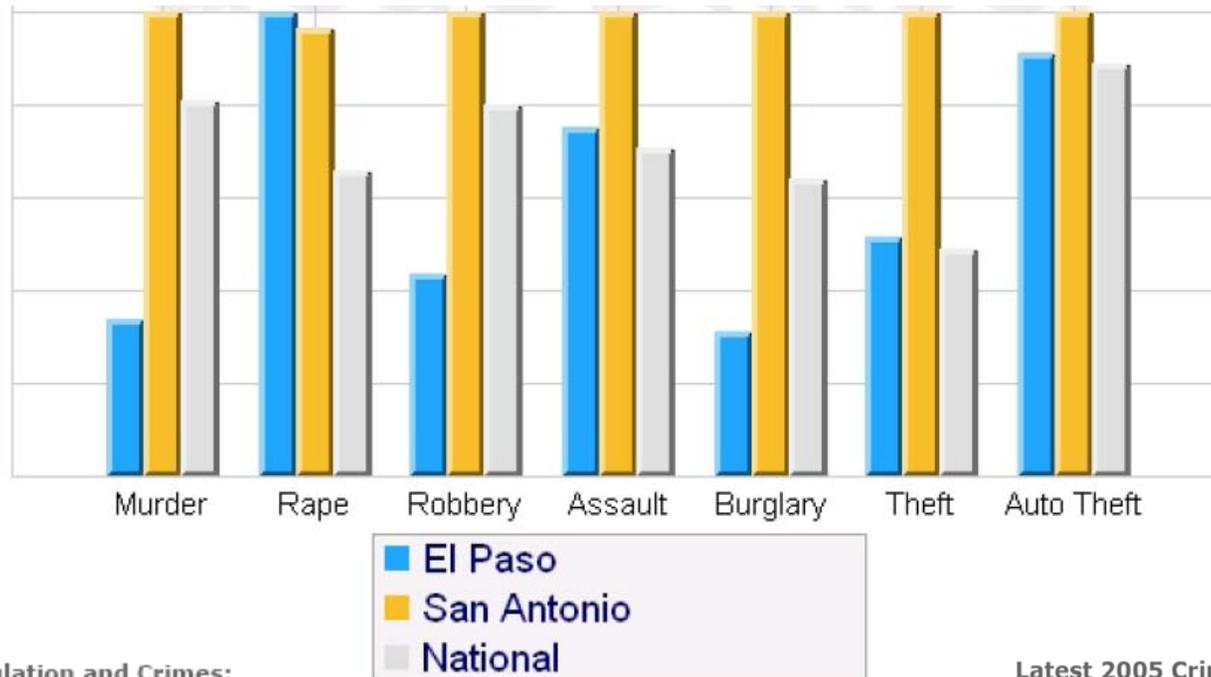
Crime data are from 2005 FBI Crime Statistics

Formula used for chart: ((Crimes Reported) / (Population)) X 100,000

Chart shown is a statistical comparison of the crime rates per 100,000 people.

Crime Rate Comparison El Paso and San Antonio

Crime Rate per 100,000 People



Actual Reported Population and Crimes:

	El Paso, TX	San Antonio, TX
Population:	601,839	1,256,584
Murder:	14	86
Forcible Rape:	295	593
Robbery:	448	2154
Aggravated Assault:	1857	5174
Burglary:	2151	14365
Larceny Theft:	14925	60649
Vehicle Theft:	2599	5973

Latest 2005 Crimes per 100,000 People:

	El Paso, TX	San Antonio, TX	National
Murder:	2.3	6.8	6.9
Forcible Rape:	49.02	47.19	32.2
Robbery:	74.4	171.4	195.4
Aggravated Assault:	308.6	411.8	340.1
Burglary:	357.4	1143.2	814.5
Larceny Theft:	2479.9	4826.5	2734.7
Vehicle Theft:	431.8	475.3	526.5

<http://www.areaconnect.com/crime/compare.htm>

Crime data are from 2005 FBI Crime Statistics

Formula used for chart: ((Crimes Reported) / (Population)) X 100,000

Chart shown is a statistical comparison of the crime rates per 100,000 people.

