

GATEWAY STUDY AREA MARKET ANALYSIS
IN THE CITY OF
CRESCENT SPRINGS, KENTUCKY

By



In Conjunction With The



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I. EXECUTIVE SUMMARY

A. Definition of the “Gateway” Study Area

The “Gateway” study area consists of two adjacent, but non-contiguous land areas comprising 43.65 acres, west-southwest of Buttermilk Pike and 8.84 acres east-northeast of Buttermilk Pike, and constituting two quadrants of the interchange with I-71/75 in the City of Crescent Springs, Kentucky. The study area comprises approximately six percent of the land area in the City. The study area, outlined in red, is depicted in the “Crescent Springs Gateway Study Area” map, below.



The City of Crescent Springs contains 1.4 square miles and is located in northwestern Kenton County as depicted in the “Crescent Springs, Kentucky, Area Map” in Section III, Page 1a, of this report. Kenton County, Kentucky is part of the Cincinnati-Middletown MSA. The terrain is rolling. The Land area within the present City boundaries will allow for some future growth. Opportunities to expand the City’s boundaries in the future are limited.

Access within the City is via a network of State, County, and Municipal streets. Primary access to areas outside the City is provided by I-71/75, which traverses the southeastern border of the City of Crescent Springs in a northeastward to southwestward direction. There is one interchange on the City’s edge at Buttermilk Pike, the study area in this market analysis.

The area of the City is comprised of land with no major streams or bodies of water within the city’s boundaries. Travel time from the heart of Cincinnati, to the north, consumes between 10 and 15 minutes depending on time-of-day and travel conditions. Many Crescent Springs residents travel to Cincinnati daily for work.

B. The Level of Market Analysis in the “Gateway” Study Area

The level of research and exploration into the mechanics of the marketplace is generally identified by one of the first four letters of the alphabet. Level “A”, analyses are cursory in depth and rely almost exclusively on readily available secondary data. Level “B”, analyses also have a high degree of reliance on secondary data, but the secondary data is supplemented by some primary, field research. This level of analysis offers more depth than the Level “A” analysis, but may still have shortcomings as a function of the data sources and the limited amount of primary research that is conducted. Level “C”, analyses are typically more in-depth market analyses that are performed using both secondary data and original, field research and analytical methodologies. Finally, Level “D” analyses, represent the most in-depth level of market analyses. The differentiating factor between a Level “C” analysis and a Level “D” analysis is in the development of original data and the application of quantitative methods to derive the observations and conclusions set forth in the final report. This level of analysis relies very heavily on primary research that is both quantitative and qualitative in nature. Secondary data still plays a part in the overall analysis, but it is utilized for support instead of providing the primary data source for the analysis. In many cases Level “A” or Level “B” analyses are not reported in a discrete document. The inferred market conditions may be assumed, or are interspersed in the observations made in other types of reports; e.g., appraisals, comprehensive plans, etc. Level “C” and Level “D” analyses are typically completed and documented in a detailed report that is then utilized as a tool in further studies or reports such as the examples cited above.

LEVELS OF MARKET STUDIES						
Inferred Demand Studies			*	Fundamental Demand Studies		
Level of Study	A	B		Level of Study	C	D
Inferred subject attributes			Y	Quantified subject attributes		
Inferred locational determinants of use & marketability by macro analysis				Quantitative and graphic analysis of location determinants of use & marketability by macro and micro analysis		Y
Inferred demand from general economic base analysis conducted by others				Demand derived by original economic base analysis		Y
Inferred demand by selected comparables				Forecast demand by subject-specific market segment & demographic data		Y
Inferred supply by selected comparables				Quantified supply by inventorying existing & forecasting planned competition		Y
Inferred equilibrium/highest and best use and capture conclusions			Y	Quantified equilibrium - Highest and best use - concept plan - Timing - quantified capture forecast		
Emphasis is on:				Emphasis is on:		
Instinctive knowledge			Y	Quantifiable data		Y
Historical data			Y	Forecast		Y
Judgment			Y	Judgment		Y
*Y - Indicates the methodologies, tools and techniques applied in this study.						
Formatted by GEM PUBLIC SECTOR SERVICES from a table in Market Analysis for Valuation Appraisals, Appraisal Institute, 1994, Page 21 ISBN 0-922154-18-X						

The level of market analysis that best describes the overall effort for the “Crescent Springs “Gateway” analysis is a Level “D”. This is the most in-depth level of market analysis. There are two areas of the study that do not reach the same levels of depth in this analysis. First, “subject attributes” are inferred in the Crescent Springs analysis because the study area overlays multiple parcels and an aggregated land area in the City. The parcels contained in the study area represent a range of primary uses and parcels of widely varying sizes and descriptions. The results of the analysis could be applied to multiple parcels within the study area. It will be the task of the community and the property owners, in conjunction with urban planners to determine the parcels within the study area that are best suited to the range of uses for which a market has been concluded.

The areas of “highest and best use” and “market capture” are both inferred for the same reasons cited above. Highest and best use is best determined by stakeholders, the City, and urban planners working in conjunction with each other to achieve the objectives of the “Gateway” Small Area Plan of which this market analysis is a part. The conclusions of this analysis can be as unique as the properties within the study area. Market capture has been inferred because there are currently no projects in progress that would enable the market capture to be better quantified on the basis of a competitive analysis of specific project attributes. A series of projects that work together to achieve the objectives of the “Gateway” Small Area Plan over time is envisioned. The “Gateway” Small Area Plan and the conclusions of this market analysis should be revisited every time a new project is proposed within the study area in order to assess the individual project’s ability to help achieve the objectives of the plan and to help assess overall market risks.

C. Housing Market Observations and Recommendations

Based on an analysis of the City of Crescent Springs housing market, the following observations and recommendations are offered:

1. Crescent Springs is not really a “home-owners community” with relatively small additions to the owner-occupied housing inventory and a large rental component, it is likely the City will be defined as a “rental community” and that could shape the direction of housing for the long-term in Crescent Springs. Given the relatively modern inventory of housing in the City, it is somewhat surprising that rental occupancy is the dominant occupancy style observed in the City.
2. Based on the inventory of housing units in Crescent Springs and average annual additions to the owner-occupied housing inventory between 5 homes and 6 homes per year between the end of 2008 and the end of 2013, it is likely that rental housing is, and will continue to be, the majority of housing units in the City in the future. The rate of additions is well below the pace needed for a “normal replacement rate” for older existing housing units coming out of the inventory. A housing replacement rate between 9 units and 18 units per year essentially says that a home in Crescent Springs can be expected to last between 50 and 100 years. While the relatively new inventory of housing overall suggests that a low rate of introduction of new owner-occupied housing units in the City in the short-run will not be problematic; in the long-term it could be a problem.
3. A total of approximately 28 new single-family homes are projected to enter the housing inventory in Crescent Springs between the end of 2008 and the end of 2013. The rate of growth between 2008 and 2013 is reduced from a “normal” rate of additions to the housing inventory because of the current mortgage lending crisis and general economic conditions. An average of approximately 9 units per year could be anticipated in a more normal economic environment.
4. The projected housing growth of only 28 units through the end of 2013 would likely consume between 10 acres and 14 acres. The densities cited are typical of suburban development densities in the general market area. The income characteristics of the City suggest that housing products should be in the mid-range of new housing prices with some units in the high-end of housing prices.
5. While it is too early to label recent housing market activity as a trend, there is some indication that the average sizes of new homes may have peaked and may actually be declining. This is not inconsistent with the demographics of households in which aging “baby boomers” who are now “empty nesters” are gravitating to smaller, more carefree homes. These demographics appear to be at work to some extent in Crescent Springs.
6. The rental housing market in Crescent Springs has a non-traditional component in the form of single-family homes that have transitioned into the rental market.

Slightly less than 9% of housing units in the rental inventory were freestanding single-family homes and slightly less than 4% of the rental inventory is comprised of attached single-family units. The addition of new units to the rental inventory in recent years appears relatively sizeable. Demand for rental housing in the local market is evident. Since the composition of occupancy styles in Crescent Springs is more heavily weighted to the rental housing than is typical of the market, the City must be cognizant of any transitions of more owner-occupied housing to rental housing. Rental occupancy is now the dominant form of housing occupancy in the City. Rental housing maintenance will be a significant item for the City to address, now and in the future. If maintenance standards are not set and strictly enforced the housing inventory could deteriorate in a relatively short time. This would not be a desirable circumstance for housing in Crescent Springs in the future.

7. As stated in earlier sections of this report. The study area may, or may not, be appropriate for the introduction of new housing units to Crescent Springs. Land in close proximity to an interstate highway interchange is typically of such high value that it is not feasible to use it for residential development. This appears to be the circumstance in Crescent Springs; however, high density residential uses in a mid-rise structure could reduce the land area needed for new residential development and enable a project to be financially feasible. This would take an extraordinary improvement in the physical appearance of the primary study area and the development of more efficient infrastructure as market prerequisites. In addition, the primary study area is physically detached from the remainder of Crescent Springs and is far from being pedestrian friendly. While future redevelopment can change the pedestrian friendliness of the area, the physical detachment is likely a long term impediment to residential redevelopment.

D. Office and Light Industrial Market Observations and Recommendations

The following observations and recommendations have resulted from an analysis of the City of Crescent Springs office and light industrial markets:

1. The City of Crescent Springs has a substantial business base.
2. Businesses occupying offices and specialized shops, or light industrial buildings are not present in the same intensity as retail businesses. Therefore, the office and light industrial space inventory are the two least developed land uses in the City.
3. The number of purpose built office structures is small in number relative to the number of structures that have been converted to office uses.

4. Crescent Springs does not appear to have much of a competitive market supply of existing office or service business buildings to address any potential market demand that comes its way.
5. Crescent Springs will never retain all of the indigenous demand its residents generate for services, but the trade off between residents going elsewhere for services and the influx of non-residents to well located businesses in Crescent Springs, particularly in the “Gateway Study Area” in close proximity to the I-71/75 corridor, will hopefully balance, or be skewed, in favor of Crescent Springs based businesses in the future. In essence, more independence rather than dependence on goods, services and employment opportunities located outside of the City. This would be a long-term goal that the City appears to need to maintain a balance of employment opportunities with the larger context markets.
6. It appears that City residents want to maintain the City’s vitality and seek opportunities for growth, but this vitality maintenance and growth should not compromise the suburban character of Crescent Springs. Concentrating future urban development, probably on sites in the “Gateway Study Area” in close proximity to the I-71/75 corridor could serve to accomplish both desires of Crescent Springs’ residents. This favorable balance is dependent on recruiting the “right” businesses to the “right” locations in the City. The I-71/75 corridor is the “front door” to Crescent Springs. Much of the direction in the future will be to new improvements on existing or newly developed sites. Managing the development process will be crucial to the outcome for the City.
7. Based on current market conditions and what appear to be possible future market opportunities, the City may wish to position itself to address market opportunities when presented through cooperative relationships with property owners who understand and embrace the desires of the City to enhance employment opportunities while not just yielding to development pressure to build any project that comes along anywhere a developer wants to locate a project.
8. The vision created through the “Gateway Study Area” plan can only be implemented with the understanding and cooperation of property owners and business operators in the study area today. The City will never have the resources to make implementation of the Gateway Study Area” plan a staff driven process. This approach to development of all types will be necessary in order to manage the growth and future development of Crescent Springs to retain as much of the current “suburban feel” of the community as possible while it continues to grow and evolve.
9. Light industrial uses in the study area today sub-optimize the development of land. These uses appear to be vestiges of prior generations of development and/or interim uses, such as the relatively new store and lock warehouse facility. The redevelopment of a more efficient infrastructure framework would be the prerequisite to more intense land uses in the primary study area. Assuming these

prerequisite steps are taken over time, a shift in uses to higher intensity, higher value, office uses of the area is anticipated.

E. Retail Market Observations and Recommendations

The following observations and recommendations have resulted from an analysis of the Crescent Springs retail market:

1. The retail market in the City of Crescent Springs captures one hundred and thirty-six percent of the retail demand generated by resident households of the City. This is a significant concentration of retail expenditures in a relatively small collection of retail venues.
2. The highway service component of the local market cannot be ignored. Many of the fast food restaurants, gas stations, and convenience stores exist primarily to serve motorists on I-71/75. This is a particularly intense component of land uses in the study area.
3. A modest amount of retail space demand could be warranted on the basis of attracting merchants in currently underserved categories of retail demand; however, every effort should be made to utilize existing retail storerooms already on the landscape or existing, developed, retail lots before any additional expansion of retail development is considered.
4. While a concentration of retailers brings consumers and money into the local market, there is a danger in these retail business concentrations. If there is a primary retailer who closes or moves to serve a dynamic market, the “retail gravity” of the merchant cluster can be lost. The retail venue can experience high percentages of vacancy and ultimately languish in the marketplace. It is far beyond the capacity of many small communities to address the land use redevelopment issues that this type of scenario presents.
5. In essence, a word of caution is offered to Crescent Springs in attracting or promoting any more intense retail development in the City; there is a delicate balance of supply and demand to maintain. Any more intense highway uses will add directly to the traffic and congestion currently experienced in the study area with little in the way of direct reward to the City of Crescent Springs; i.e., many burdens without corresponding benefits. To the City.

II. AN INTRODUCTION TO MARKET ANALYSIS

A. Market Analysis Defined

Simply defined, market analysis attempts to understand, describe, and project the interaction of supply and demand for goods and services in the marketplace. Every consumer product and service that is anticipated or offered in the marketplace represents a component of planned or actual supply. The desires of consumers represent potential demand for new products and services. The buying choices made by consumers represent components of actual demand. Before new products or services are brought to market the anticipated actions of consumers are the subject of a great deal of quantitative and qualitative analysis. Even after products or services are introduced they are subjected to repeated competitive analyses to determine if consumers will be drawn to make purchases, perhaps in an environment of heightened competition with newer more desirable products and services than those being studied.

Market analysis is both an economic concept and a behavioral concept. The economic analysis involves quantitative tools and analyses to measure supply, demand, pricing and competitive positioning. The behavioral side of market analysis attempts to determine why consumers are drawn to specific products and services while bypassing seemingly similar competitive offerings. Studying consumers' preferences enables manufacturers and business operators to develop new products and services that meet the ever-changing desires of the consumer public.

Market analysis can be a macroeconomic concept as well as a microeconomic concept. A market analysis can be based on macroeconomic measures that apply to entire industries, regions, countries or the world. Similarly, a market analysis can be based on microeconomic measures that may only be applicable to a specific good or service offered at a specific location. In essence, the scopes of market analyses can cover a vast range of specific questions to be answered. The results of an analysis may, or may not, be tied to an identified geographic location.

Market analysis is applicable to real estate. However, the analysis of real estate must recognize the fixed location of any property, project or market area. Similar to consumer products and services, real estate experiences the same product life cycle with four distinct phases of growth, stability, decline, and revitalization. However, real estate also has a physical life that eventually must come to an end. In addition, the physical nature of real estate creates a functional life that may or may not coincide with the physical life of the property. A real property may be physically sound, but it may no longer meet the space needs of its consumer population. As a result, the analysis of real estate can be more complex than the analysis of consumer products and services. Consumer products and services can be redesigned or modified to keep pace with changing consumer preferences and these products and services can be offered in locations that are perceived to be the best alternatives for capturing the consumers' dollars. Unfortunately, real estate may not be adaptable to changing consumer preferences and its location is fixed. If consumers move to new locations to live, work, shop, and play then the real estate that was once the most popular alternative in the marketplace goes into decline. In addition, the changing desires of consumers may mean that the size, design and attributes of any existing project no longer meet the needs of the buying public and the real estate goes into decline.

Consumer preferences change and the locations where consumers want to live, work, shop, and play change. Consumer demand is mobile. Real estate is fixed. Therefore, the market analysis of real estate must recognize that properties meet the needs of the market at a specific period in time. Real estate may meet the needs of the marketplace for a number of years, but change will certainly occur and the real estate will not be able to react. This transient nature of market appeal can affect specific projects, neighborhoods, communities, and entire cities or regions. The inflexibility and the immobility of real estate cannot be ignored in a market analysis.

The terms market analysis and market study, are frequently used interchangeably. Market analysis is the process of gathering, analyzing, and observing data about the interaction of supply and demand. The information developed is then condensed into a report that describes the analyst's procedures, techniques and tools for converting the input obtained into the conclusions and recommendations that comprise the market study report that is produced.

A market analysis is not a marketing study, a marketability study, or a feasibility study. A marketing study focuses on the programs, materials, and media needed to create a successful marketing effort to sell a product or service. A marketability study focuses on a specific product or class of products and attempts to define whether a market exists and, if so, the characteristics of that market. Finally, a feasibility study is more comprehensive than a market analysis. The feasibility study may utilize a market analysis as a data input. However, the feasibility study focuses on the financial merits of a proposed project, product or service and whether a project, product, or service can be developed successfully. The determinant in a feasibility study is financial performance.

From this point on the discussion will focus on the market analysis as applied to real estate.

B. The Basic Questions to Be Answered

The questions to be answered by a market analysis are rather basic. Typically there are three questions to be answered by any market analysis. These questions are as follows:

1. Is there a market for users (renters and/or purchasers) of existing, or proposed, real properties and real estate projects?
2. How quickly, and at what price, could proposed additions (projects) be absorbed in the market?
3. Are there better ways to execute or offer any proposed project(s) to enhance their acceptance in the marketplace?

The scope of each specific analysis will determine the answers to the questions cited above. In some cases specific answers to all three of the basic questions are not sought. The nature of each specific analysis will determine the amount and sources of data to be obtained and the overall complexity of the analytical problem to be addressed. Nonetheless, the three basic questions form the foundation of all market analyses.

C. Who Needs Market Analysis

The need for market analysis is growing and transforming rapidly. Much of the need has grown from the demands of federally insured lending institutions over the last decade. Developers have always been trusted to know and understand their markets, but uncontrolled speculative development of the 1980's led to seriously overbuilt markets and catastrophic loan defaults. Regulatory reforms now require at least rudimentary market analyses for all proposed projects along with other safeguards that reduce the likelihood of serious overbuilding on such a widespread basis as occurred in the late 1980's.

The usefulness of market analysis became apparent. If a market analysis can be used to help to project the need for new development, perhaps it also can be useful for market participants to determine the current status of any real estate market and to help project the needs of the marketplace, even if specific development projects have not yet been identified. The market analysis has become a planning tool as well as a determinant of the need for specific projects. This is really not new to the marketplace, but the process was much more informal in the past. Developers have always been in touch with their markets, but they did not compile the data that they reviewed nor did they prepare formal analytical reports to support their conclusions.

Today's marketplace is less reliant upon the interpersonal relationships that historically enabled developers to present their projects to their bankers and secure financing. In addition, the public sector; local governments, have recognized the importance of developing successful real estate projects as one of the cornerstones to community vitality and growth.

The consumer base for real estate market analysis has grown to include developers, builders, investors, lenders, architects, marketing managers, tenants, occupants, sellers, purchasers, landowners, property managers, and local governments. All of these individuals and organizations have recognized the value of understanding the current status of the marketplace as well as the possible directions that it may take in the future. A market analysis is analogous to a road map. The various consumers of market analyses may know exactly where they want to be, but they cannot plot a course to get there unless they know exactly where they are. This is the function of the market analysis to provide the information and the projections to point the way.

D. The Fundamentals of Market Analysis

Generically, market analyses must address six specific points as follows:

1. Property Productivity – a preliminary analysis of the legal, physical, and location attributes of the subject project or concept.
2. Market Delineation – an analysis of the marketplace for potential consumers including consideration for market constraints and existing competition.
3. Forecast Demand – an analysis of the potential demand that can be generated from the marketplace given the competitive environment.
4. Competitive Supply Analysis – an inventory of the competitors in the marketplace.

5. Equilibrium or Residual Analysis – the comparison of the existing and potential demand to the competitive supply in the marketplace.
6. Forecast Subject Capture – a projection of the anticipated ability of the subject project or concept to capture a portion of the demand that has been demonstrated to exist in the marketplace. This market share may represent an expansion of the local marketplace for the goods and/or services to be offered along with a market share captured from the existing competition in the marketplace.

Every market analysis addresses the six points cited above. Depending on the nature of the real estate question at hand the specific sources of data and the analyses performed may vary significantly.

Generically, real estate may be divided into four basic land use groups. These groups include residential, industrial, office, and retail land uses. There are many segments within each use group. Some analysts consider lodging and recreational uses as a fifth land use group. Needless to say there are many potential market segments within each land-use group. The specific market question to be answered will define the land use(s) and the market segment(s) that are relevant to the decision making process. Once the analytical question has been defined the data and research necessary to analyze the market becomes clear. Each major land use group has a set of data and market information that provide the input into the quantitative models and the qualitative framework that the analyst utilizes to describe the current status of the marketplace and to make projections regarding the market for the land use(s) in question.

The reader should note that the first point to be addressed is that of property productivity. This starting point can be specific to a particular property or it may involve entire classes of properties. The concept is directly linked to the appraisers' definition of highest and best use. This relationship is not an accident. Whether discussing a specific project or the inventory of a specific class of properties in a given community, the question of highest and best use is still the starting place for any real estate market analysis.

Appraisers define highest and best use as:

“The reasonably probable and legal use of vacant land or an improved property, that is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum profitability.”

Appraisal Institute, *The Dictionary of Real Estate Appraisal, Third Edition*, Page 171.

As the reader can see this definition parallels the components of the analysis of property productivity, stated above, that forms the basis of every market analysis.

Not all market analyses need to be property specific. Many market analyses are conducted in order to ascertain the competitiveness of entire communities. This type of analysis may be used in order to develop support for economic development efforts or to facilitate the creation of

urban renewal districts. The need to maintain economic vitality in a community may be the reason to conduct a market analysis. The public purposes for conducting market analyses are numerous. Obviously, a market analysis as a prerequisite to a comprehensive planning effort has value. Communities can revise their land use plans on the basis of the needs that are revealed by the market analysis. Similarly, communities can make zoning decisions on the basis of current market evidence rather than on conjecture or market hearsay. Quantitative and qualitative support from an objective, third party, market analyst is often better than attempting to defend contentious zoning decisions without any factual, current market information.

The market analysis begins with a review of relevant market data including information regarding the population, age distribution of inhabitants, individual and household income, educational attainment and employment, along with housing characteristics and an overview of existing residential conditions. Essentially, the context of the marketplace must be established. If the market area under consideration is a sub-market of a larger urbanized area, the similarities and differences relative to the larger urban area must be identified. The relationship of the study area to the larger market and the nation's economy must be defined.

The existing inventory of developed real estate must be quantified either directly from public record data or indirectly through economic and social benchmarks. The potential for new development is directly related to the inventory of existing real estate on the landscape and to projected additions and subtractions from this inventory. However, it is possible to have a large amount of existing real estate on the landscape and still not have any competitive inventory to attract new consumers including businesses and industries. The functional utility of the existing inventory of real estate must be defined and described. The decline of functional utility in real estate is one of the most important reasons why real estate loses its market drawing power and its market value.

Many older, established communities have large amounts of underutilized real estate in their inventories. This square footage may be physically sound, but it is functionally obsolete in the marketplace. Obsolete square footage in real estate developments represents reuse and/or redevelopment opportunities in the marketplace. Failure to recognize these alternatives may force new development to green field sites that ultimately do nothing but destabilize the economic fabric of the older, established communities that supported that prior generation of development. This phenomenon is a function of the inflexibility and fixed location of all real estate relative to the mobile consumer population that real estate supports.

The physical and functional life cycle of all real estate is inevitable. The property productivity analysis at the beginning of each market analysis helps to define the remaining economic and physical lives of existing real estate in the inventory as a prerequisite to determining the need for new development and the type of new development that could be supported in the local marketplace. Property productivity analysis is equally important in determining a proposed project's strengths or weaknesses. The linkage between property productivity analysis and the four tests of highest and best use is clear.

The second step of a market analysis focuses on the definition of a market area. Depending on the land use in question primary and secondary market areas may be defined. This step attempts to identify the geographic influence that a project or a location has in the marketplace. Market areas are usually irregular in shape and may be influenced by the existence of natural and manmade barriers as well as the existence of major transportation corridors. The locations of competitive projects also dictate the boundaries of market areas.

Frequently, market analysts will draw from observations and estimate the market area for a real estate project or neighborhood. These approximations can be very simple or they can be very complex. The nature of the questions to be answered and the budget for the analysis will often determine the depth of research that is conducted. The level of research and exploration into the mechanics of the marketplace is generally identified by one of the first three letters of the alphabet. Level “A”, analyses are cursory in depth and rely almost exclusively on readily available secondary data. Level “B”, analyses still have a high degree of reliance on secondary data, but the secondary data is supplemented by some primary, field research. This level of analysis offers more depth than the Level “A” analysis, but may still have shortcomings as a function of the data sources and the limited amount of primary research that is conducted. Level “C”, analyses are typically the most in-depth market analyses that are performed. This level of analysis relies heavily on primary research that is both quantitative and qualitative in nature. Secondary data still plays a part in the overall analysis, but it is utilized for support instead of providing the primary data source for the analysis.

Rarely are markets in balance, or equilibrium. The supply of a good or service in a defined market seldom equals the demand for that good or service in the market. Generally, local markets exhibit conditions of over-supply or under-supply. If an over-supply status exists then the supplier of the good or service that is over-supplied must rely on consumer demand from outside the boundaries of the defined market for support. Conversely, goods or services that are in an under-supplied status in a defined market require consumers to journey beyond the limits of the defined market in order to find the goods or services that they demand. These imbalances help to define business opportunities and to explain business failures in the marketplace. The analyst must be careful in defining, or delineating, a market. Seldom does the analyst’s definition of the market capture all of the dynamics that are at work. Therefore, some degree of error is introduced into all market analyses simply by delineating the market area to be analyzed.

Steps three, and four of the market analysis focus on developing the data and analyses that describe, and project, the supply and demand for the various types of real estate in the delineated market. From these efforts, the analyst can then attempt to reconcile the results of the analyses applied to determine the supply of, and demand for, real estate in the delineated market. The analyst can then estimate the need for new real estate “products” in the marketplace or the amount of over-supply that the market already has. It is important for the analyst to recognize the segmentation of the real estate market when making estimates or projections. While real estate may be broken down into four major land use types, there are a wide variety of market segments that can be identified for each land use group. The market may indicate that there is an oversupply, in any of the major land use groupings, yet there may be under-supplies in specific market segments that still represent market opportunities. Therefore, steps three and four of the market analysis must not just focus on supply and demand for the four major land use groups,

but must attempt to identify and quantify the major segments within each major group. Only the relevant segments of the market within any of the four major land use groups should be included in the market analysis.

Step five of the market analysis focuses on the reconciliation of supply and demand in the delineated market and the degrees of imbalance that may exist between the two observations. Ultimately, this is the step in the analysis that defines the opportunities and the constraints that exist in the delineated market. As stated above, the significant market segments within each of the four major land use groups must be identified and quantified in order for the conclusions of the market equilibrium analysis to have meaning. It is not sufficient to simply quantify the supply of, and demand for, major land use groups in the aggregate. Remember that the physical age and the functional utility of the real estate on the landscape greatly influences its competitive position in the market. To make observations regarding the supply of, and demand for, real estate in the market without regard for the physical and functional characteristics of the existing inventory would oversimplify the analysis and could lead to totally inaccurate conclusions. The experience and judgment of the analyst are critical to the market observations and conclusions that are presented in the market study report.

The sixth and final step of the market analysis is to project a capture rate or market share that the real estate in the delineated market may expect to capture. This analysis can pertain to existing real estate on the landscape as well as projects that are proposed. Physical and functional characteristics of the existing inventory of real estate will directly affect the ability of this inventory to attract consumers (renters and purchasers) to the market area, which, in turn, directly affects the prices paid for real estate in the marketplace. Prices are a direct result of consumer demand for the real estate product(s) offered and are inextricably linked to occupancy levels in the marketplace. This is why occupancy levels of specific projects, neighborhoods, communities, and entire cities are regarded as a quick measure of the competitive capacity of the defined market area. The stage of the product life cycle that the defined market is in is directly related to the market share that the real estate inventory can capture in the marketplace. The capture rate, or share of the market, of the defined market area is directly correlated to the competitive strength and vibrancy of the delineated market. Capture rates for all real estate are transient. It is consumer demand for the real estate product(s) offered that determines the market capture rate. Consumer demand is mobile. This demand can move to new locations and to new real estate products. Unfortunately, the location and, at least to some extent, functional utility of existing real estate products in the marketplace is fixed. This is why market analyses are only useful for a period of time before the constantly changing dynamics of the market require new market reviews. Generally, there is an inverse relationship between the dynamics of any defined market and the length of time for which a market analysis may be useful. Expressing this relationship another way: the more dynamic the market the shorter the useful life of a market analysis.

E. The Market Study Report

The following market study has been prepared in a format that proceeds in an orderly series of steps through the market analysis. This report follows the suggested guidelines of the Valuation and Research Committees of NCREIF (National Council of Real Estate Investment Fiduciaries) within the scope of the market analysis assignment as prescribed by the client(s). The analyst has also followed the market analysis guidelines and the procedures published by the Appraisal Institute in several texts and monographs regarding the topic of market analysis.

The following market study report is divided into several sections outlined herein. First, the scope of the assignment will be described and the nature of the analytical question(s) to be answered will be defined. Second, the context of the market will be described and relevant data and observations will be presented. Third, the steps of the market analysis will be detailed. Fourth, the analyst's observations and conclusions regarding the market will be stated and explained. Finally, the secondary data sources and the qualifications of the analyst(s) will be presented in a series of appendices to the market study report.

Every market analysis depends to some degree on secondary data. Every effort has been made to utilize widely recognized proprietary data sources for market information. In addition to proprietary sources, data may be obtained from public records and from local sources that maintain local records and publish periodic reports regarding the local market and the local economy. To some extent there may be inaccuracies in any or all of these sources of data. The analyst does not warrant the accuracy of this data. The analyst may have relied on this data in formulating the observations and conclusions regarding the status of the marketplace and the opportunities and constraints that may exist. The analyst cannot be responsible for errors that may have resulted from inaccurate data that has been obtained from "recognized" or "reliable" sources.

Finally, every market analysis takes place within the context of a defined study time period. Markets are dynamic and potentially subject to significant, unforeseen changes. Therefore, the analyses, observations, and conclusions contained in the following market study report can only be considered in the context of the study timeframe. The analyst cannot be responsible for changes in market dynamics that may render the conclusions of the analysis invalid.

III. SCOPE OF THE CITY OF CRESCENT SPRINGS, KENTUCKY, “GATEWAY” STUDY AREA MARKET ANALYSIS

A. Definition of the “Gateway” Study Area

The City of Crescent Springs contains 1.4 square miles and is located in northwestern Kenton County as depicted on the “Crescent Springs, Kentucky, Area Map” shown above. Kenton County, Kentucky is part of the Cincinnati-Middletown MSA. The terrain is rolling. The Land area within the present City boundaries will allow for some future growth. Opportunities to expand the City’s boundaries in the future are limited.

Access within the City is via a network of State, County, and Municipal streets. Primary access to areas outside the City is provided by I-71/75, which traverses the southeastern border of the City of Crescent Springs in a northeastward to southwestward direction. There is one interchange on the City’s edge at Buttermilk Pike, the study area in this market analysis.

The area of the City is comprised of land with no major streams or bodies of water within the city’s boundaries. Travel time from the heart of Cincinnati, to the north, consumes between 10 and 15 minutes depending on time-of-day and travel conditions. Many Crescent Springs residents travel to Cincinnati daily for work.

The “Gateway” study area consists of two adjacent, but non-contiguous land areas comprising 43.65 acres, west-southwest of Buttermilk Pike and 8.84 acres east-northeast of Buttermilk Pike, and constituting two quadrants of the interchange with I-71/75 in the City of Crescent Springs, Kentucky. The study area comprises approximately six percent of the land area in the City. The study area is depicted in the “Crescent Springs Gateway Study Area” map shown above.

B. Purpose of the Analysis

The purpose of the analysis is to determine the range of potential land uses that can be accommodated in the study corridor In the City of Crescent Springs, Kentucky, now and in the future, based on the needs demonstrated by the marketplace.

C. Objective of the Analysis

The objective of the analysis is to provide market-based information that will enable officials of the City of Crescent Springs, Kentucky, to develop plans for the future of the city. The analysis will assist the City in developing strategies, initiatives, and plans to serve the needs of residents of the community and provide for business opportunities that meet market demand.

D. The Specific Question(s) To Be Answered

The analytical questions to be answered in the following report are:

1. What is the current status of the City and how competitive are existing developments?
2. What are the consumer and business needs in the community?
3. What business opportunities could be developed on the basis of market demand?
4. How will trends for the future influence land use needs in the study area: the City?

E. What Analytical Methodologies Have Been Used in This Analysis

The methodologies applied during the course of this analysis include the use of both primary research and secondary data. Demographic data has been obtained from several public and proprietary sources that have been identified throughout this report. Basic quantitative methods have been applied to develop useable information from the data that has been obtained. Of course, the analyst's observations, judgment and conclusions are also contained in this report.

F. The Level of Market Analysis in the "Gateway" Study Area

The level of research and exploration into the mechanics of the marketplace is generally identified by one of the first four letters of the alphabet. Level "A", analyses are cursory in depth and rely almost exclusively on readily available secondary data. Level "B", analyses also have a high degree of reliance on secondary data, but the secondary data is supplemented by some primary, field research. This level of analysis offers more depth than the Level "A" analysis, but may still have shortcomings as a function of the data sources and the limited amount of primary research that is conducted. Level "C", analyses are typically more in-depth market analyses that are performed using both secondary data and original, field research and analytical methodologies. Finally, Level "D" analyses, represent the most in-depth level of market analyses. The differentiating factor between a Level "C" analysis and a Level "D" analysis is in the development of original data and the application of quantitative methods to derive the observations and conclusions set forth in the final report. This level of analysis relies very heavily on primary research that is both quantitative and qualitative in nature. Secondary data still plays a part in the overall analysis, but it is utilized for support instead of providing the primary data source for the analysis. In many cases Level "A" or Level "B" analyses are not reported in a discrete document. The inferred market conditions may be assumed, or are interspersed in the observations made in other types of reports; e.g., appraisals, comprehensive plans, etc. Level "C" and Level "D" analyses are typically completed and documented in a detailed report that is then utilized as a tool in further studies or reports such as the examples cited above.

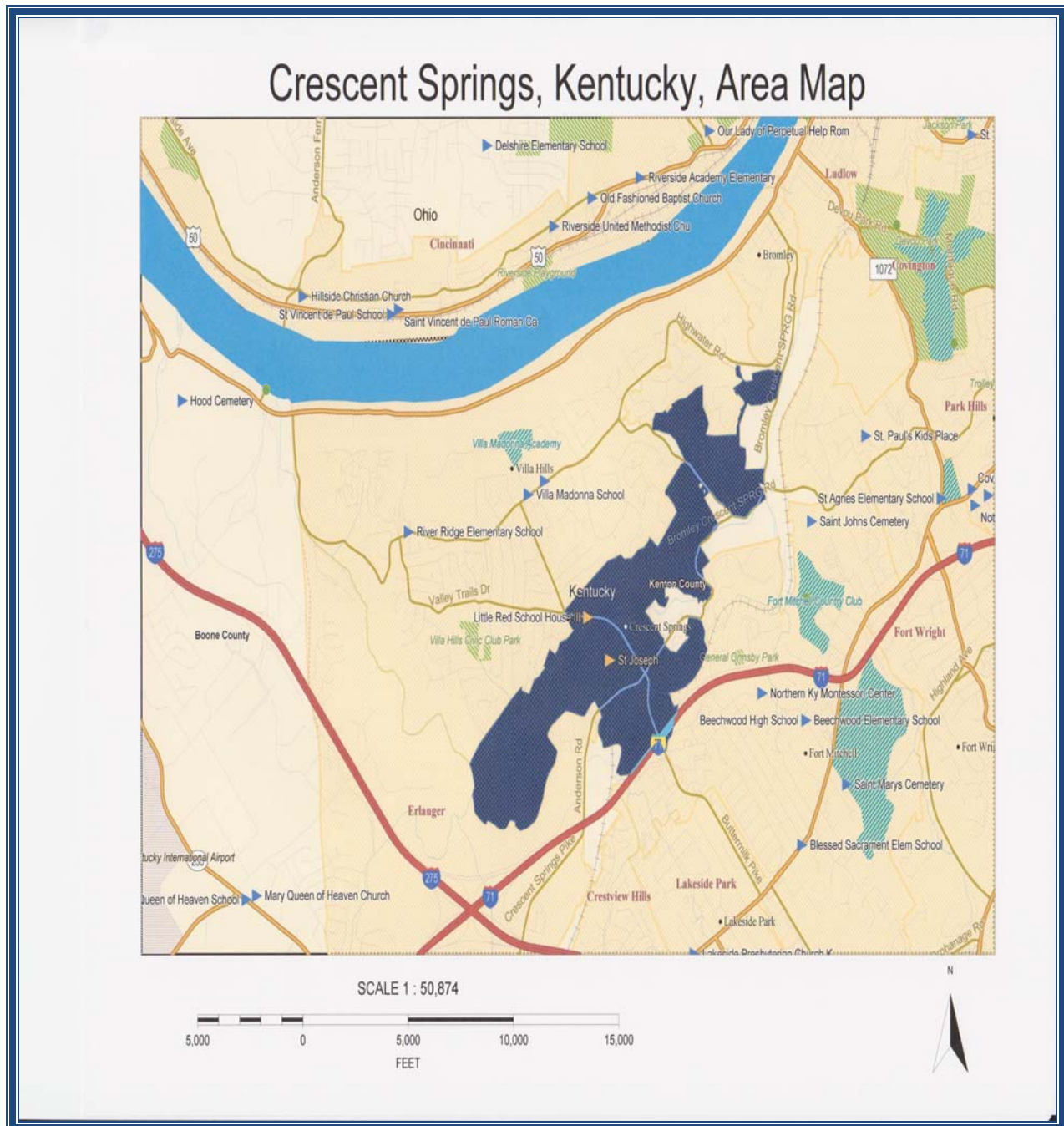
The level of market analysis that best describes the overall effort for the "Crescent Springs "Gateway" analysis is a Level "D". This is the most in-depth level of market analysis. There are two areas of the study that do not reach the same levels of depth in this analysis. First, "subject attributes" are inferred in the Crescent Springs analysis because the study area overlays multiple parcels and an aggregated land area in the City. The parcels contained in the study area represent a range of primary uses and parcels of widely varying sizes and descriptions. The results of the

analysis could be applied to multiple parcels within the study area. It will be the task of the community and the property owners, in conjunction with urban planners to determine the parcels within the study area that are best suited to the range of uses for which a market has been concluded.