Crime Rate Comparison El Paso and Las Cruces

Crime Rate per 100,000 People



Actual Reported Population and Crimes:

	El Paso, TX	Las Cruces, NM
Population:	601,839	80,573
Murder:	14	5
Forcible Rape:	295	96
Robbery:	448	101
Aggravated Assault:	1857	263
Burglary:	2151	750
Larceny Theft:	14925	2954
Vehicle Theft:	2599	245

Latest 2005 Crimes per 100,000 People:

	El Paso, TX	Las Cruces, NM	National
Murder:	2.3	6.2	6.9
Forcible Rape:	49.02	119.15	32.2
Robbery:	74.4	125.4	195.4
Aggravated Assault:	308.6	326.4	340.1
Burglary:	357.4	930.8	814.5
Larceny Theft:	2479.9	3666.2	2734.7
Vehicle Theft:	431.8	304.1	526.5

<http://www.areaconnect.com/crime/compare.htm>

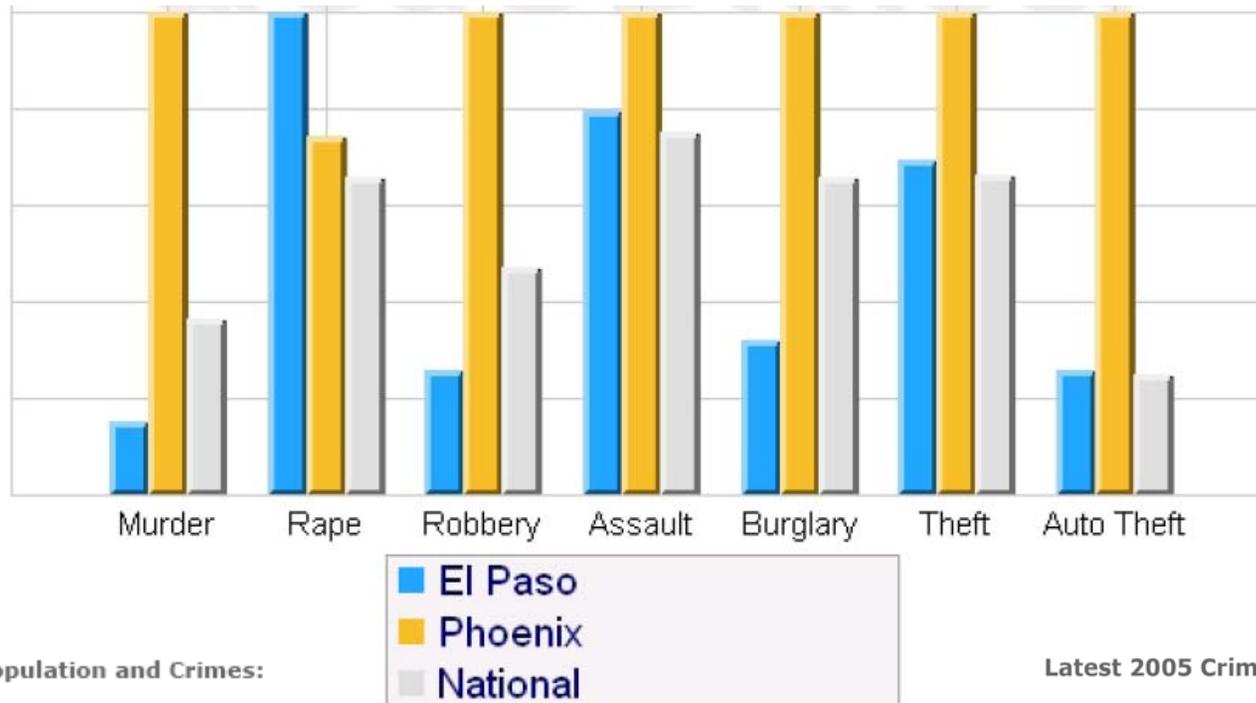
Crime data are from 2005 FBI Crime Statistics

Formula used for chart: ((Crimes Reported) / (Population)) X 100,000

Chart shown is a statistical comparison of the crime rates per 100,000 people.

Crime Rate Comparison El Paso and Phoenix

Crime Rate per 100,000 People



Actual Reported Population and Crimes:

Latest 2005 Crimes per 100,000 People:

	El Paso, TX	Phoenix, AZ		El Paso, TX	Phoenix, AZ	National
Population:	601,839	1,466,296	Murder:	2.3	15	6.9
Murder:	14	220	Forcible Rape:	49.02	36.35	32.2
Forcible Rape:	295	533	Robbery:	74.4	289	195.4
Robbery:	448	4237	Aggravated Assault:	308.6	388.8	340.1
Aggravated Assault:	1857	5701	Burglary:	357.4	1108.6	814.5
Burglary:	2151	16255	Larceny Theft:	2479.9	3583	2734.7
Larceny Theft:	14925	52537	Vehicle Theft:	431.8	1673.3	526.5
Vehicle Theft:	2599	24536				

<http://www.areaconnect.com/crime/compare.htm>

Crime data are from 2005 FBI Crime Statistics

Formula used for chart: ((Crimes Reported) / (Population)) X 100,000

Chart shown is a statistical comparison of the crime rates per 100,000 people.