LEVELS OF MARKET STUDIES							
Inferred Demand Studies				Fundamental Demand Studies			
Level of Study	A	B	*	Level of Study	C	D	*
Inferred subject attributes			Y	Quantified subject attributes			
Inferred locational determinants of use & marketability by macro analysis				Quantitative and graphic analysis of location determinants of use & marketability by macro and micro analysis			Y
Inferred demand from general economic base analysis conducted by others				Demand derived by original economic base analysis			Y
Inferred demand by selected comparables				Forecast demand by subject-specific market segment & demographic data			Y
Inferred supply by selected comparables				Quantified supply by inventorying existing & forecasting planned competition			Y
Inferred equilibrium/highest and best use and capture conclusions			Y	Quantified equilibrium - Highest and best use - concept plan - Timing - quantified capture forecast			
Emphasis is on:				Emphasis is on:			
Instinctive knowledge			Y	Quantifiable data			Y
Historical data			Y	Forecast			Y
Judgment			Y	Judgment			Y
*Y - Indicates the methodologies, tools and techniques applied in this study.							
Formatted by GEM PUBLIC SECTOR SERVICES from a table in <i>Market Analysis for Valuation Appraisals</i> , Appraisal Institute, 1994, Page 21 ISBN 0-922154-18-X							

The areas of “highest and best use” and “market capture” are both inferred for the same reasons cited above. Highest and best use is best determined by stakeholders, the City, and urban planners working in conjunction with each other to achieve the objectives of the “Gateway” Small Area Plan of which this market analysis is a part. The conclusions of this analysis can be as unique as the properties within the study area. Market capture has been inferred because there are currently no projects in progress that would enable the market capture to be better quantified on the basis of a competitive analysis of specific project attributes. A series of projects that work together to achieve the objectives of the “Gateway” Small Area Plan over time is envisioned. The “Gateway” Small Area Plan and the conclusions of this market analysis should be revisited every time a new project is proposed within the study area in order to assess the individual project’s ability to help achieve the objectives of the plan and to help assess overall market risks.

G. Crescent Springs, Kentucky, Area Map



H. Crescent Springs, Kentucky, “Gateway” Study Area Map



IV. HIGHEST AND BEST USE ANALYSIS

This study analyzes land use potential by employing market driven evaluation criteria. In order to carry out this analysis, it is necessary to understand the concept of highest and best use. Highest and best use analysis is a key concept in determining a property's market value. According to the Appraisal of Real Estate -- Twelfth Edition (Appraisal Institute, Chicago, 2001) highest and best use is defined as follows:

"The reasonably probable and legal use of vacant land or an improved property, that is physically possible, appropriately supported, and financially feasible, and that results in the highest value."

A. Highest and Best Use Criteria

The analysis of highest and best use is based on four fundamental tests. In order for a given use to be considered the highest and best use of a site, affirmative answers must be concluded for all four of the fundamental tests:

1) Legal Permissibility

What uses are currently permitted and could any additional uses be permitted with reasonably probable zoning changes?

2) Physical Possibility

Can the site be economically developed and will it adequately support anticipated improvements?

3) Financial Feasibility

Will the site as improved have a market value that justifies the cost and provides a sufficient entrepreneurial return to take the risk of development? A project is not economically feasible unless the rental rate or sales prices are sufficient to repay the costs of land acquisition and construction, plus provide an entrepreneurial return on investment sufficient to justify the risk associated with that investment.

4) Maximum Profitability

This test asks the question: among financially feasible alternatives, which alternative returns the maximum value to the underlying site? Different land uses result in different values for underlying land. Land uses can be described in levels of intensity. The more intense the land use, the higher the land value. This concept must work in conjunction with financial, feasibility. Therefore, an alternative land use must be financially feasible before it can be measured for maximum profitability.

B. Prerequisite Conditions of Highest and Best Use

The four fundamental tests are applied under the assumptions of two prerequisite conditions. These conditions are as follows:

- 1) The site as vacant.
- 2) The site as improved.

The four fundamental tests are applied to a site under each of the two conditions. This set of tests enables the analyst to determine if any current improvements contribute to the value of the underlying site (consistent with highest and best use) or do not contribute to the value of the underlying site (inconsistent with highest and best use).

These tests can be applied to vacant sites as well as improved sites. In the case of improved sites, the results of the analysis indicate whether existing improvements contribute to value, in which case the site is improved to its highest and best use. If the improvements do not contribute value, they no longer represent the highest and best use of the site.

C. Application of Highest and Best Use to the Study Area

Unlike the analysis of a specific property, the analysis of a geographic area does not address the highest and best use of any specific site. Ultimately, the results of the market analysis may indicate the need for land for all of the four basic land use groups; industrial, office, retail, and residential. The availability of land to accommodate the indicated growth opportunities may represent a constraint to the achievement of the levels of growth that could potentially occur. Local zoning of available land areas may be an additional influence on the ability of the study area to achieve the potential growth that may be indicated by the market analysis. Essentially, a market analysis can provide indications regarding potential land use needs in the future for a study area, but there are many additional decision making criteria that can help facilitate, or deter, the ultimate achievement of the potential that is indicated by the results of the study. In addition, markets are fluid. Market conditions are constantly changing. The introduction of new uses to the market can alter the competitive landscape for market followers. Attempting to achieve results in the future must be based in the context of the market at the time action is contemplated. Should an action be based on obsolete market data, the action taken may not meet with market success.

While the highest and best use of land is always in the mind of the market analyst, no direct application of the basic tests can be made in the following report given the context of the market analysis conducted for the City of Crescent Springs, Kentucky. While there are no direct applications of highest and best use in Crescent Springs, there is a general application of the principles in examining the overall land uses to consider in the “Gateway” study area.

By inspection, it has been determined that industrial uses, in general, do not represent a future land use to be considered in the study area. There are some existing shop uses, predominantly in conjunction with retail businesses that appear to be of a light industrial nature. These shops are incidental to the retail enterprises with which they are associated and not freestanding industrial

uses. In addition, a “store and lock” enterprise could be called an industrial use, although this facility really provides a consumer and business service to the surrounding community. In essence, light industrial uses and quasi-industrial uses are located in the study, but they are more representative of past land uses and are not likely to be expanded in the future based on the potential value of the underlying land.

Residential land uses are deemed to be both a vestige of the past and a potential land use in the future; however, the density of residential development will have to change substantially in the future. While there are a number of single-family residences in the larger study area at the present time, these uses will likely disappear from the study area in the future. If residential is a component of future development it will likely be comprised of medium to high density attached dwelling units in mid-rise buildings; I.e., four storey to seven storey buildings with structured parking. The density of future residential development will be driven by the underlying land value of the study area which is tied directly to the study area’s proximity and access to the I-71/75 corridor.

Retail, and office land uses are deemed to be worthy of consideration in the study area; in essence, consistent with the highest and best use(s) of the land. These two uses are likely to be the dominant land uses in the study area in the future.

V. KEY DEMOGRAPHICS

The demographic and economic composition of a community relates directly to the market opportunities that exist. The characteristics of every community are unique. Identifying and understanding the composition of a community is the first step to uncovering opportunities for growth, development, reuse and redevelopment.

Even if a community faces challenges it is important to understand the exact nature of these challenges in order to develop policies, programs, and initiatives that are designed to address community needs.

While there are a number of demographic measures that shed light on the make-up and growth trends in a community, there is a short list of key measures that are used as foundation blocks for a market analysis of the community. Among the key measures that will be discussed below are: population, households, the most basic indicators of urban growth and demand for consumer goods and services. Next in importance are household income and consumer expenditures; basic measures of the well being of a community and its ability to purchase goods and services. Other key demographics include estimates of workforce participation of community residents and employment in the community; these measures offer an idea of how self-sufficient a community is in providing employment opportunities for its residents. All of the measures cited above are parts of prerequisite research into the market demand for real estate, and/or land uses.

The demographic data is analyzed and near-term projections are made that offer some insight into the types of land uses and the magnitude of future demand for each type of land use. For purposes of a market study in support of a master plan, four primary land uses are defined: residential, industrial, office, and retail. There are numerous subsets of each land use, some details are not readily identifiable; however, the more generic needs in each land use category can be described and projected. A time horizon of approximately five years is the basis of the near-term projections. While master plans may be crafted to last for a longer period the dynamics of the marketplace defy prediction beyond a time frame of approximately five years. This by no means invalidates the master plan, but it may mean that the community should revisit its master plan periodically to make sure that market dynamics and the needs anticipated by the master plan have remained relevant and reasonably reflect the future needs of the community.

Before moving on, the methodologies of the demographic and market analyses need to be outlined. Every analysis begins with secondary data from several public and proprietary sources. This data is compiled and reviewed for disparities. Secondary proprietary demographic data also include current year estimates and five-year projections for all key demographic variables. If data from other sources indicates the need to adjust data from the proprietary source(s), then these adjustments are made to all demographic data that can be reasonably adjusted. Other demographic data cannot be reasonably adjusted. In these cases the data is utilized “as is” with a caveat that field research and/or more reliable, information indicates a disparity that cannot be resolved. Data that cannot be adjusted is still useable, but a lower confidence level has to be ascribed to its use in the market analyses. The baseline for public and proprietary data is the decennial census of the U.S. population. A new field measurement of a community’s demographics occurs every ten years. Statistical updates, estimates, and projections are made for

the intervening period between censuses. Other data from the Department of Housing and Urban Development and the Department of Labor is collected on different time intervals; in some cases monthly or annually. These sources of data frequently serve to refine data that is drawn from the Census. This information is correlated with primary field research and any necessary adjustments to the data are made.

While data can be assembled and analyzed, it is the judgment of the analyst that shapes the final observations and conclusions that can be taken from the data. The market analysis will begin with a review of the key demographic variables for the City of Crescent Springs, Kentucky, and its context market area: Kenton County, Kentucky, and the Cincinnati MSA as well as comparisons to the Commonwealth of Kentucky, and the United States.

A. Population and Households

These two fundamental demographics variables were drawn from data contained in the 2000 census as well as 2007 estimates and projections. The census date is March 31st of each year ending in zero. In 2000 the U.S. Bureau of the Census indicated that there were 1,629 households in the City of Crescent Springs and the total population of the City was 3,904 persons. For purposes of the 2000 census, data for the fifteen-month period prior to the census was imputed. Better technology will likely reduce or eliminate the need for such imputations in the future, but imputations did not significantly influence 2000 census findings for the City of Park Hills. More accurate field data indicates that the population was probably 27 persons more and 9 households more than resolved by the census. This is a very minor adjustment, but a correction nonetheless.

As a result of the current crisis in mortgage lending and the current recession, proprietary data sources have been inaccurate in estimating population and households for 2008 and projected for 2013. Population and household dynamics have both been influenced by current economic and market conditions. The City of Crescent Springs is no exception to this observation regarding proprietary data. Based on proprietary information supplemented by other data available from public sources, the estimated 2008 population in the City of Crescent Springs was 3,987 and households totaled 1,684. The projected population for 2013 for Crescent Springs is 4,021 and households will total 1,708. Both the proprietary 2008 estimate and the 2013 projection anticipate some growth in the population and households than appears evident from other data sources. Field observation indicates that approximately 121 mobile homes located in Crescent Springs have been removed to enable the development of a multi-tenant retail center anchored by Home Depot. Assuming that all of these mobile homes were occupied at an average population density of 2.40 persons per household, the City of Crescent Springs may have lost approximately 290 persons from their population as a result. This single event would appear to have more than offset any anticipated population and household growth from the time of the 2000 Census through the end of 2013.

The average number of persons per household is trending slightly downward from 2.40 persons per household in 2000 to a projected 2.35 persons per household in 2013. Proprietary sources indicate approximately 2.37 persons per household in 2008 for the City of Crescent Springs.

This suggests that the population of the City is aging slightly overall since children typically force the average population per household higher. Additional evidence of an aging population is provided by the trend of the median age of the population. The median age of the population is increasing and the population in the age brackets from Age 0-14 years and Age 25-44 years is projected to decrease through 2013 while the population, in the age brackets of 15-14 years and all age brackets over the age of 44, are projected to grow. The overall decrease in persons per household appears to be a function of an increase in the number of one person households. The increase in one person households is not being offset by growth in the numbers of multiple person households.

As stated above, both population and households are increasing slightly at the present time; the end of 2008. Some growth is projected to continue through the end of 2013. The pace of growth, if any, is expected to be slower in the next few years as a result of the current mortgage crisis and the negative effects this crisis has had on existing home sales and new home construction. In addition, the current recession has caused many households to defer any relocation decisions until the economy recovers. The after effects of this crisis are expected to linger for awhile; therefore, projections for increases in the City of Crescent Springs, in the near future, are tempered by the time it will take to resolve issues in the mortgage markets to enable the flow of funds for mortgage loans to regain some of its momentum and for the economy to swing back to positive growth. It is unlikely that housing markets will be as dynamic in the next five years as they have been in the past five years. In addition, the number of persons per household is likely to continue to decline even if the number of households does not change. It is likely that the number of people and the number of households in Crescent Springs will show a decline in the 2010 Census as a result of the removal of 121 mobile homes in the City and market conditions in the housing market and the economy in general.

Population Trends Analysis 1990-2013, located at **Tab 1**, summarizes the population, household, and population age demographic trends for the City of Crescent Springs, Kenton County, the Cincinnati MSA, the Commonwealth of Kentucky, and the United States.

Household details indicate that only 34% of Crescent Springs' households have children and only 51% of Crescent Springs' households are married couples. Approximately 9% of Crescent Springs' households are single adults with children: approximately three of every four single adult households with children are single female householders. Of households without children, 61% are householders without spouses. Single person households comprised 28.6% of all households in the City at the end of 2008 and this percentage is projected to increase slightly to 30.6% by the end of 2013. Since many households are occupied by single adults, or unmarried adults, the make-up of households directly affects the nature of the housing inventory, at present and in the future. The composition of the households in the City is likely to directly influence the composition of household occupancy styles for the foreseeable future.

Household details not only profile the householders who live in the City of Crescent Springs, this data provides insight into the types of housing that may be in demand, and to some extent the affordability of housing, in the community. This information has been utilized in the market analysis of housing section found later in this report. For more detailed household information, the reader is referred to **Household Details 1990-2013**, at **Tab 2**, in the Appendices.

B. Household Income

The City of Crescent Springs is a part of the Cincinnati Metropolitan Statistical Area. The household income statistics for the City of Crescent Springs greatly exceed all of the city's context markets in all measures.

In general, the City's income statistics compare quite favorably with the context markets: Kenton County, the Cincinnati MSA, the Commonwealth of Kentucky, and, the U. S. Regardless of the market area comparison, the average household income, median household income, and per capita income for the City are all well above the context areas. In 2000 there was an average of 1.29 persons per household in the labor force in Crescent Springs. This average worker per household measure compares to 1.32 persons per household throughout the Cincinnati MSA. The differences between median household income and average household income suggest that the City may be much better off than the County or the Cincinnati MSA in general. The difference between the median and average household income in Crescent Springs is much wider than in the context markets suggesting that there are a number of high income households in Crescent Springs. Households in the City of Crescent Springs appear to earn more than households in the context market areas, perhaps leading to a perception that the City is doing well economically.

Similar to the context areas of which the City of Crescent Springs is a part, households appear to have made "real income gains" between 1990 and 2000 and they appear to have outpaced inflation since 2000. Many employers have reduced or eliminated "cost of living" adjustments in their payroll plans, while others have imposed very low caps on "cost of living" increases. These cost containment measures by employers have tended to result in household incomes trailing, or just keeping pace with, the underlying rate of inflation in the nation. Given the severity of the current recession and concerns about deflation, it could be some time before "cost of living" adjustments reappear in the context of employee payrolls.

Higher household incomes in the City of Crescent Springs have led to local residents spending significantly more per household on household expenditures and retail expenditures. This statistic is important in evaluating the market for retail enterprises in Crescent Springs, as will be detailed in a following section of this report, but it is a notable disparity, nevertheless. The disparity between the expenditures of Crescent Springs' households and the expenditures of Kenton County households in the aggregate, accentuates the differences between City households and households in the context market. As detailed in the Appendices, household expenditures for both of the context market counties are above MSA, State and national statistics.

An important observation from the household and consumer expenditure data is that resident households in the City of Crescent Springs have similar buying habits and substantially more spending capacity than households in the context geographies included in this study. Later in this report details regarding consumer expenditures at City merchants versus overall consumer

expenditures will provide an indication of how much resident, retail spending is escaping the City. A similar finding will also be discussed regarding consumer services.

For more details regarding household income demographics for the City of Crescent Springs and the markets that comprise the context for this discussion and report see **Household Income Trends 1990-2013**, at **Tab 3**, **Household Income Trends by Age of Head of Household 2000-2013**, at **Tab 4**, and **Household Income Trends Comparison Index**, at **Tab 5**, in the Appendices.

C. The Resident Workforce and Citywide Employment

The City's resident households are relatively strong workforce participants. In 2000 there were 2,109 City of Crescent Springs residents in the workforce out of a total census population of 3,904 and a population of 16+ years of age of 2,723: 69.75% of the total population. This workforce participation rate equates to an average of 1.29 workers per household, as stated above. Assuming this workforce participation rate holds constant over time, the resident workforce should total approximately 2,180 today and approximately 2,211 workers by the end of 2013, based on the proprietary demographers' estimates and projections regarding households in Crescent Springs. The removal of 121 mobile homes in the City could serve to reduce the resident workforce by approximately 157 workers. This adjustment may be applicable to both the 2008 estimate and 2013 projection cited above.

There were approximately 1,980 jobs at companies and organizations in the City of Crescent Springs at the time of the 2000 Census. Based on the range of workforce participants detailed in the discussion cited above, there were enough jobs in the City of Crescent Springs to employ approximately 93.88% of resident workforce participants. Of course, this is an oversimplification because the skills of the resident workforce would have to match the needs of employers in the City for this to be an accurate observation. As it is, the percentage range cited could be considered to be the most optimistic look at the relationship between resident workforce participants and jobs in the City. Certainly residents of Crescent Springs travel outside of the City to find employment while non-resident workers enter the City each day to get to their jobs.

The tables on the following page present a measure of the relationship between the resident workforce and jobs in the City as provided from data contained in the 2000 Census. While this data is older, it takes into account the industries in which the workforce is employed and the jobs in the City. This provides a "net" model as to the percentage of City residents in the workforce who could find employment in the City.

An analysis of the jobs available in the City details twelve areas in which employment is concentrated; all at levels below the participation of residents in the workforce. In essence, Crescent Springs' residents are dependent on other communities in the Cincinnati MSA to provide employment in some industry categories while other industries provide jobs to residents of other communities. The conclusion of this observation is that Crescent Springs is a fairly well balanced suburban community in the Cincinnati MSA.

CRESCENT SPRINGS, KENTUCKY, 2000 EMPLOYMENT & JOBS BY INDUSTRY			
SIC Industry	Employed Residents	Jobs in the City	Difference(s)
Agriculture and Mining	6		(6)
Construction	176	133	(43)
Manufacturing	215	80	(135)
Transportation, Communication and Public Utilities	137	42	(95)
Wholesale and Retail Trade	462	757	295
Finance, Insurance, and Real Estate	216	186	(30)
Business and Repair Services	123	186	63
Personal Services	187	124	(63)
Professional Services	389	352	(37)
Public Administration	122	35	(87)
Not Elsewhere Classified		85	85
Total Employed Residents	2,033		
Total City Employment		1,980	(47)
CRESCENT SPRINGS, KENTUCKY, 2000 EMPLOYMENT & JOBS BY INDUSTRY			
NAICS Industry	Employed Residents	Jobs in the City	Difference(s)
Agriculture, Forestry, Fishing and Hunting and Mining	0		0
Arts, Entertainment, Recreation, Accomodation and Food Services	234	510	276
Construction	179	135	(44)
Education, Health and Social Services	309	255	(54)
Finance, Insurance, Real Estate and Rental and Leasing	217	190	(27)
Information	38		(38)
Manufacturing	200	70	(130)
Other Services (Except Public Administration)	141	130	(11)
Professional, Scientific, Management Administrative, and Waste Management Services	148	250	102
Public Administration	122	35	(87)
Wholesale and Retail Trade	316	380	64
Transportation and Warehousing, and Utilities	129	25	(104)
Total Employed Residents	2,033		
Total City Employment		1,980	(53)

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From Data Supplied by the U.S. Bureau of the Census

The following sections of this report dealing with the “Retail Market” and the “Office Market” will discuss any opportunities to increase the business and employment bases in the City of Park Hills. Given the limitations on locations where new businesses could locate, it does mean that the City should concentrate its efforts in the Buttermilk Pike corridor in the study area and beyond. Future growth, in Crescent Springs, is likely to lead to more intense urbanization in the vicinity of the I-71/75 interchange at Buttermilk Pike with continued housing growth of low to medium densities in the undeveloped areas of the City, south-southwest of the study area.

Tables detailing many of the statistics cited above are contained in the appendices to this report. Many of these statistics will be discussed again in following sections of this report.

D. Miscellaneous Demographic Measures

While not discussed in great detail, there are a few other demographic measures that cast additional light on the composition of the community in the City of Crescent Springs. Three measures are included in the Appendices that provide valuable insight into the population and possible needs and capabilities in the City. The first measure is educational attainment. This measure helps to define the employability of the population and the types of jobs that the population is prepared to successfully obtain and hold. This characteristic also provides some insight into potential job training needs. The educational attainment levels of City residents have traditionally exceeded those of the context communities. **Educational Attainment 1990-2013**, at **Tab 6**, details the educational attainment of the population, historically and projected for the near future.

The next demographic measure of importance is marital status. This measure correlates directly to the numbers of wage earners in a typical household and the household income demographics discussed above. For more details regarding marital status the reader is referred to the **Marital Status 1990-2013**, comparison tables, at **Tab 7**, in the Appendices.

Finally, vehicular ownership is a demographic measure that can be significant in more suburban communities. For those without personal transportation, the simplest of errands is insurmountable. Those without a car are dependent on family members or the kindness of others to get to the places they need to travel for the necessities of life, healthcare and contact with the outside world. The 2000 census indicated that there were 44 households without an automobile in the City of Crescent Springs. Demographers suggest that this number is now approximately 43 households. While the number of City households without their own transportation appears to be dropping, there are still a number of households for which there may be no good alternative transportation. The table titled **Vehicle Ownership 1990-2013**, at **Tab 8**.

VI. THE HOUSING MARKET

A. The Current Market Inventory

The overall inventory of housing in the City of Crescent Springs comprised 1,736 units in 2000. This total increased significantly from 1,242 units in 1990: 39.77% increase in ten years. The statistics cited, come from U.S. Census data. Data for the 2000 decennial census appears to have contained a small imputation error that overstated the actual housing unit count for the time period from January 1999 through the end of March 2000 by thirteen (13) units. For purposes of this analysis the actual housing unit count through March 2000 will be adjusted to 1,723 total units. Actual units added to the inventory between January 1999 and March 2000 totaled 13 units less than the number of imputed units indicated by the U.S. Bureau of the Census; eighty-six (86) units based on building permits versus ninety-nine (99) units by imputation in the 2000 Census.

According to local building permit data, as corroborated by the U.S. Bureau of the Census and the Department of Housing and Urban Development, 150 units of single-family housing and 177 multi-family units comprise the change in housing inventory between January 1999 and year-to-date 2009. Housing growth has been significant year over year between 2000 and year-to-date 2009 in the City of Crescent Springs. The pace of housing growth has been consistent with national trends and reflects the physical environment of the City of Crescent Springs; there has been land for additional growth. A summary of additions to the City of Crescent Springs housing inventory between 1999 and year-to-date 2009 is presented below.

CRESCENT SPRINGS, KENTUCKY NEW HOUSING ADDITIONS BY YEAR AND STRUCTURE TYPE 1999-2009 YTD												
Calendar Year	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Totals
Structure Type												
Single-Family	30	26	16	12	13	13	15	13	7	5	0	150
2-Units												0
3-4 Units	4											4
5-9 Units	8											8
10-19 Units	38	25	10	22	20	20	10	15	5			165
20-49 Units												0
50+ Units												0
Mobile Home												0
Boat, RV, Van, etc.												0
Total Units	80	51	26	34	33	33	25	28	12	5	0	327

Prepared by GEM PUBLIC SECTOR SERVICES From Data
Supplied by the U.S. Bureau of the Census and SOCDS

A substantial adjustment must be made to incorporate the statistics for housing growth in Crescent Springs into the current inventory of housing in the City. Since the 2000 Census a large mobile home park has been removed from the landscape and replaced by a multi-tenant retail center. A total of 121 mobile homes have been removed from the site. This substantial revision in the number of existing housing units in the City will tend to understate the market activity in housing growth in the City for the time period from the 2000 Census to today. It appears that the City has added 241 new residential units since housing units were counted in the 2000 Census; however, 121 mobile homes were removed in this timeframe. The result is “net” housing growth appears to be only 120 units; approximately one-half the actual new housing growth that has taken place.

The total number of vacant units estimated in the 2000 decennial census was 161 units. This total has been revised significantly downward in this analysis. More current information has shown that 42 units of multi-family were shown as vacant due to the timing of their entry into the marketplace. These units have been moved to the occupied inventory for this analysis.

A substantial adjustment has been made to vacancy and to the total inventory as a result of more current information, cited above, the total number of vacant housing units in the City of Crescent Springs inventory has been reduced to 119 units, or 6.85%, in 2000. For purposes of this analysis, overall vacancy is assumed to have remained stable at approximately 119 units during the 2000 through year-to-date 2009, time period. The mortgage crisis and general economic conditions are likely to have a negative impact on housing vacancies that represent a market anomaly. Market conditions surrounding housing will right themselves in the future and the local reaction to this crisis condition should not be taken as a long-term indication that the housing market in Crescent Springs is flawed.

Without an exhaustive review of the local housing inventory it is impossible to accurately assess current housing vacancy. U.S. Postal Service vacancy data has been available since 2005; however, most housing vacancy is a function of normal market housing turnover. It is important to remember that the overall vacancy at any point in time is comprised of several components including normal market activity such as; vacant units for sale or for rent, vacant units that have sold or have been rented but are not yet occupied, seasonal or recreational units, migrant worker housing (not a factor in the City of Crescent Springs), and vacant units that cannot otherwise be explained. The unexplained vacant units in the inventory in 2000 totaled 7 units or 0.04%. In many communities, the unexplained vacant units are typically “out of service”. These units may be abandoned and/or uninhabitable, but the structures remain on the landscape and are counted in the inventory. The conclusion of this discussion is that overall housing vacancy tends to indicate a market in which supply and demand are essentially in balance. Typically, an overall vacancy rate of 5% is considered representative of this market balance.

The composition of the inventory is only somewhat representative of the dominant occupancy style; home ownership; however, the percentage of the inventory comprised of freestanding single-family homes is lower than many of the neighboring communities in Northern Kentucky and lower than the Cincinnati MSA, in general. In 2000 there were 679 (39.11%) freestanding single-family residential structures in the housing inventory. There were 100 (5.76%) attached single-family residential units in the housing inventory. In addition, there were 814 (46.89%) multi-family units in structures ranging from two units to more than twenty units. There were 143 (8.24%) mobile homes in the inventory in the 2000 Census. There were no boats, RVs, and vans being used as homes. In general, the context market area is typically comprised of 60% to 65% freestanding, single family homes. The inventory composition will direct the typical occupancy style exhibited by a community and the inventory in Crescent Springs is skewed to renter occupancy, although owner residents outnumbered renter households in the 2000 Census. Many multi-family dwelling structures appear to be inhabited by their owners as well as tenants.

The current slump in housing markets nationwide has had an effect in the City of Crescent Springs. As a result, proprietary demographic resources are not considered reliable for projecting near term housing inventory growth: 2009 through 2013 in the proprietary data. Proprietary sources are not consistent with other data sources regarding the actual growth that has occurred in the City of Crescent Springs between the last decennial census and the end of

2008. The proprietary sources overestimated changes in the housing inventory in the City between 2000 and 2008. However, these secondary data sources have become inaccurate as a function of the current credit crisis and resulting housing slump. The statistical models have not been adjusted for the current housing market resulting in optimistic projections for the near future in many cases. Proprietary demographic data suggests that Crescent Springs could be expected to add 138 housing units from yearend 2008 through 2013. Projections made in this study suggest that approximately 78 new housing units will be added to the inventory in the City between the end of 2008 and the end of 2013. The projected housing additions calculated as part of this study suggest slower housing growth than the proprietary demographer's projections with the total housing inventory in 2013 approximately 60 units lower by study calculations versus proprietary data.

Proprietary estimates and projections suggest that overall housing occupancy in the City is on the rise. Growth in both owner-occupied and renter -occupied housing units was estimated for 2008 with this trend continuing through 2013. Overall housing vacancy is projected to grow to 18.2% of the housing inventory by 2013; 381 units. The trend concluded by the proprietary demographer, does not bode well for a stable housing market. While housing vacancy has been on the rise in the U.S., in general, the trend estimated and projected for the local market does not compare favorably with national statistics and is not healthy for the local housing market. Of course, statistical estimates and projections may not take into account actual local market nuances; however, these calculations are based on data that leads to the conclusions observed. These conclusions suggest that the City must carefully monitor housing vacancies with an emphasis on housing maintenance and vitality preservation throughout the inventory.

Approximately 26.7% of the existing housing inventory was built between 1970 and 1979. Approximately 53.2% of the housing inventory was built between 1980 and today. In total, approximately 79.9% of the housing inventory has been built since 1970. In essence, the housing inventory in Crescent Springs is relatively modern. This reflects the developing nature of the community as Northern Kentucky suburb of Cincinnati.

Before discussing the most likely projected change in the inventory of housing units in the City of Crescent Springs between yearend 2008 and yearend 2013, some explanation of the local housing market is in order. The City of Crescent Springs can be described as a "home owners' community", but only marginally. Demographers' projections appear to be optimistic in forecasting the growth of the owner-occupied housing inventory versus the growth of the renter-occupied housing inventory. Home ownership in the City of is relatively low when compared to the context communities. While home ownership, in numbers, is expected to grow in the near future, only 50.5% of occupied housing units owned their own home in the 2000 census and home ownership in the City is estimated at only 49.2% of occupied housing units the end of 2008; based on the analysis conducted as part of this study.

The City may want to deliberately attempt to skew future housing inventory additions to the owner-occupied segment of the housing market. While this is not essential to the overall vitality of the housing inventory in the near-term, rental housing tends to age faster than owner-occupied housing; therefore, the City of Crescent Springs could confront housing maintenance and vitality issues in the future that overwhelm its capacity to deal with these problems.

The overall health of the housing mortgage market will have a significant direct effect on housing growth, as well as sales in the existing home market, in the City. The rapid return to a rigorous set of mortgage underwriting standards throughout the national marketplace has substantially reduced the numbers of households that can qualify for conventional mortgage financing. The resulting reduction of velocity in the existing housing markets has resulted in an overabundance of existing homes in the marketplace that; in turn, has resulted in a decline in sales prices being recorded for many completed transactions. Since new home construction is heavily dependent on the vitality of the existing home sales markets, new home construction has plummeted nationwide. The market for existing home sales and financing must return to order and stability before much velocity will return to the new home market. For the near term this means that growth projections for the City of Crescent Springs housing market must be adjusted to anticipate several months; or possibly years, before the pace of the housing market returns to a more “normal”, albeit reduced, annual market velocity.

In adjusting the near term housing projections for the City of Crescent Springs, the recent history of the market must be reviewed. Housing additions to the Crescent Springs inventory ranged from a low of 5 units in 2008 to a high of 34 units in 2002. The average rate of new housing unit additions between 2000 and yearend 2008 was approximately 27 units per year. Of the 247 units built between 2000 and 2008 127 units were built in multi-family structures. Peak housing additions since 2000 occurred in 2002, although the pace of new housing additions in 2003 and 2004 totaled 33 units per year. The peak year is precedes the start of the housing downturn in most other locations in the region based on observations from numerous local markets throughout the region and the nation. New home additions to the inventory in 2008 represented only 14.71% of the pace set in the peak year of 2002. The decline in new home construction has been underway for some time now. The media has only publicized the decline in recent months, but the market correction currently underway has been in progress for between three and five years in many local areas. It is likely that 2009 will not be a good year for homebuilders as well. By the end of 2009 it is hoped that more rigorous underwriting standards will restore confidence in the mortgage markets and the market for new and existing homes can begin a recovery. It is likely that new home construction will lag a return to more normal market conditions in the existing home sales market. Most new homebuyers already own a home, so a new home purchase is predicated on selling an existing home. The extent to which the local area has suffered value declines in recent years may be an indication of the time it will take to restore the new housing market. The City of Crescent Springs does not appear to have been as significant a participant in the extraordinary price increases witnessed in many markets in recent years. To the extent that the local area has been able to weather the most recent market correction in terms of existing housing values, the more likely that new home building, if any, will regain its more normal momentum in the near term. Even though this is a positive sign, the velocity of the housing markets will be reduced from recent years’ peaks for the foreseeable future. More rigorous underwriting standards and tighter credit qualification will keep some families out of the home buying market that may have been able to buy homes in recent years in the past.

For purposes of projecting housing growth, proprietary data that projected the market through 2013 is considered to have an overly optimistic view of the near future. The significantly optimistic estimate made by the demographers for housing growth between 2000 and the end of 2008 has tended to compound the effects of the optimistic view of the market between the end of 2008 and the end of 2013 resulting in a range of opinions between 2,089 housing units in the inventory as projected by the demographers and 1,921 housing units calculated in this study.

It should be noted that the local market is likely to observe some of the negative effects of mortgage underwriting standards. This could still have a negative effect on overall market velocity in the near future.

The composition of the City of Crescent Springs housing inventory, including changes in the recent past and projection of the “most likely” market in the near future, is detailed in the series of tables below. For an Analysis of the potential range of housing growth projections, by occupancy type (owners versus renters) please see the tables entitled “CRESCENT SPRINGS HOUSING UNITS COMPARISON; 1990 TO 2013” and “CRESCENT SPRINGS HOUSING INVENTORY ANALYSIS” included in the Appendices of this report.

HOUSING GROWTH BY STRUCTURE TYPE IN THE CITY OF CRESCENT SPRINGS, KENTUCKY FROM 1990 TO 2013							
STRUCTURE TYPE	Owner Occupied	% of 1990	Renter Occupied	% of 1990	Vacant	% of 1990	Total Inventory
Total Housing Units - 1990	796	64.09%	404	32.53%	42	3.38%	1,242
U.S. Census Totals							
1 detached	676	84.92%	82	20.29%	13	32.07%	771
1 Attached	0	0.00%	13	3.18%	0	0.00%	13
2	0	0.00%	7	1.71%	2	3.77%	8
3 or 4	0	0.00%	12	2.93%	0	0.00%	12
5 to 9	0	0.00%	48	11.98%	3	7.55%	52
10 to 19	0	0.00%	205	50.86%	14	33.96%	220
20 to 49	0	0.00%	23	5.62%	2	5.66%	25
50 or more	0	0.00%	0	0.00%	0	0.00%	0
Mobile home	120	15.08%	12	2.93%	7	16.98%	139
Boat, RV, van, etc.	0	0.00%	2	0.49%	0	0.00%	2
STRUCTURE TYPE	Owner Occupied	% of 2000	Renter Occupied	% of 2000	Vacant	% of 2000	Total Inventory
Total Housing Units - 2000	876	50.46%	699	40.26%	161	9.27%	1,736
U.S. Census Totals							
1 detached	577	65.87%	66	9.44%	36	22.40%	679
1 Attached	44	5.02%	29	4.15%	27	16.80%	100
2	14	1.60%	17	2.43%	0	0.00%	31
3 or 4	14	1.60%	31	4.43%	0	0.00%	45
5 to 9	72	8.22%	113	16.17%	9	5.60%	194
10 to 19	32	3.65%	395	56.51%	62	38.50%	489
20 to 49	0	0.00%	31	4.43%	17	10.60%	48
50 or more	0	0.00%	7	1.00%	0	0.00%	7
Mobile home	123	14.04%	10	1.43%	10	6.20%	143
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0
STRUCTURE TYPE	Owner Occupied	% of 2000	Renter Occupied	% of 2000	Vacant	% of 2000	Total Inventory
Total Housing Units - 2000	855	49.62%	749	43.47%	119	6.91%	1,723
Adjusted Census Totals							
1 detached	556	65.03%	66	8.81%	36	30.25%	658
1 Attached	44	5.02%	29	3.87%	27	22.69%	100
2	14	1.60%	17	2.27%	0	0.00%	31
3 or 4	14	1.60%	31	4.14%	0	0.00%	45
5 to 9	72	8.22%	121	16.15%	9	7.56%	202
10 to 19	32	3.65%	437	58.34%	20	16.81%	489
20 to 49	0	0.00%	31	4.14%	17	14.29%	48
50 or more	0	0.00%	7	0.93%	0	0.00%	7
Mobile home	123	14.04%	10	1.34%	10	8.40%	143
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0
STRUCTURE TYPE	Owner Occupied	% of 2007	Renter Occupied	% of 2007	Vacant	% of 2007	Total Inventory
Total Housing Units - 2008	848	46.01%	876	47.53%	119	6.46%	1,843
Estimated from Permits							
1 detached	670	79.01%	66	7.53%	36	30.25%	772
1 Attached	44	5.19%	29	3.31%	27	22.69%	100
2	14	1.65%	17	1.94%	0	0.00%	31
3 or 4	14	1.65%	31	3.54%	0	0.00%	45
5 to 9	72	8.49%	248	28.31%	9	7.56%	329
10 to 19	32	3.77%	437	49.89%	20	16.81%	489
20 to 49	0	0.00%	31	3.54%	17	14.29%	48
50 or more	0	0.00%	7	0.80%	0	0.00%	7
Mobile home*	2	0.24%	10	1.14%	10	8.40%	22
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0
Units Added 2000-2007							
Single-Family Units	120	14.15%					120
Multi-Family Units			127	14.50%			127
STRUCTURE TYPE	Owner Occupied	% of 2010	Renter Occupied	% of 2010	Vacant	% of 2010	Total Inventory
Total Housing Units - 2010	848	46.01%	876	47.53%	119	6.46%	1,843
Projected from Market							
1 detached	670	79.01%	66	7.53%	36	30.25%	772
1 Attached	44	5.19%	29	3.31%	27	22.69%	100
2	14	1.65%	17	1.94%	0	0.00%	31
3 or 4	14	1.65%	31	3.54%	0	0.00%	45
5 to 9	72	8.49%	248	28.31%	9	7.56%	329
10 to 19	32	3.77%	437	49.89%	20	16.81%	489
20 to 49	0	0.00%	31	3.54%	17	14.29%	48
50 or more	0	0.00%	7	0.80%	0	0.00%	7
Mobile home*	2	0.24%	10	1.14%	10	8.40%	22
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0
Units Added 2008-2010							
Single-Family Units	0	0.00%					0
Multi-Family Units			0	0.00%			0
STRUCTURE TYPE	Owner Occupied	% of 2012	Renter Occupied	% of 2012	Vacant	% of 2012	Total Inventory
Total Housing Units - 2013	876	45.60%	926	48.20%	119	6.19%	1,921
Projected from Market							
1 detached	698	82.31%	66	7.53%	36	30.25%	800
1 Attached	44	5.19%	29	3.31%	27	22.69%	100
2	14	1.65%	17	1.94%	0	0.00%	31
3 or 4	14	1.65%	31	3.54%	0	0.00%	45
5 to 9	72	8.49%	298	34.02%	9	7.56%	379
10 to 19	32	3.77%	437	49.89%	20	16.81%	489
20 to 49	0	0.00%	31	3.54%	17	14.29%	48
50 or more	0	0.00%	7	0.80%	0	0.00%	7
Mobile home*	2	0.24%	10	1.14%	10	8.40%	22
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0
Units Added 2008-2012							
Single-Family Units	28	3.30%					28
Multi-Family Units			50	5.71%			50

* 121 Mobile Homes have been removed since the 2000 Census

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U.S. Bureau of the Census, DemographicsNow.com, and SOCDS

The summary table shown below provides more of a look back at growth of the housing inventory in the City of Crescent Springs from 1990 through the near-term projection period; the end of 2013.