Comparison of El Paso to Areas Often Thought of as Retirement Destinations

Many areas identified as retirement destinations are smaller cities and towns. Despite being a larger city, El Paso compares favorably with many smaller areas and is superior to other large communities often thought to be retirement areas - particularly related to housing values, climate, health, and personal safety.

Comparison of El Paso to Retirement Destination Cities

Categories	El Paso, Texas	Walla Walla, Washington	Williamsburg, Virginia	Athens, Georgia	Holland, Michigan	Iowa City, Iowa	Prescott, Arizona	St. Simons Island, Georgia	Las Cruces, New Mexico	San Diego, California	Fort Worth, Texas	Santa Fe, New Mexico	Columbus, Ohio	San Antonio, Texas
Retirement Destination Rank Where to Retire by Money Magazine	1		5	5	4	3	3	2	2					
Best Places to Live - Big Cities										5			8	#74 out of top 100
Population:	591,179	30,528	11,046	103,630	36,583	62,900	38,507	14,268	77,797	1,255,500	586,362	64,200	730,700	1,227,042
Population, age 50+:	151,605	9,057	2,672	20,348	9,331	13,651	18,040	6,546	21,965	328,712	141,442	24,967	173,665	310,661
Population growth, age 50+:	14.22%	9.65%	-2.37%	10.20%	15.48%	28.43%	14.57%	11.67%	14.80%	18.50%	22.56%	19.90%	16.92%	15.98%
Taxes (city stats)														
State income tax rate (highest bracket)	n/a	n/a	5.75%	6.00%	3.90%	8.98%	5.04%	6.00%	5.30%	9.30%	n/a	5.30%	7.19%	n/a
State income tax rate (lowest bracket)	n/a	n/a	2.00%	1.00%	3.90%	0.36%	2.87%	1.00%	1.70%	1.00%	n/a	1.70%	0.71%	n/a
Retirement tax break from state?	No	No	No	No	Yes	No	Yes	No	No	No	No	No	No	Yes
State property taxes	Above	Below	Average	Average	Average	Above	Below	Average	Below	Average	Above	Below	Average	Above
Sales tax	8.25%	8.30%	5.00%	7.00%	6.00%	5.00%	8.35%	6.00%	7.00%	7.75%	8.25%	7.62%	7.00%	8.12%
State gas tax (cents per gallon)	20	31	17.5	7.5	19	20.7	18	7.5	17	18	20	17	28	20
Housing (city stats)														
Median home price	\$114,945	\$174,812	\$389,514	\$161,100	\$141,672	152,500	\$273,826	\$322,400	\$156,275	\$493,000	\$1,362,022	\$283,290	\$188,987	\$133,000
Home price gain (2004-2005)	12.80%	12.56%	19.73%	5.60%	5.84%	1.70%	23.42%	8.14%	11.90%	8.40%	7.80%	8.10%	8.40%	13.20%
Financial (city stats)														
Median household income (per year)	\$35,507	\$34,479	\$42,351	\$30,649	\$46,958	\$38,231	\$37,869	\$65,128	\$33,101	\$50,113	\$41,158	\$43,991	\$42,081	\$40,377
Auto insurance premiums (Average for the state)	\$2,490	\$2,349	\$1,909	\$2,137	\$2,575	\$1,622	\$2,588	\$2,137	\$2,157	\$2,186	2,490	\$2,157	\$1,806	\$2,490
Quality of life (city stats)														
Air quality index (% of days AQI ranked as good)	41.60%	87.70%	n/a	64.30%	64.10%	67.20%	75.70%	91.00%	50.10%	52.90%	72.60%	100.00%	33.70%	77.30%
Personal crime risk (100 is nat'l average; lower is better)	123	74	54	117	48	93	78	73	134	112	226	46	97	126
Property crime risk (100 is nat'l average; lower is better)	138	96	105	138	72	94	106	158	135	118	235	38	120	188
Personal crime incidents (per 100,000)	546	n/a	n/a	448	n/a	333	n/a	n/a	450	529	626	520	812	635