CRESCENT SPRINGS, KENTUCKY HOUSING INVENTORY CHANGES					
Year	1990	2000*	2008	2010**	2013
Structure Type					
1 detached	771	658	772	772	800
1 Attached	13	100	100	100	100
2 to 4 units	20	76	76	76	76
5 to 9 units	52	202	329	329	379
10 or more units	245	544	544	544	544
Mobile home or other	141	143	22	22	22
Total Units	1,242	1,723	1,843	1,843	1,921
* Adjusted for a minor imputation error observed in the 2000 U.S. Census data					
** Estimated 2010 Census Housing Inventory					

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Supplied By DemographicsNow.com and the U.S. Bureau of the Census

Restating from above, the following tables are included in the Housing Market Appendices to this report: **The City of Crescent Springs, Kentucky Housing Inventory Analysis at Tab 9, Housing Unit Comparison Reports, 1990-2013 at Tab 10, and Housing Characteristics 2000 Census at Tab 11.** These tables provide additional details regarding the housing inventory, housing occupancy rates, occupancy styles, composition of the housing inventory, and an overview of the local housing market in the City of Crescent Springs.

B. The Market

The 2000 census indicated the housing market between January 1, 1999 and March 31, 2000 comprised approximately 26.12% of the adjusted inventory, approximately 1,723 housing units. This represents housing market activity over a fifteen-month period. Assuming the market is roughly consistent month-to-month, the fifteen-month period can be reduced to a twelve-month period representing an estimated annual housing turnover rate for the City of Crescent Springs. The housing market was comprised of 187 owner-occupied units (21.35% of owner-occupied units) and 305 rental units (41.16% of renter occupied units) between January 1, 1999 and March 31, 2000 (as adjusted for the introduction timing of a new 50 unit project). An estimated annual housing turnover rate of 150 owner-occupied housing units (17.08% of owner-occupied housing units) and 244 renter occupied units (32.93% of renter occupied housing units) has been derived from the data. Note the percentages calculated above are of occupied housing units, not total housing inventory.

Typical annual turnover rates are approximately 10% of the owner-occupied housing units per year and approximately 40% of the renter-occupied housing units per year. The actual owner-occupied housing market consisted of approximately 150 units in 1999 and the renter-occupied housing market consisted of 244 units in 1999 (as adjusted for the introduction timing of a new 50 unit project). Based on the composition of occupants; owners versus renters, the annual housing market could be expected to constitute approximately 435 units per year in the City of Crescent Springs, Kentucky. The market actually turned over 394 housing units per year as estimated from 2000 Census data. The owner-occupied segment of the market exhibited a higher than typical turnover rate (17.08% versus typical 10.00%), but the renter-occupied segment of the market exhibited a lower than typical annual turnover rate (32.93% versus typical 40.00%).

The inventory composition in the 2000 Census indicated that 99 new housing units were added in the previous fifteen months: 57 new owner-occupied units, no new renter-occupied units and 42 new units that were vacant at the time of the census. Reducing these new unit additions to the twelve-month period from April 1, 1999 to March 31, 2000, 46 new owner-occupied units, 0 renter-occupied housing units, and 34 vacant units were a part of the overall annual housing market estimated for the City of Crescent Springs, as cited above. More current data suggest the following revisions to the new unit inventory in the 2000 Census. Building permit data indicates that 30 new owner-occupied housing units were built in 1999 and 50 new renter-occupied units were built in 1999. In addition, 6 new owner-occupied housing units were added to the inventory in the first three months of 2000, leading up to the Census date. Of the 50 rental units built in 1999, 42 were counted as vacant as a result of the timing of entry into the market; these units were in the initial stages of “rent-up” and not a part of “normal” vacancy in the City. For purposes of this analysis the 42 vacant units counted in the 2000 Census have been moved into the “occupied” rental housing category.

The composition of the housing market in the 2000 Census suggests that the owner-occupied segment of the market was moving at a higher velocity than would have been expected based on the number of owner-occupied households. The annual turnover rate was influenced directly by the introduction of new units into the marketplace, but taking these units out of the equation still results in an annual turnover rate above the “typical” market turnover rate experienced in the marketplace, in general. The renter-occupied segment of the market was operating at a lower velocity than would be expected on the basis of the number of renter-occupied households. The lower than typical turnover rate in rental housing may be a function of the relatively new age of the housing inventory in Crescent Springs. The housing inventory overall is relatively new compared to most communities except outer ring suburbs. The rental market was more active than the owner-occupied housing market at that time. New owner-occupied housing units comprised approximately 20.00% of the estimated annual owner market in the 2000 Census and new renter-occupied housing units represented 20.49% of the estimated annual rental housing market in the 2000 Census. Given the current condition of the new housing market, the contribution of new units to the annual market in the City of Crescent Springs is likely be a negligible percentage of the market through 2013. This reduced pace of new housing additions is likely to have an observable effect on the overall magnitude of the owner-occupied housing market in Crescent Springs through 2013. New additions to the rental-housing inventory in Crescent Springs have been significant since the 2000 Census. In several years since the 2000 Census, more new rental housing units have been introduced in Crescent Springs than new owner-occupied housing units. Since the date of the 2000 Census, 114 new owner-occupied

housing units have been introduced in Crescent Springs versus 127 new renter-occupied housing units; based on building permit records. The rental housing market is equally likely to be negatively impacted by the limited introduction of new units to the inventory through 2013.

The annual housing market in Crescent Springs appears to be, more or less, representative of the typical annual housing market in many outer ring suburban communities. The high percentage of renter occupants serves to increase the overall velocity of the annual housing market in the City of Crescent Springs, but the low turnover rate of renter households has served to reduce the overall velocity of the annual housing market in Crescent Springs from what would be typically expected.

Based on the housing market observed in the 2000 Census and given current market conditions the annual owner-occupied housing market for Crescent Springs in 2009 is estimated to total less than 60 units. The owner-occupied housing market is well off the pace observed in the 2000 Census as well as some of the intervening years. The annual renter housing market for Crescent Springs for 2009 is estimated at approximately 290 units; approximately equal to the annual turnover rate observed in the 2000 Census. The annual owner-occupied housing market is estimated to be less than 50% of that observed in the 2000 Census while the number of owner-occupied housing units in Crescent Springs has remained essentially unchanged since 2000. Current market conditions will be responsible for this reduced turnover rate. New, owner-occupied, housing unit additions to the local market in 2009 are likely to be “zero”. The addition of new single-family housing units to the inventory in 2009 is likely to remain stagnant until 2011 or beyond. By the beginning of 2010, the mortgage markets may be in a better position to restore some velocity to the new housing market, but this prerequisite to restoring market order is yet to be achieved. In addition, retrenchment of housing prices in the existing inventory, if significant, could further impair restoration of a “more normal” market velocity to the owner-occupied segment of the housing market in the City and the more general market. In general, the years following presidential elections are economically weak. So it may be 2010 before a healthier housing market returns to the City of Crescent Springs.

The rental housing market is not as likely to be negatively impacted by problems in the mortgage market that are effecting the owner-occupied segment of the market, although general economic conditions will effect this segment of the housing market as well. The direct effects of the housing crisis and the turmoil in the mortgage markets will be seen in the numbers of new rental housing units that are introduced in Crescent Springs in the near-term. The projected velocity of the rental housing market indicates the more stable character of this segment of the housing market through good times and bad in the economy and Crescent Springs is no exception.

C. Future Demand

Between the end of 2008 and the end of 2013, new owner-occupied housing additions may range between a low of 15 units and a high of approximately 42 units. The “most likely” estimate is the addition of approximately 28 new owner-occupied housing units from the end of 2008 through the end of 2013. Based on the most likely estimate of 28 new units, owner-occupied households will total approximately 876 units by the end of 2013. This projected total number of

owner-occupied households is up from approximately 848 at the end of 2008 and 855 in the 2000 Census, as adjusted in this analysis.

Based on near-term projections, the annual market for owner-occupied homes in the City of Crescent Springs is likely to range from a low of 60 units to a high of 120 units in 2009. By 2013 the annual owner-occupied housing market in Crescent Springs is likely to range from a low of approximately 61 units to a high of approximately 123 units. Note that 2013 annual market velocity for owner-occupied homes is unchanged from the estimated annual market in the 2000 Census.

Based on near-term projections, the annual market for renter-occupied homes in Crescent Springs is likely to range from a low of 289 units to a high of 350 units in 2009. A slightly higher range of annual market activity is projected to continue through 2013; from 306 units to 370 units. The projected annual renter-occupied housing market in Crescent Springs is likely to be more active than that observed in the 2000 Census. Higher market velocity in rental housing can be expected until the owner-occupied segment of the market returns to a more stabilized set of supply and demand parameters and more traditional mortgage financing.

Note that 2013 annual market velocity for renter-occupied homes exceeds the annual market in 2000. This increase in annual rental market volume is a function of the pace of introduction of new rental units to the market since 2000 and the inventory of units coupled with the current state of the economy and the housing markets that are both likely to continue to influence housing markets for the next several years. The number of renter-occupied housing units likely exceeds the number of owner-occupied housing units in the City, today, and this relationship is projected to continue through 2013 and beyond.

Note that there could be even more rental units in the market now versus 2000, but these added units would be single-family homes that have transitioned from the owner-occupied market to the renter-occupied segment of the housing market in the City as a function of current market instability. The 2010 Census should provide some evidence of the magnitude of this transition, if any, in the City. It is important to remember that this transition of housing units designed to be owner-occupied to rental units is not typically an indicator of a healthy housing market, but the inability of many home-owners to sell their homes in the current market has forced a portion of “for sale” homes into the rental market. This may be a temporary transition that will be corrected when home prices and mortgage financing return to more normal market velocities, but that outcome cannot be determined at this time.

D. Competitive Supply

The analysis of housing introduced into the market in Crescent Springs since 2000 provides some indication of the magnitude of market expansion in the City. The overall expansion of the market since 2000 appears to be on a slower pace than the overall market expansion observed between 1990 and 2000. It appears that new additions to the owner-occupied housing market will occur in annual increments bracketed by a broad range from 0 to 16 units per year from the end of 2008 through the end of 2013. The “most likely” projected increase in owner-occupied units between the end of 2008 and the end of 2013 is only 28 units.

The projected expansion of the rental housing market is 50 units between the end of 2008 and the end of 2013; a notable increase in the number of rental units exclusive of the possible transition of owner-occupied housing units to rentals in this time period.

Any expansion of the owner-occupied segment of the local market in the short run may be offset by removal of dilapidated and obsolescent existing homes from the competitive marketplace. These units may fall into the category of “vacant-other” in the 2010 Census. The point of this observation is that the introduction of new housing in the local market appears to at an annual rate that may be roughly equivalent to a “replacement rate” for housing that has reached the end of its economic life. This observation is specifically directed toward the small number of mobile homes remaining in the City. In essence, growth in Crescent Springs is stable to slightly positive, but not exceptionally strong for the near-term.

The composition of the housing inventory in Crescent Springs is directly proportional to the housing occupancy styles of resident households. The home ownership percentage is relatively low in Crescent Springs, consistent with the housing inventory, but inconsistent with the income demographics of the City. The relatively low annual rental household turnover rate does not point to Crescent Springs being a temporary “stopping off point” before a residential purchase decision is made, so an obvious explanation of the high percentage of relatively affluent rental households does not appear to apply in this example. Although the rental household segment of the population in Crescent Springs appears to be relatively stable at present, rental properties tend to age more rapidly than owner-occupied housing; therefore, an aging inventory of rental housing can be expected to reach the end of its economic life before the owner-occupied inventory of the same age. As the inventory of rental housing nears the end of its economic life it can adversely affect neighboring owner-occupied housing. In some cases the owner-occupied housing transitions from owner-occupancy to rental-occupancy as a function of diminishing market demand for owner-occupied homes in predominantly rental neighborhoods. The owner/renter composition of households in Crescent Springs suggests that renter households are now the majority of housing occupants in the City. This trend is projected to continue in the near-term.

Given the relatively low percentage of owner-occupied housing, and the relatively stable population and household base that owner-occupied housing offers any community, it would be desirable to find ways to add more new owner-occupied housing to the landscape in Crescent Springs. This will be increasingly important as the existing housing inventory ages. In order to introduce as many new owner-occupied housing units as possible, a medium to high density attached dwelling unit format would be the key; in essence, condominiums. This housing product would appear to offer more new product options to renter households versus leaving the City if a freestanding residential housing unit is not the desired choice. New single-family, attached housing could be placed in higher density projects in close proximity to, I-75 in the study area, but land assemblage costs could make this difficult to achieve. Crescent Springs’s proximity to I-75 makes daily commuting to work in Cincinnati a reasonable and convenient choice, and consumer goods and services are available in relatively close proximity that offer all of the amenities of an urban lifestyle. Higher density, housing would be appropriate for the heavily traveled surface roads and land areas in close proximity to I-75. The study area is on the edge of the City near its commercial core, so new medium to high density attached units of housing would not adversely impact existing single-family residential neighborhoods located

elsewhere in town. New, modern, attached single-family projects can be a way to introduce more, young, upwardly mobile individuals to the community as well as seniors who want to enjoy a more carefree lifestyle. Medium to high density attached single-family housing units appear to be a way to add any significant numbers of new housing units to the inventory in the City.

Condominium projects are best made up of forty-eight (48) or more units. In order for this housing product to be attractive in the marketplace, there must be sufficient units for the project to be able to support on-site management and maintenance personnel and sufficient numbers of units to keep the monthly condominium fees and periodic assessments that could occur affordable. A larger number of units also permit on-site amenities such as a club house, exercise room, and/or swimming pool. All of the observations cited above contribute directly to the competitiveness of the product in the marketplace. Of course, it must be restated that land cost in the study area may make it infeasible to introduce medium to high density residential products to the study area. Mixed-use structures may provide an alternative, if these mixed-use structures are accepted in the local marketplace and the economic strength of first floor tenants helps to offset the inordinate land cost of development in the study area.

E. Supply and Demand Balance

Unlike a market study for a specific project, this housing study deals with general market observations for an entire City. Therefore, the discussion of supply and demand balance is more focused on trying to understand the underlying market mechanics for the City of Crescent Springs for the near term based on actual experience in the recent past tempered by current market conditions that are likely to influence the City and its housing market in the near future.

In the sections above, the housing market for the City has been projected for 2009 through 2013. Both the projected volume of turnover in the existing inventory and the projected introduction of new units to the inventory have been discussed.

Proprietary sources of demographic data used for this study suggest that the number of owner-occupied housing units in the City will remain essentially stable through the near-term projection period ending in 2013. Based on the projections made in this study and cited above, new homes entering the sale market can be expected to contribute between a low of 5 units per year and a high of 6 units per year between 2009 and 2013. The total of new homes added over the projection period from the end of 2008 through 2013 is only expected to be 28 units. It is likely that 2009 and, possibly, 2010 will be very sluggish for the new home sales market with volumes picking up in 2011 through 2013. The existing home sale market will be the overwhelming portion of the home sales market for the foreseeable future.

The projected number of new rental units entering the market between 2009 and 2013 in Crescent Springs is 50 units. Proprietary demographers suggest that there will be a decline in the rental housing segment of the market than has been projected herein, the actual experience of the City since the last Census suggests that the demographers were incorrect about the rental housing market. The current state of housing markets in general and the current recession could be helping to support existing rental occupancy levels, but there is no indication that Crescent

Springs is on the verge of a significant decline in owner or renter occupancy. In fact the results of this analysis suggest that rental households are now the majority of households in Crescent springs and this relationship of renter households to owner households is not projected to change in the near-term.

Single-family homes are not a substantial portion of the rental, housing inventory in the City. The only unpredictable aspect of additions to the rental, housing inventory is the conversion of previously owner-occupied, freestanding, single-family homes to rental units in the future. The Current state of the housing market, in general, could contribute to this transition process.

There is no way to accurately predict the transition of existing housing units from owner-occupied to renter occupied without an exhaustive survey of City households. Registration of rental housing owners is the only way to reasonably account for all rental housing in a community. Landlord registration is cumbersome and is illegal in some jurisdictions.

The City of Crescent Springs is a part of a county that is undergoing rapid urbanization. Kenton County and its neighboring counties have been among the fastest growing counties in Northern Kentucky in recent years. The pace of urbanization may be slow at the moment, but it will rebound in the future and Crescent Springs must be a part of this growth in order to expand its opportunities in the marketplace in the future.

F. Market Share and the Competition

Examining the City of Crescent Springs relative to the Cincinnati MSA, the City comprises 00.20% of the overall housing inventory in the metropolitan area. Comparing the City of Crescent Springs to Kenton County, the City's housing stock represents approximately 2.58% of the county's housing inventory. The inventory of housing Crescent Springs will never be a substantial contributor to the housing inventory in the Cincinnati MSA. Crescent Springs is a more significant contributor to the housing inventory in Kenton County, but there are large amounts of undeveloped land in Kenton County that will likely develop and reduce the overall contribution of Crescent Springs's housing to the overall housing inventory in Kenton County in the future.

In the near-term, the City of Crescent Springs has an opportunity to plan its course for the next few years. Current instability in the housing and mortgage markets, a severe recession, and a relatively sluggish picture for the remainder of 2009 and possibly 2010 will create the appearance of stability in Crescent Springs in the near future. After 2010 the pace of growth is expected to accelerate. As more growth occurs in the metropolitan area; especially in Northern Kentucky, the more Crescent Springs must grow in order to maintain its contribution to the overall context of the marketplace. The City must find a way to distinguish itself from the myriad of neighboring communities in Northern Kentucky or the City risks being lost as new growth continues to increase the magnitude of the competitive marketplace in the area. Crescent Springs must find a way to differentiate itself from other Northern Kentucky suburbs. The

community enjoys very convenient access to downtown Cincinnati and other points along the I-71/75 corridor. The City must develop a sense of community in order to maintain and/or enhance its competitive position in the area. The “Gateway” study area is the first impression the casual observer gets of Crescent Springs. The question is, “Does the first impression of Crescent Springs leave the observer with a positive feeling about the health and vitality of the City?”

G. Observations and Recommendations

Recent experience suggests that the Crescent Springs housing market will be affected in the same way the national housing market is being affected by the tumult in the housing and credit markets. It is likely that there will be a short-run imbalance between homes offered for sale and qualified buyers. This imbalance is likely to persist and new home construction is likely to be virtually non-existent through 2009 and possibly 2010. It is likely that by 2010 some vitality will return to the housing markets, albeit at a reduced pace from that witnessed in recent years.

Based on an analysis of the City of Crescent Springs housing market, the following observations and recommendations are offered:

1. Crescent Springs is not really a “home-owners community” with relatively small additions to the owner-occupied housing inventory and a large rental component, it is likely the City will be defined as a “rental community” and that could shape the direction of housing for the long-term in Crescent Springs. Given the relatively modern inventory of housing in the City, it is somewhat surprising that rental occupancy is the dominant occupancy style observed in the City.
2. Based on the inventory of housing units in Crescent Springs and average annual additions to the owner-occupied housing inventory between 5 homes and 6 homes per year between the end of 2008 and the end of 2013, it is likely that rental housing is, and will continue to be, the majority of housing units in the City in the future. The rate of additions is well below the pace needed for a “normal replacement rate” for older existing housing units coming out of the inventory. A housing replacement rate between 9 units and 18 units per year essentially says that a home in Crescent Springs can be expected to last between 50 and 100 years. While the relatively new inventory of housing overall suggests that a low rate of introduction of new owner-occupied housing units in the City in the short-run will not be problematic; in the long-term it could be a problem.
3. A total of approximately 28 new single-family homes are projected to enter the housing inventory in Crescent Springs between the end of 2008 and the end of 2013. The rate of growth between 2008 and 2013 is reduced from a “normal” rate of additions to the housing inventory because of the current mortgage lending crisis and general economic conditions. An average of approximately 9 units per year could be anticipated in a more normal economic environment.
4. The projected housing growth of only 28 units through the end of 2013 would likely consume between 10 acres and 14 acres. The densities cited are typical of suburban

development densities in the general market area. The income characteristics of the City suggest that housing products should be in the mid-range of new housing prices with some units in the high-end of housing prices.

5. While it is too early to label recent housing market activity as a trend, there is some indication that the average sizes of new homes may have peaked and may actually be declining. This is not inconsistent with the demographics of households in which aging “baby boomers” who are now “empty nesters” are gravitating to smaller, more carefree homes. These demographics appear to be at work to some extent in Crescent Springs.
6. The rental housing market in Crescent Springs has a non-traditional component in the form of single-family homes that have transitioned into the rental market. Slightly less than 9% of housing units in the rental inventory were freestanding single-family homes and slightly less than 4% of the rental inventory is comprised of attached single-family units. The addition of new units to the rental inventory in recent years appears relatively sizeable. Demand for rental housing in the local market is evident. Since the composition of occupancy styles in Crescent Springs is more heavily weighted to the rental housing than is typical of the market, the City must be cognizant of any transitions of more owner-occupied housing to rental housing. Rental occupancy is now the dominant form of housing occupancy in the City. Rental housing maintenance will be a significant item for the City to address, now and in the future. If maintenance standards are not set and strictly enforced the housing inventory could deteriorate in a relatively short time. This would not be a desirable circumstance for housing in Crescent Springs in the future.
7. As stated in earlier sections of this report. The study area may, or may not, be appropriate for the introduction of new housing units to Crescent Springs. Land in close proximity to an interstate highway interchange is typically of such high value that it is not feasible to use it for residential development. This appears to be the circumstance in Crescent Springs; however, high density residential uses in a mid-rise structure could reduce the land area needed for new residential development and enable a project to be financially feasible. This would take an extraordinary improvement in the physical appearance of the primary study area and the development of more efficient infrastructure as market prerequisites. In addition, the primary study area is physically detached from the remainder of Crescent Springs and is far from being pedestrian friendly. While future redevelopment can change the pedestrian friendliness of the area, the physical detachment is likely a long term impediment to residential redevelopment.

VII. THE OFFICE AND LIGHT INDUSTRIAL MARKETS

Office employers, along with retail enterprises, form the economic base of many communities. In Crescent Springs, there is only limited space for industrial land uses of any type. The majority of “industrial” uses are really small shops that support skilled trades and household repair businesses. The office employment base is small and focused more on supplying the professional and service needs of resident households. In general, Crescent Springs is a suburban community on the fringes of the Cincinnati metropolitan market. Crescent Springs gains much of its market appeal because of its proximity to I-71/75 in the metropolitan area not because new jobs are available. Many Crescent Springs residents have jobs elsewhere in the Cincinnati metropolitan area. They are in search of a “convenient place to live” and the City of Crescent Springs fits that description with an array of residential products to meet the needs of families in search of a home. Crescent Springs’ residents enjoy convenient access to the City of Cincinnati and they have immediate access to a variety of household and consumer needs. The City’s proximity to I-71/75 enhances the City’s commercial base to the same levels of intensity found in more freestanding communities. The following discussion will combine the focus on the office and service business market, as well as the light industrial market, in analyzing the City of Crescent Springs. The following paragraphs will discuss the current status of the office, service business, and light industrial markets along with some indication of the potential for new employment growth in the City.

Among the primary land uses discussed in this market study, office and industrial land uses are the least developed in Crescent Springs. Other than the office needs of the public sector, office uses are those utilized by professional practices and service businesses serving the local population. This is not atypical of suburban environments. There is virtually no major corporate presence in the local office market. Were a large-scale corporate presence introduced to Crescent Springs, it would be on the basis of proximity and access to the I-71/75 corridor and the relatively close proximity to the I-275 beltway. This highway proximity makes access to all parts of the Cincinnati MSA relatively easy from Crescent Springs. Several office structures in the City appear to be converted residential structures or small-scale office structures with most occupied by single tenants (owners). These small-scale offices are typical of suburban communities that have grown around primary arterial thoroughfares. The following discussion will focus on the office and light industrial segments of the market, albeit small segments of overall land uses in the City of Crescent Springs. Based on data compiled and analyzed for this study, there are several office-based occupations that appear to offer some potential for the development of new employment bases in Crescent Springs. Any new businesses are likely to be small space consumers and some service businesses are better accommodated in a “storefront” venue or a light duty shop; i.e. a retail storeroom or light industrial type structure.

Before embarking on a discussion of land uses it is important to revisit the analysis of the labor force in Crescent Springs and the number of jobs available in the City that could be occupied by City residents, if they wanted to find employment in close proximity to their residences.

In the 2000 Census, there were 2,723 Crescent Springs residents who were 16 years of age or older. Of these residents, Census data indicated that there were 2,109 residents of Crescent Springs, sixteen years of age or older, who were in the workforce. At that time 76 persons were

unemployed (3.6%) and no residents were in the armed forces (0.0%). Based on the number of households in Crescent Springs in 2000 (1,629), the ratio of workers to households was 1.29:1. Based on an estimated change in the number of households in Crescent Springs between 2000 and 2008, (a statistic that cannot be supported from observation) the workforce is estimated to have grown by approximately 52 workforce participants, assuming the same ratio of workers to households or the same workforce participation rate of residents 16+ years of age observed during the 2000 Census currently applies. Taking into account the projected future growth of Crescent Springs households between yearend 2008 through the end of 2013, (again a statistic that cannot be supported from observation) the workforce can be expected to grow by approximately 101 workforce participants, once again assuming the ratio of workers to households or the workforce participation rate of residents 16+ years of age has remained constant since 2000. These statistics describe the supply of labor, now the supply of jobs (demand for labor) in the local market must be reviewed.

Utilizing proprietary data for 2008, city of Crescent Springs' employment has been estimated to encompass 1,499 jobs in 148 companies, institutions, and the public sector. Restaurants were far and away the largest single category of employer in the City with approximately 20% of the jobs in the City of Crescent Springs provided by restaurants of all types. Employment in ten other categories of business enterprises comprised the remaining employment base of the City. It should be noted that the proprietary data base that was used for this estimate is not compatible with U.S. Census data. The proprietary data suggests that there has been significant employment decreases in Crescent Springs since 2000. The development of a significant, multi-tenant retail center in the City since the 2000 Census strongly suggests that employment in Crescent Springs has grown since the 2000 Census. In essence, use the current employment data with caution.

Employment in several categories of major industry jobs in the City versus workforce participation of City residents is indicative of the City's balance of the desire to work with available jobs. In general, it appears that Crescent Springs had more jobs in the City than there were available residents in the workforce in 2000 (based on the supply of labor versus jobs by industry category on a net basis). The number of Crescent Springs' residents actually employed by indigenous businesses and industries is smaller because some non-residents travel to the companies located in Crescent Springs to find work and some Crescent Springs residents work outside of the City. The travel patterns of workers are important to understand the sources of labor supply, but this statistic is not as important as the total number of jobs available in relation to the number of City residents that are in the workforce. The total number of local jobs relative to the size of the workforce reveals the dependence of Crescent Springs on the overall economic health of the Cincinnati metropolitan area and tends to support the observations made elsewhere in this study that residents appear to be moving to Crescent Springs as a "convenience" choice not in search of employment. The following paragraphs will discuss office and light industrial land uses along with the need for any potential expansion of these uses in the near future.

The data cited in this report section have been extracted from several more comprehensive tables. The following tables are included in the Appendices to this report: **Employment Analysis - 2000 Census** at **Tab 12**, and the **Service Business Activity Summary** at **Tab 13**.

A. The Current Inventory

An exhaustive inventory of existing office space was not conducted in the City of Crescent Springs. While there is office space in the City, much of the office space in the local market is occupied by the businesses that serve the immediate area. Therefore, the majority of the private office space in the local market is designed for small scale, medical practices, professional practices, and service businesses that meet the needs of the resident population. Much of the consumer and business market appears to be escaping the City to other more distant locations in the metropolitan area.

There are spaces suitable for office uses in several of the buildings in the “Gateway” Study Area in Crescent Springs. These structures are at the core of the study area; however, some of the spaces are not market ready. In addition, there are structures that could be renovated to serve office users. The majority of existing structures suggests that the potential occupants would likely be single-tenants in a variety of freestanding buildings. In most cases involving freestanding, single-tenant structures the occupants are typically the owners of the properties, as has been observed in the paragraphs above.

While the size of the inventory has not been determined, the limited, existing inventory of office uses in the City appears to be occupied. The single large-scale building in the study area appears to have substantial amounts of unoccupied space. Observation suggests that any significant expansion of the local office market is likely to take place in new structures near the interchange with the I-71/75 corridor. New development may gravitate toward I-71/75 while renovation of existing, older structures elsewhere in the study area and the City may serve a specific niche of the local office market desiring an older structure at the heart of local economic activity. Redevelopment of several sites in the study area is anticipated in the future and there is some undeveloped land at the rear of the primary study area along the railroad right-of-way that may represent one, or more, future development site(s). Regardless of the type of project; renovation, reuse, or new construction, projects in the study area are more likely to be of a small scale, not inconsistent with the majority of existing development in the study area.

B. The Market

Three categories of consumer services and five categories of office based services appear to be underrepresented in the business base of Crescent Springs. As can be seen in the table that follows this discussion, the apparent unmet demand is limited to the needs of residents of Crescent Springs and the “five minute, drive-time, market areas”; in essence, unmet demand is limited to the needs of approximately 1,684 households and 7,620 households, respectively. The convenience factor that appears to be one of the motivating factors of resident households also enables residents to find sources of services within a reasonable travel distance at the present time. The discussion in the following paragraphs will be limited to the major service business categories that represent office-based employment. Some consumer service categories have gravitated toward retail storefronts. The specific nature of the service will determine if it is more likely to occupy office space or a retail storeroom. Some services may also be best accommodated in a small shop environment. The range of potential spaces that can

accommodate service businesses gives some indication as to how broad the range of services is in the commercial environment.

An analysis of supply and demand for service businesses was undertaken for the City of Crescent Springs as a part of this market study. The scope of service businesses is very broad and includes public employment in the primary and secondary education fields as well as social services.

The following table highlights those service business categories in which an under-served market is indicated. The office-based services are highlighted in blue and the services that are not office-based or require special purpose space are highlighted in green. Note that some categories are underserved when comparing City based businesses to the typical demand of City households, but the categories appear to be adequately served by businesses in most of the drive-time market areas. In these cases, there is enough unmet demand in the City alone to justify the addition of new competitors to the category, but they will be relatively small scale. The potential magnitude of enterprises in these categories may not be worth pursuing as candidates for business locations in Crescent springs; that is a judgment question left to City officials to determine. Some categories appear to be underserved in the City and in the “Five minutes, drive-time” market area surveyed. These service business categories would be the best candidates for a location in Crescent Springs and the most suitable location for access to the available market is in the “Gateway Study Area”. For purposes of this study, a drive-time epicenter was established at the intersection of Buttermilk Pike and High Street. This intersection is at the heart of the study area. While the epicenter is the second surface level intersection from the interstate highway, it appears to be the best potential intersection for overall access given congestion in closer proximity to the highway. This surface level intersection best enables efficient access to the broadest market area. All of the service business categories appear to be adequately served when looking beyond the “five minute” drive-time area from the epicenter. The competitors to this epicenter are most likely located at other points in close proximity to the I-71/75 corridor at, or near, other interchanges with the interstate highway. A review of the three drive-time area maps in the Appendices of this report will provide some visual cues as to the identity and or concentration of competitors in the local market area. These competitive service businesses may not be best positioned to compete for City of Crescent Springs demand and the indication of adequately met demand may somewhat overstate the actual market demand being met. The analytical model takes into account the demand generated by the indigenous market compared to businesses delivering the given category of goods or services to the market. The model does not indicate if the supply-demand relationship is direct between the base of consumers and the base of suppliers in the defined geographic areas surveyed.

It should be noted that the Category of “hospitals” appeared as an underserved market, but the analysis does not take into account the new hospital that will open in close proximity to Crescent Springs along the I-71/75 corridor. This new facility will likely absorb all of the unmet demand indicated in this analysis; therefore, the category of “hospitals” has been omitted from any further consideration.

Based on the stability of household growth between the end of 2008 and the end of 2013, no changes to service business demand are envisioned in this timeframe. Based on the overall

percentage of indigenous market captured by City of Crescent Springs service businesses (77.07%) there are limited opportunities for local businesses to expand and/or new competitors to enter the local market area.

C. Future Demand

There appears to be a reasonable supply of office space in the local market; defined as the City of Crescent Springs. There are four major industry categories that show promise for additions to Crescent Springs' office based employer and employment categories in the future. This growth will not occur overnight and the City will probably have to compete with neighboring jurisdictions for jobs in these four categories. Nevertheless, the make-up of employment in the context markets suggests that there could be demand for between 47,000 and 82,000 square feet of office space in Crescent Springs if the City aggressively attempts to recruit employers in "Advertising", "Health and Medical Services", "Other Business Services", and "Social Services" categories of office based service businesses. Consumer services in specialized space or retail storeroom venues could contribute to demand for between 9,000 and 27,000 square feet of space in Crescent Springs. The square footage range is estimated based on the potential employment additions indicated by the analysis and a market based range of typical employment densities.

Among the storefront based service business categories for which the City of Park Hills appears to be underserved are "Auto Repair/Services", "Beauty and Barber Shops", "Dry Cleaning and Laundry", and "Other Personal Service". Each of these categories has shown significant percentages of unmet market demand in the indigenous Crescent Springs market and/or in the analyses of drive-time markets out to travel times up to 15 minutes. Because only percentages of potential market demand were going underserved, the analysis suggests that growth of service businesses in the near-term could come from the expansion of existing businesses as well as the addition of new businesses.

The potential demand for space to accommodate these underserved market segments assumes that new businesses based in Crescent Springs would be able to capture all of the unmet demand in the City and the "five minute, drive-time" market areas as indicated by the supply/demand balance model. It is highly improbable that new businesses would be able to accomplish this task. As a result the potential demand for new space to accommodate new, or expanded, businesses in Crescent Springs will be reduced by a percentage. The percentage chosen is based on judgment; however, it appears reasonable to reduce the space estimates by a factor of fifty percent (50%). Thus, future demand for more office space for additional services is estimated to range from 23,500 square feet to 41,000 square feet. The segments of the unmet service market appear to favor new medical or professional office space rather than general office space. The new medical center being built further north on the I-71/75 corridor in northern Kentucky could be called competition to a Crescent Springs location, but the basis of the unmet demand is the more compact "five minutes, drive-time" market area. Thus, the unmet demand may still exist in the local marketplace despite the introduction of new competition. Retail storerooms, shop, or specialized space to meet the needs of consumer services is reduced to a range between 4,500 square feet and 13,500 square feet of space.

The relatively limited needs for new space speak to the range of existing businesses supporting the City of Crescent Springs and the excellent access to services in other communities that proximity to the I-71/75 and I-275 corridors provides via the interchange at Buttermilk Pike. Other arterial thoroughfares, while not identified by name, also contribute to the convenience that Crescent Springs residents have to a variety of market competitors in numerous venues outside of the City and the immediate vicinity.

CITY OF CRESCENT SPRINGS AND DRIVE-TIMES SERVICES ACTIVITY (SUPPLY AND DEMAND) SUMMARY					
City of Crescent Springs and Drive-time Areas	Crescent Springs	5-Minutes	10-Minutes	15-Minutes	20-Minutes
Number of Households in the Defined Market	#REF!	#REF!	#REF!	#REF!	#REF!
Business Summary Major Industry: Percent of Indigenous Market Served	%	%	%	%	%
Advertising	0.00%	10.40%	615.77%	458.97%	263.89%
Auto Repair/Services	40.16%	52.27%	191.88%	155.00%	115.73%
Beauty & Barber Shops	183.80%	168.73%	222.24%	143.72%	116.54%
Child Care Services	206.29%	116.82%	189.41%	147.89%	114.33%
Colleges & Universities	0.00%	33.18%	117.88%	208.98%	534.74%
Computer Services	173.65%	172.70%	718.83%	419.00%	229.90%
Dry Cleaning & Laundry	115.42%	63.77%	197.11%	155.95%	139.13%
Entertainment & Recreation Services	72.98%	104.36%	611.44%	313.30%	208.36%
Health & Medical Services	60.94%	71.23%	208.75%	155.48%	147.77%
Hospitals	11.83%	55.55%	223.08%	213.98%	185.69%
Hotels & Lodging	87.14%	446.33%	639.43%	310.25%	174.37%
Legal Services	304.59%	248.71%	1371.01%	777.20%	405.26%
Membership Organizations	182.35%	160.61%	169.30%	159.53%	133.38%
Miscellaneous Repair Services	126.12%	86.72%	269.58%	157.81%	103.44%
Motion Pictures	144.52%	69.20%	398.41%	512.58%	321.36%
Museums & Zoos	0.00%	16.58%	438.81%	945.17%	678.77%
Other Business Services	27.12%	60.53%	423.76%	316.28%	203.95%
Other Personal Service	182.16%	87.83%	212.25%	160.60%	127.10%
Primary & Secondary Education	92.68%	89.44%	134.81%	120.46%	113.17%
Professional Services	158.27%	214.45%	726.26%	483.14%	291.62%
Social Services	13.34%	61.93%	210.96%	403.41%	265.59%
Total Services	77.07%	100.66%	306.43%	245.03%	192.00%
Consumer Services					
Office Based Services					

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D. Competitive Supply

In the long-term the City may wish to provide more employment opportunities within the City's boundaries for residents in the labor force. At that time, the City may wish to become the developer of office: "commerce park" land. This alternative to private sector development can assure that a "market ready supply" of sites for business is available in the local market and sites can be used as economic development incentives to new or relocating companies by offering them at no, or very low, cost to the prospect companies in exchange for their commitment to expand in a City of Crescent Springs location.