Property crime incidents (per 100,000)	3,510	n/a	n/a	5,739	n/a	2,884	n/a	n/a	5,289	3,546	6,503	6,399	7,800	6,579
Leisure and culture (city stats)														
Movie theaters (within 15 miles)	14	1	6	8	12	6	3	3	4	30	27	6	24	226
Restaurants (within 15 miles)	1,424	121	500	404	372	358	263	281	290	4,832	2,835	390	3,267	3,335
Bars (within 15 miles)	134	17	21	46	22	36	30	22	12	270	186	9	357	341
Public golf courses (within 30 miles)	6	4	22	21	49	36	10	11	4	71	69	11	83	38
Libraries (within 15 miles)	15	6	9	11	9	17	10	4	5	71	51	17	78	30
Museums (accredited by AAM within 30 miles)	1	0	7	1	3	3	1	1	0	10	3	3	2	4
Colleges, universities and professional schools	1	n/a	n/a	1	n/a	1	n/a	n/a	1	19	7	5	10	7
Ski resorts (within 100 miles)	1	2	0	2	2	5	0	0	2	2	0	7	3	0
Weather (city stats)														
Annual precipitation (inches)	9.43	20.88	49.04	47.83	36.25	37.27	19.19	48.27	11.44	10.77	34.01	14.22	38.52	32.92
Clear days	193	101	100	113	75	91	162	94	193	146	135	167	72	105
High temp in July ° F	94.5°	89.9°	89	90.2	82.5	87.51	88.3	90.1	94.9	75.8	96.6	85.6	85.3	94.6
Low temp in Jan ° F	32.9°	28.8°	28.1	32.9	17.6	13.4	23.3	43	21.1	49.7	31.4	15.5	20.3	38.6
Health (County Data) (city stats)														
Hospitals (within 30 miles)	36	5	24	13	43	11	6	6	5	77	100	13	88	58
Doctors' offices	424	32	85	125	17	117	149	98	120	2,152	256	163	980	1,461
Body mass index (avg. for residents)	28	n/a	n/a	26	n/a	26	n/a	n/a	27	27	25	25	28	28
Cancer mortality (per 100,000, age-adjusted)	144.6	n/a	n/a	165.4	n/a	227.5	n/a	n/a	161.4	164.3	149.6	128.6	205.7	153.4
Cardiac mortality (per 100,000)	149	n/a	n/a	173.7	n/a	104	n/a	n/a	160.3	203.4	100.6	132.5	150.2	205.5
Meet the neighbors (city stats)														
Median age	30.7	33.2	25.7	28	28.4	28.4	46.6	46.7	30.9	32.8	31	41.6	31.7	31.5
Completed at least some college (% of residents)	55.70%	55.10%	74.30%	66.20%	52.10%	80.10%	67.30%	85.10%	59.40%	59.40%	45.70%	69.80%	49.00%	52.00%
Married	50.20%	42.40%	23.30%	30.50%	46.40%	34.30%	49.50%	58.10%	44.20%	43.40%	46.20%	41.50%	40.00%	47.40%
Divorced	9.80%	9.40%	7.40%	7.80%	7.80%	6.90%	13.00%	13.20%	11.70%	10.30%	11.90%	16.90%	12.50%	11.80%

Tourism Creates Movers

Tourism and retiree migration are symbiotic. If the volume of one increases so does the other.

The El Paso Convention and Visitors Bureau captured data from 20,590 visitors to El Paso in the 12 month period between September 1, 2006 and August 31, 2007. More than half of the visitors (11,907) are from Texas. Four of the other top 10 states contributing the most visitors to El Paso are in the southern tier (CA, FL, OK and NM), three are from the northeast (NY, PA and OH) and one is in the Midwest (IL).

The Convention and Visitors Bureau handled 33,729 inquiries about El Paso in the 12 month time period. The fourth largest source for inquiries (3,019 leads) was from advertisements in the AARP magazine.

Top Ten States for Inquiries About Tourism in El Paso	
Name of State	Number of Inquiries
Texas	11,907
California	1,583
Florida	1,291
Illinois	1,011
New York	974
Oklahoma	843
Pennsylvania	839
Ohio	780
New Mexico	766
Louisiana	750

Source: El Paso Convention and Visitors Bureau