Office development should be a primary focus on land in the study area. The office market can be accommodated in space available for lease or purchase. Office space must be functionally adequate in the context of today's competitive environment. Visibility, access, and parking are key physical attributes while high-speed internet connectivity, and telephone capacity are functional requirements. The ability to control hours of operation are also important to office

users who no longer work a traditional business day or business week. The high visibility requirement has driven many small office users, focused on consumer services, to retail storerooms where visibility is direct. These storerooms offer the same attributes of desirable office locations and frequently cost less than a traditional office environment. This trend is likely to continue and has become a significant reuse of older retail space in numerous markets.

Freestanding buildings are another alternative for office users. Restoration and revitalization projects are typically better suited to this niche of office user including professional practices. Frequently these projects can cost more than new construction because of hidden problems that always reveal themselves in restoration and revitalization projects. In addition, the space when complete must meet the same physical and functional requirements that new space would offer. This would be a desirable scenario for the revitalization of some properties in portions of the study area. This type of adaptive reuse of existing buildings, or storerooms, also serves to mitigate pressures for new construction preserving the suburban character of the City of Crescent Springs.

E. The Supply and Demand Balance

The results of an analysis of the office and light industrial markets in the City of Crescent Springs has indicated that the office and light industrial markets appear to be the least developed of all of the four major land use groups considered in this market analysis.

Approximately 23% of the expected demand for service businesses of all types, including traditional office uses, goes unmet by businesses located in the City of Crescent Springs. This phenomenon appears to be based on two characteristics of the City. First, is the proximity of Crescent Springs to the major city of Cincinnati and the interdependence the City has with this urban hub. Many Crescent Springs residents commute to Cincinnati, or another of the large number of suburban jurisdictions in Northern Kentucky, for employment. Conversely, Crescent Springs draws workers from other communities for employment in some categories; most significantly retail businesses. Many residents work and shop regularly at other destinations in the metropolitan area; therefore, Crescent Springs does not have to develop a totally independent business base to meet all of the service needs of its population. Hence, the office segment of the local market is not as developed as it would be if Crescent Springs were not a part of a larger metropolitan area. In conclusion, unmet demand for services of Crescent Springs' households would appear to call for more office development to support a portion of these service categories; however, the demand for these services is being met in other locations within the larger Cincinnati MSA. Several specific service business uses have been identified above that appear to be candidates for expansion in the City of Crescent Springs. In essence, the local market for office space while appearing to leave a large portion of local market demand unmet are, in some cases, meeting the market that is available for existing businesses to serve. The office market is in a state of undersupply based on the unmet market demand observed in the City market area.

Consumer based services that can go into retail storerooms and/or specialized spaces are not sufficiently large to warrant much in the way of new construction. There appears to be enough

available space in the study area, or in close proximity, to serve the potential demand observed in the analyses of the consumer services businesses in the local market area. In essence, there does not appear to be a need to construct any new retail or special purpose space for consumer services in Crescent Springs at this time, or within the near term.

F. Market Share and Competition

The City of Crescent Springs will always exist as a small suburban city in the fabric of the larger Cincinnati MSA market area. However, Crescent Springs does not have to be an unrecognizable portion of the metropolitan area or be an insignificant part of the area either. It is likely that Crescent Springs will maintain its attractiveness in the near-term as a function of the convenience it offers within easy access to most parts of the Cincinnati MSA via I-71/75 and I-275. Given the relative size of Crescent Springs in the Cincinnati MSA, the market share the City captures, as a part of the MSA, will be very small. It would be in Crescent Springs' best interest to focus on understanding the dependencies it has on other communities in the Cincinnati MSA and maintaining a diversified business base to address the City's needs internally, provide jobs for the resident workforce, and develop new sources of employment to maintain the balance of the City's business base relative to its context market.

The City will have to rely on the help it may get from the greater Cincinnati MSA, but it needs to work for its own economic development first and foremost. The City does not staff an Economic Development function. This is a staff position frequently omitted from consideration in many small municipalities. The City has to recognize that while it is a suburban city in character; a significant number of Crescent Springs' residents seek employment in businesses and industries in the major city of Cincinnati and/or one of the numerous suburban communities in Northern Kentucky or Southwest Ohio. It is important for Crescent Springs to continue to recognize its own economic development function and to give the City's limited staff all of the tools and resources needed to achieve success in the marketplace. A strong, local, economic development function is how the City of Crescent Springs will advance its economic position and develop a stronger indigenous base of business to provide more alternatives for residents to find employment opportunities without having to leave the City.

G. Observations and Recommendations

The following observations and recommendations have resulted from an analysis of the City of Crescent Springs office and light industrial markets:

1. The City of Crescent Springs has a substantial business base.
2. Businesses occupying offices and specialized shops, or light industrial buildings are not present in the same intensity as retail businesses. Therefore, the office and light industrial space inventory are the two least developed land uses in the City.
3. The number of purpose built office structures is small in number relative to the number of structures that have been converted to office uses.

4. Crescent Springs does not appear to have much of a competitive market supply of existing office or service business buildings to address any potential market demand that comes its way.
5. Crescent Springs will never retain all of the indigenous demand its residents generate for services, but the trade off between residents going elsewhere for services and the influx of non-residents to well located businesses in Crescent Springs, particularly in the “Gateway Study Area” in close proximity to the I-71/75 corridor, will hopefully balance, or be skewed, in favor of Crescent Springs based businesses in the future. In essence, more independence rather than dependence on goods, services and employment opportunities located outside of the City. This would be a long-term goal that the City appears to need to maintain a balance of employment opportunities with the larger context markets.
6. It appears that City residents want to maintain the City’s vitality and seek opportunities for growth, but this vitality maintenance and growth should not compromise the suburban character of Crescent Springs. Concentrating future urban development, probably on sites in the “Gateway Study Area” in close proximity to the I-71/75 corridor could serve to accomplish both desires of Crescent Springs’ residents. This favorable balance is dependent on recruiting the “right” businesses to the “right” locations in the City. The I-71/75 corridor is the “front door” to Crescent Springs. Much of the direction in the future will be to new improvements on existing or newly developed sites. Managing the development process will be crucial to the outcome for the City.
7. Based on current market conditions and what appear to be possible future market opportunities, the City may wish to position itself to address market opportunities when presented through cooperative relationships with property owners who understand and embrace the desires of the City to enhance employment opportunities while not just yielding to development pressure to build any project that comes along anywhere a developer wants to locate a project.
8. The vision created through the “Gateway Study Area” plan can only be implemented with the understanding and cooperation of property owners and business operators in the study area today. The City will never have the resources to make implementation of the Gateway Study Area” plan a staff driven process. This approach to development of all types will be necessary in order to manage the growth and future development of Crescent Springs to retain as much of the current “suburban feel” of the community as possible while it continues to grow and evolve.
9. Light industrial uses in the study area today sub-optimize the development of land. These uses appear to be vestiges of prior generations of development and/or interim uses, such as the relatively new store and lock warehouse facility. The redevelopment of a more efficient infrastructure framework would be the prerequisite to more intense land uses in the primary study area. Assuming these prerequisite steps are taken over time, a shift in uses to higher intensity, higher value, office uses of the area is anticipated.

VIII. THE RETAIL MARKET

A. The Current Inventory

An inventory of existing retail square footage has not been compiled for the City of Crescent Springs. While it may be interesting to determine the amount of retail space on the landscape in the City, the amount of space may not be directly correlated to the square footage that represents competitive space in the retail marketplace. The important point of this comment is that retail space becomes functionally obsolescent long before it is physically worn out. Retailers are constantly reviewing their space layouts and space requirements to better address the wants and needs of their consumers and to maintain their market share in light of competition.

The City of Crescent Springs has a number of types of retail storeroom space within its boundaries including several multi-tenant strip centers of various ages and descriptions. The types of retail spaces in Crescent Springs have transitioned in step with transitions in retailing over the years since the end of World War II and the growth of suburbs in America. Retail enterprises have transitioned from locally based, merchants who had only one place of business and served the needs and wants of the local community to regional, national, and even multinational enterprises that serve the consumer public in general. The City has been able to accommodate only a portion of this transition in close proximity to the Buttermilk Pike interchange with I-71/75 on the edge of the City. Crescent Springs has been able to attract a number of merchants to the vicinity of Buttermilk Pike with heavy emphasis on food service businesses in the immediate area that provide a “Highway service” function along the adjacent interstate corridor.

New retail venues will continue emerging elsewhere in the future to compete with the existing, established venues in the City and elsewhere in Kenton County. While a substantial portion of the retail square footage in close proximity to the study area is relatively new, the City must be always alert to any signs that the anchor tenants may be struggling. The loss of any anchors can spell the demise of a multi-tenant center. While the City may not need to be too concerned in the short-term, it is inevitable that the retail venues in Crescent Springs will one day be overshadowed by newer developments in other locations in the area.

Kenton County has been experiencing dramatic growth, as a part of growth in the Cincinnati MSA. The City of Crescent Springs owes much of its attractiveness to the convenient access to many parts of the Cincinnati MSA. This convenience and the City’s proximity to the I-71/75 corridor are attractive to residents, but this convenience also means the merchants in the City are located in a very competitive environment that is bolstered by the City’s convenient location.

The City’s primary retail area is adjacent to the “Gateway Study Area” with access from Buttermilk Pike and Anderson Road. These retail stores appear to have located in Crescent Springs to serve City residents and due to the existing roadway pattern to areas well beyond the limits of the City. There are several retail businesses that take advantage of traffic volume on the primary thoroughfares and the proximity to the interchange with I-71/75 at Buttermilk Pike. The

key to future growth will be maintaining and enhancing the business base in the vicinity of the study area while attempting to create a sense of destination.

A number of details regarding the analysis of the retail market are cited in the narrative that follows, but the reader may want to review the data used in this study in more detail. A series of appendices are attached to this market study report to enable the reader to review the data that underlies the observations and conclusions contained in this section of the market study report. The following appendices are attached: **Consumer Expenditure Potential 2008-2013** at **Tab 14**, **Retail Business Activity Summary** at **Tab 15**, and **5, 10, 15 Minutes Drive-time Maps for the Market Area (3)** at **Tab 16**.

B. The Market

Limited growth in the City of Crescent springs in the near term suggests that there may be only limited opportunities for new retail development in the City. A more detailed look at the drive-time markets surveyed as part of this market study reveal a local market that has abundant competitive retail outlets for most categories of retail goods. Nevertheless, there are a limited number of categories of retail goods that appear to be underserved in the local market, defined as households within the City and the “five minute, drive-time” areas. The following categories of retail goods appear to offer some opportunity to expand existing retail market capture or allow for the introduction of new competitors to the local market; “Auto Dealers and Gas Stations”, “Clothing Stores”, “Electronics and Computer Stores”, “General Merchandise Stores”, and “Specialty Stores”. The categories describe several specific types of retailers, but some existing market competitors offer multiple categories of retail goods under one roof. The point of this observation is that further study will be needed in order to determine whether apparent unmet demand is really unmet, versus being captured by a retailer that is reporting its sales in another retail category. The pace of household growth in Crescent Springs in the near-term; through the end of 2013, indicates that the current market shares of retail sales being captured by existing merchants will not change appreciably during this short-run period.

The table below details the percentages of the market captured by retail merchants in the City serving City residents as well as the relationship between the supply of merchants and indigenous household demand within three drive-times from the epicenter at Buttermilk Pike and High Street in Crescent Springs. Note the unmet demand in the relationship between City based merchants and the demand generated by City households. Note also the changes in these relationships by categories as the supply and demand is measured in the three drive-time market areas. In the aggregate, it appears that retail merchants located in the City of Crescent Springs capture approximately 127% of the retail demand generated by City households. In essence, retailers in Crescent Springs bring substantial expenditure dollars into their stores from residents of other communities in the vicinity of Crescent Springs as well as highway travelers on I-71/75.

Market categories that show any potential for new, or expanded, retail capacity are highlighted in green. If highlighted, there is sufficient unmet demand to support at least one business of a typical size in the marketplace.

CITY OF CRESCENT SPRINGS AND DRIVE-TIMES RETAIL ACTIVITY (SUPPLY AND DEMAND) SUMMARY					
City of Crescent Springs and Drive-time Areas	Crescent Springs	5-Minutes	10-Minutes	15-Minutes	20-Minutes
Number of Households in the Defined Market	1,684	7,620	36,854	104,531	206,236
Business Summary Major Industry: Percent of Indigenous Market Served	%	%	%	%	%
Auto Dealers and Gas Stations	26.58%	60.42%	120.15%	95.12%	70.72%
Bars	29.80%	65.85%	600.47%	529.50%	372.27%
Building Materials Hardware and Garden	82.19%	200.63%	148.18%	119.65%	85.17%
Catalog and Direct Sales	0.00%	0.00%	3246.42%	2135.76%	1121.47%
Clothing Stores	22.80%	30.24%	360.85%	307.96%	216.79%
Convenience Stores	354.50%	146.89%	127.56%	127.78%	167.34%
Drug Stores	298.58%	171.15%	292.05%	208.49%	139.27%
Electronics and Computer Stores	29.48%	39.10%	474.90%	512.04%	311.17%
Food Markets*	0.00%	178.62%	269.74%	238.37%	169.00%
Furniture Stores	149.79%	88.27%	244.87%	153.36%	104.10%
General Merchandise Stores	0.00%	45.50%	214.74%	118.83%	73.39%
Home Furnishings	157.14%	104.18%	267.26%	158.64%	103.36%
Liquor Stores	434.31%	296.67%	427.57%	298.95%	191.50%
Music Stores	0.00%	50.78%	206.48%	117.22%	82.55%
Other Food Service	134.67%	109.40%	166.65%	139.21%	107.65%
Other Food Stores	412.47%	299.93%	406.13%	347.03%	230.11%
Restaurants	267.73%	232.55%	302.59%	200.63%	147.73%
Specialty Stores	80.13%	92.48%	248.97%	168.53%	113.51%
Overall Market Capture	126.90%	140.82%	282.25%	203.51%	139.42%

* A locally owned supermarket is located adjacent to the study area; Remke's. This store did not appear in the demographer's survey.

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FROM Data supplied by DemographicsNow.com

Households in Crescent Springs, in the year 2008 (1,724), had approximately \$197,329,040 in total household income, \$129,672,384 in total household expenditures, and \$54,693,900 in total retail expenditures. Households in Crescent Springs in 2013 (1,802) are projected to have \$247,113,666 in total household income, \$158,480,494 in total household expenditures, and \$66,780,318 in total retail expenditures. This household income growth will add to the nominal aggregate income in the local economy and, based on analyses contained elsewhere in this study, should add real growth as well.

Average household incomes in the City of Crescent Springs escalated well ahead of the pace of inflation, as measured against the Consumer Price Index (CPI-U) between 1990 and 2000. As a result, households should have had more discretionary income in 2000 than they had in 1990. The estimated pace of household income growth between 2000 and 2008 has also escalated faster than the pace of inflation. Projected income growth for City households between 2008 and 2013 is also expected to outpace inflation. This information is based on secondary data sources. Crescent Springs' households will have more nominal and real income dollars to spend between 2008 and 2013. The existing retail base in the study area and in the immediate vicinity of the study area appear to have ample land for the development of new retail outlets and vacant space for new businesses as well.

All household expenditures comprise approximately 66% of average household income in Crescent Springs today. This percentage falls to 64% of average household income by 2013. Retail expenditures are only a part of total household expenditures but they comprise a significant percentage of annual household income; estimated at 28% of average household income in Crescent Springs today and projected to consume 27% of average household income in the City by 2013.

It is new household growth and/or real income gains that expand the retail market. While Crescent Springs is projected to have only limited household growth between 2008 and 2013, real income gains are projected. Nevertheless, the growth of existing household income over

time is, for the most part, nominal growth not real income growth. Prices of retail goods will grow by a similar percentage over time effectively offsetting any increased purchasing power that could come from the increase in household income other than real income gains. Therefore, real household income in the local market is the important consideration in this discussion. Regardless, of projected future income growth, attracting merchants to serve unmet indigenous demand can be addressed in the future.

C. Future Demand

The income estimates and projections cited above can be translated into estimates of square footage needed to satisfy the increases foreseen in consumer demand in the City and in the trading area. The reader is cautioned to remember that political subdivisions and market areas seldom overlap, but we can use political subdivision statistics to discuss potential demand for space to satisfy the consumer wants and needs of the indigenous population and households recognizing that leakages to adjacent communities are a certainty and that dollars will be spent by non-residents in particularly well established and significant retailers in the City.

The reader should be advised that retail establishments typically follow growth in progress. Therefore, the retail developments being observed in the area today are in response to the growth estimated between 2000 and 2008. Only limited expansion of retail development should continue through 2013 if the projected population and household growth for the City and the trading areas surveyed are realized. Any retail expansions and/or new developments will be concentrated in areas where demand can be proven, not on speculative future residential development.

For purposes of estimating future demand for retail space, retail expenditure potential will be translated into square footage estimates based upon national statistics for typical market employment densities in the various categories of retail establishments identified above. While unmet market demand has been indicated for “Automobile Dealers and Gas Stations”, there does not appear to be any location in the study area that could accommodate auto dealership enterprises and gas stations appear to be meeting market demand in conjunction with convenience stores; therefore, this use will not be included in the estimated square feet based on future demand.

Based on the estimated unmet market demand in Crescent Springs, approximately 35,000 square feet of retail space could be supported if all of the unmet market demand were captured in the City. Expanding the unmet market area to the limits of the “five minute, drive-time” market area the potential demand for space expands to approximately 94,000 square feet. These space estimates assume that all of the unmet market potential exhibited in the analyses can be captured in storerooms located in Crescent Springs. This conclusion is highly improbable. Therefore, the estimated demand for retail space will be reduced by 50%. This percentage appears reasonable given the number of competitive alternatives in the marketplace. The estimated demand for more retail space is reduced to a range between 17,500 square feet of space and 47,000 square feet of space. There appear to be sufficient vacant storerooms and developed retail lots to meet any expansion of retail enterprises in Crescent Springs at this time.

This projection does not count the additional retail expenditure dollars available to households by the end of 2013 because these changes may be largely nominal changes that will be offset by price escalations in the projection period; i.e., no increase in demand that could be translated into additional square footage needs. A conservative perspective is in order given concerns over potentially high inflation at the end of the current recession. What are projected as real income gains at present could be reduced to only nominal gains if inflation runs higher than expected in the demographer's projections.

The best potential to expand the retail base in Crescent Springs will come filling the underserved segments of the retail market. It is highly unlikely that much additional revenue can be captured in the segments of the market that appear to be adequately served because the analyses strongly suggest that the merchants in these categories are already bringing significant dollars into the City from other communities in the market area as well as from highway travelers.

Much of the unmet consumer demand in the five categories indicated in the analyses of Crescent Springs is a function of the proximity of the City to I-71/75 and numerous other retail venues in Kenton County and elsewhere in the Cincinnati MSA. It is likely that for the foreseeable future a significant percentage of the consumer expenditure potential of City residents will continue to be spent at Crescent Springs' retail establishments.

D. Competitive Supply

It is unlikely that existing retail stores in Crescent Springs will be challenged by new retail competition in the near future. The current recession will take its toll on existing merchants in the marketplace and there are some signs that consumers may not return to the spending habits they exhibited prior to the recession. Consumer credit may not be as readily available and what is available may cost more to maintain. Both of these future observations could reduce consumer consumption for an extended time period going forward.

If all of the consumer expenditure dollars currently escaping the City as the result of unmet market demand could be captured by merchants in the City the square feet estimated above would likely demand a site of approximately five and one-half (5.5) acres if new construction is demanded. Of course, this development, if demanded, will not likely occur on one site, but multiple sites in and near the study area. This development will only occur if a sufficient number of retail merchants can be recruited to serve the unmet market segments identified in this analysis and they do not opt for existing vacant storerooms in the area already.

The long-term risk is that the vitality of the location is dependent on the continuing successful operations of existing retailers. If, for any reason, multiple retailers close or move, the remaining merchants will languish. This can create large amounts of obsolescent retail space on the landscape that may remain vacant for the long-term because it is small and obsolescent. This is a retail phenomenon that Crescent Springs wishes to avoid in the future.

E. The Supply and Demand Balance

The question of market share is inherent in determining the supply and demand balance for retail space in the City. Based on the needs and wants of households within the City of Crescent Springs between 2000 and 2013, only a limited amount of new retail space, if any, has been suggested. There are virtually no additional space needs as a result of future growth in the City. When the uses are analyzed, the most significant demand for retail space is concentrated in four retail categories; auto dealers and gas stations, clothing stores, electronics and computer stores, general merchandise stores, and specialty stores. The auto dealers and gas stations categories was eliminated from consideration as a function of available, suitable sites for auto dealers and the appearance that the market demand for gas stations was being met by convenience stores.

The indications provided by the categories may be somewhat anomalous. Several major retailers sell ranges of goods that span multiple categories of retail goods. The indication that a market category is underserved must be analyzed against the competitors in the market that may sell goods in categories other than the standard category in which their stores are assigned. A more detailed analysis, beyond the scope of a general market study may be necessary in order to determine if some underserved categories of retail goods are actually being sold by merchants in seemingly unrelated categories. Only after this detailed analysis can the magnitude of unmet demand in any category be defined unquestionably.

The potential need for additional retail space in the local market assumes that all of the unmet demand in the market, today, could be captured locally if the competitors existed in the market to offer the categories of goods demanded. While convenience of location is an important market consideration, it is not the only consideration in predicting the success of a new retail venture in any community. This means that retail merchants that have strong “brand” attraction have to comprise at least a portion of the merchant base in Crescent Springs. Conversely, there are destination merchants that Crescent Springs will not be able to attract in the foreseeable future. These destination retailers will continue to attract Crescent Springs’ residents to leave the City to shop for at least some of the retail goods they demand. If the reader feels that the need for additional retail space may be questionable in Crescent Springs, the intent is deliberate. The context of the market militates against any significant expansion of the retail base in Crescent Springs in the near future.

Crescent Springs competes effectively in the “neighborhood” and “community” strata of the retail marketplace. In terms of market strata, Crescent Springs is not likely to be able to attract many retailers who do business at the “sub-regional” or “regional” market levels of retail demand. There are already competing venues on the landscape and immediate interstate highway access allows travel to more highly populated areas that are better locations for accessing a “sub-regional” or “regional” trading base. Therefore, there is a leakage of consumer expenditure dollars at this level of consumer demand. Additionally, households moving to the City will likely be moving from other locations within the larger, metro market. These households are likely to have established consumer loyalties to specific retailers and specific locations that do not have to change based on location of residence. Third, consumers may do some of their shopping during the course of the workday, in close proximity to their places of employment. Obviously, this daytime shopping will reduce opportunities to capture retail dollars

in the City. Based on the likelihood of market capture, the modest square footage estimates cited above should be regarded as the likely upper limits of potential market demand in the near future.

Limited population and household growth are likely between now and the end of 2013. Demographic models suggest that both population and households will grow only modestly in the near future. The projections deemed to be most likely will increase people and households in the local community, but only by small increments. Therefore, growth in the retail categories cited should be approached with caution. The need for any additional retail space should be viewed with equal skepticism.

F. Market Share and Competition

Retail merchants in the City of Crescent Springs capture approximately one hundred and twenty-seven percent (127%) of the consumer expenditure potential generated by City resident households. This does not mean that resident households spend all of their consumer dollars in stores in Crescent Springs. Most retail merchant categories suggest that locally based businesses are actually bringing consumer dollars into the City from a consumer base that extends outside of the city limits. Based on the contribution of most retail categories to the overall market capture percentages indicated in the analyses, it appears that the retail market share captured by Crescent Springs' merchants is one hundred and twenty-seven (127%) of the consumer expenditure potential of resident households.

The City must try to find the elusive balance between the demand of consumers in the market today; many of whom are Crescent Springs' residents, and the needs of a population and households in the future that will continue to have more and newer choices. The more conservative 17,500 square feet to 47,000 square feet range of increased retail space projection, cited above, would likely enhance the trading area's competitive market share relative to its contribution to retail expenditure potential in the future. This may be a "safe cap" on retail growth for the long term, but there could be pressure to exceed this limit to meet consumer demand within the context of current, competitive venues on the landscape.

G. Observations and Recommendations

The following observations and recommendations have resulted from an analysis of the Crescent Springs retail market:

1. The retail market in the City of Crescent Springs captures one hundred and thirty-six percent of the retail demand generated by resident households of the City. This is a significant concentration of retail expenditures in a relatively small collection of retail venues.

2. The highway service component of the local market cannot be ignored. Many of the fast food restaurants, gas stations, and convenience stores exist primarily to serve motorists on I-71/75. This is a particularly intense component of land uses in the study area.
3. A modest amount of retail space demand could be warranted on the basis of attracting merchants in currently underserved categories of retail demand; however, every effort should be made to utilize existing retail storerooms already on the landscape or existing, developed, retail lots before any additional expansion of retail development is considered.
4. While a concentration of retailers brings consumers and money into the local market, there is a danger in these retail business concentrations. If there is a primary retailer who closes or moves to serve a dynamic market, the “retail gravity” of the merchant cluster can be lost. The retail venue can experience high percentages of vacancy and ultimately languish in the marketplace. It is far beyond the capacity of many small communities to address the land use redevelopment issues that this type of scenario presents.
5. In essence, a word of caution is offered to Crescent Springs in attracting or promoting any more intense retail development in the City; there is a delicate balance of supply and demand to maintain. Any more intense highway uses will add directly to the traffic and congestion currently experienced in the study area with little in the way of direct reward to the City of Crescent Springs; i.e., many burdens without corresponding benefits. To the City.

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CRESCENT SPRINGS, KENTUCKY, POPULATION TRENDS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	3,157		N/A	3,904		747	3,987		83	4,021		34	864
Total Households	1,201		N/A	1,629		428	1,684		55	1,708		24	507
Persons per Household		2.63			2.40	(0.23)		2.37	(0.03)		2.35	(0.01)	(0.27)
Female Population	1,631	51.66%	N/A	2,012	51.54%	381	2,048	51.37%	36	2,062	51.28%	14	431
Male Population	1,526	48.34%	N/A	1,892	48.46%	366	1,940	48.66%	48	1,959	48.72%	19	433
Age													
Age 0 - 4	8.2%	260	N/A	6.9%	269	9	6.8%	271	2	5.4%	218	(53)	(42)
Age 5 - 14	17.1%	540	N/A	14.8%	580	40	13.4%	533	(47)	13.3%	534	2	(6)
Age 15 - 19	6.2%	196	N/A	7.0%	273	77	7.1%	283	9	6.9%	277	(6)	81
Age 20 - 24	7.5%	237	N/A	6.9%	271	33	6.4%	257	(14)	7.2%	288	31	51
Age 25 - 34	17.7%	557	N/A	13.6%	531	(27)	11.3%	449	(82)	10.5%	423	(26)	(134)
Age 35 - 44	18.4%	580	N/A	16.7%	651	71	14.5%	577	(74)	13.4%	540	(37)	(41)
Age 45 - 54	9.9%	311	N/A	16.5%	643	331	18.3%	731	88	17.4%	698	(33)	387
Age 55 - 64	6.9%	219	N/A	8.1%	318	99	12.3%	491	173	14.2%	572	81	353
Age 65 - 74	4.8%	152	N/A	5.4%	209	58	5.4%	217	8	7.1%	285	68	133
Age 75 - 84	2.2%	69	N/A	3.1%	120	51	3.2%	127	6	3.3%	132	5	63
Age 85 +	1.1%	35	N/A	1.0%	39	4	1.3%	52	13	1.3%	53	1	18
Median Age	31.6		N/A	35.5		3.9	39.0		3.5	40.8		1.8	9.2

KENTON COUNTY, KENTUCKY, POPULATION TRENDS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	141,997		N/A	151,464		9,467	155,077		3,613	157,160		2,083	15,163
Total Households	52,678		N/A	59,444		6,766	60,621		1,177	61,369		748	8,691
Persons per Household		2.70			2.55	(0.15)		2.56	0.01		2.56	0.00	(0.13)
Female Population	73,635	51.86%	N/A	77,181	50.96%	3,546	78,534	50.64%	1,353	79,311	50.47%	777	5,676
Male Population	68,362	48.14%	N/A	74,283	49.04%	5,921	76,543	49.36%	2,260	77,849	49.53%	1,306	9,487
Age													
Age 0 - 4	8.1%	11,473	N/A	7.3%	11,087	(386)	7.4%	11,522	435	6.1%	9,508	(2,014)	(1,965)
Age 5 - 14	15.4%	21,838	N/A	14.8%	22,407	569	13.7%	21,214	(1,193)	13.7%	21,458	244	(380)
Age 15 - 19	6.9%	9,784	N/A	6.8%	10,315	531	7.0%	10,886	572	6.9%	10,813	(74)	1,029
Age 20 - 24	7.4%	10,437	N/A	6.7%	10,072	(364)	6.2%	9,615	(458)	6.8%	10,750	1,135	313
Age 25 - 34	18.2%	25,865	N/A	15.3%	23,125	(2,740)	12.9%	19,972	(3,153)	12.0%	18,923	(1,049)	(6,942)
Age 35 - 44	15.1%	21,455	N/A	16.7%	25,240	3,785	14.7%	22,869	(2,371)	13.7%	21,470	(1,399)	15
Age 45 - 54	9.5%	13,440	N/A	13.5%	20,444	7,004	15.1%	23,353	2,909	14.3%	22,446	(907)	9,006
Age 55 - 64	8.0%	11,428	N/A	7.9%	12,008	580	11.9%	18,452	6,444	13.7%	21,561	3,109	10,133
Age 65 - 74	6.7%	9,470	N/A	5.9%	8,982	(488)	5.8%	8,981	(1)	7.5%	11,780	2,799	2,310
Age 75 - 84	3.7%	5,223	N/A	3.9%	5,914	691	3.8%	5,897	(17)	3.9%	6,105	208	882
Age 85 +	1.1%	1,590	N/A	1.2%	1,878	288	1.5%	2,326	448	1.5%	2,342	16	751
Median Age	31.8		N/A	34.5		2.7	36.9		2.4	38.6		1.6	6.8

CINCINNATI MSA POPULATION TRENDS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	1,844,912		N/A	2,009,632		164,720	2,126,648		117,016	2,192,818		66,170	347,906
Total Households	688,641		N/A	779,226		90,585	806,135		26,909	822,441		16,306	133,800
Persons per Household		2.68			2.58	(0.10)		2.64	0.06		2.67	0.03	(0.01)
Female Population	73,635	3.99%	N/A	1,033,507	51.43%	959,872	1,090,428	51.27%	56,921	1,122,606	51.19%	32,178	1,048,971
Male Population	68,362	3.71%	N/A	976,125	48.57%	907,763	1,036,220	48.73%	60,095	1,070,212	48.81%	33,992	1,001,850
Age													
Age 0 - 4	8.1%	149,069	N/A	7.0%	141,478	(7,591)	6.9%	146,526	5,048	6.7%	146,261	(265)	(2,808)
Age 5 - 14	15.4%	283,733	N/A	15.0%	302,235	18,502	13.6%	288,648	(13,587)	13.1%	287,082	(1,566)	3,349
Age 15 - 19	6.9%	127,114	N/A	7.3%	146,301	19,187	7.3%	154,182	7,881	6.7%	147,796	(6,386)	20,681
Age 20 - 24	7.4%	135,601	N/A	6.6%	132,435	(3,166)	6.9%	147,164	14,729	7.0%	154,155	6,991	18,554
Age 25 - 34	18.2%	336,054	N/A	14.1%	282,546	(53,508)	12.9%	273,865	(8,681)	13.0%	285,998	12,133	(50,056)
Age 35 - 44	15.1%	278,757	N/A	16.6%	332,894	54,137	14.2%	301,790	(31,103)	12.7%	278,986	(22,805)	229
Age 45 - 54	9.5%	174,621	N/A	13.5%	270,742	96,121	15.0%	319,816	49,074	14.5%	318,272	(1,544)	143,651
Age 55 - 64	8.0%	148,480	N/A	8.2%	165,758	17,278	11.2%	238,314	72,556	12.9%	282,246	43,932	133,766
Age 65 - 74	6.7%	123,041	N/A	6.3%	126,336	3,295	6.3%	133,326	6,990	7.5%	165,499	32,173	42,458
Age 75 - 84	3.7%	67,860	N/A	4.0%	80,727	12,867	4.1%	87,125	6,398	4.1%	90,265	3,141	22,406
Age 85 +	1.1%	20,663	N/A	1.4%	28,135	7,472	1.7%	35,940	7,806	1.7%	36,181	241	15,518
Median Age	31.8		N/A	35.0		3.2	36.9		1.9	37.8		0.9	6.0

STATE OF KENTUCKY POPULATION TRENDS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	3,685,292		N/A	4,041,769		356,477	4,258,739		216,970	4,389,794		131,055	704,502
Total Households	1,379,768		N/A	1,590,647		210,879	1,671,515		80,868	1,720,527		49,012	340,759
Persons per Household		2.67			2.54	(0.13)		2.55	0.01		2.55	0.00	(0.12)
Female Population	1,900,056	51.56%	N/A	2,066,401	51.13%	166,345	2,173,376	51.03%	106,975	2,238,294	50.99%	64,918	338,238
Male Population	1,785,236	48.44%	N/A	1,975,368	48.87%	190,132	2,085,363	48.97%	109,995	2,151,500	49.01%	66,137	366,264
Age													
Age 0 - 4	6.8%	250,968	N/A	6.6%	265,948	14,980	6.5%	274,689	8,740	6.3%	274,362	(327)	23,394
Age 5 - 14	14.7%	540,750	N/A	13.8%	558,738	17,988	12.9%	548,785	(9,953)	12.5%	550,629	1,844	9,879
Age 15 - 19	7.7%	285,242	N/A	7.2%	288,986	3,745	6.7%	286,613	(2,373)	6.3%	277,435	(9,178)	(7,807)
Age 20 - 24	7.5%	277,134	N/A	7.0%	282,924	5,790	6.7%	283,206	282	6.6%	288,848	5,642	11,714
Age 25 - 34	16.6%	610,104	N/A	14.1%	568,107	(41,997)	13.5%	575,960	7,853	13.2%	578,461	2,500	(31,643)
Age 35 - 44	14.9%	549,042	N/A	15.9%	642,666	93,623	13.9%	593,055	(49,611)	13.0%	569,844	(23,211)	20,801
Age 45 - 54	10.4%	382,379	N/A	13.8%	556,932	174,553	14.7%	624,387	67,455	14.2%	624,426	40	242,048
Age 55 - 64	8.8%	322,813	N/A	9.2%	372,595	49,781	11.8%	504,081	131,487	13.0%	570,498	66,416	247,684
Age 65 - 74	7.3%	268,230	N/A	6.8%	273,943	5,713	7.2%	307,170	33,227	8.6%	376,302	69,132	108,072
Age 75 - 84	4.1%	152,254	N/A	4.3%	172,588	20,333	4.4%	185,264	12,676	4.6%	201,843	16,579	49,589
Age 85 +	1.3%	46,435	N/A	1.4%	58,201	11,767	1.8%	75,806	17,604	1.8%	77,260	1,455	30,826
Median Age	33.0		N/A	35.9		2.9	37.9		2.0	39.0		1.1	6.0

UNITED STATES POPULATION TRENDS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	248,710,012		N/A	281,421,906		32,711,894	305,316,813		23,894,907	319,924,911		14,608,098	71,214,899
Total Households	91,947,641		N/A	105,480,101		13,532,460	113,634,428		8,154,327	118,653,088		5,018,660	26,705,447
Persons per Household		2.70			2.67	(0.04)		2.69	0.02		2.70	0.01	(0.01)
Female Population	127,470,619	51.25%	N/A	143,368,343	50.94%	15,897,724	154,806,455	50.70%	11,438,112	161,816,838	50.58%	7,010,383	34,346,219
Male Population	121,239,393	48.75%	N/A	138,053,563	49.06%	16,814,170	150,510,358	49.30%	12,456,795	158,108,073	49.42%	7,597,715	36,868,680
Age													
Age 0 - 4	7.4%	18,354,799	N/A	6.8%	19,164,832	810,033	6.8%	20,639,417	1,474,585	6.7%	21,370,984	731,567	3,016,185
Age 5 - 14	14.2%	35,213,110	N/A	14.6%	41,077,467	5,864,357	13.3%	40,646,522	(430,945)	13.0%	41,526,253	879,731	6,313,144
Age 15 - 19	7.1%	17,757,895	N/A	7.2%	20,206,093	2,448,198	7.0%	21,402,709	1,196,616	6.5%	20,859,104	(543,604)	3,101,209
Age 20 - 24	7.7%	19,026,316	N/A	6.7%	18,967,836	(58,479)	7.0%	21,402,709	2,434,872	6.8%	21,850,871	448,163	2,824,556
Age 25 - 34	17.4%	43,175,809	N/A	14.2%	39,891,837	(3,283,973)	13.3%	40,730,789	838,953	13.4%	42,816,831	2,086,041	(358,979)
Age 35 - 44	15.1%	37,578,839	N/A	16.0%	45,148,516	7,569,677	14.0%	42,882,662	(2,265,854)	12.9%	41,343,256	(1,539,406)	3,764,417
Age 45 - 54	10.1%	25,223,175	N/A	13.4%	37,677,890	12,454,716	14.5%	44,226,362	6,548,471	14.2%	45,301,687	1,075,326	20,078,513
Age 55 - 64	8.5%	21,147,812	N/A	8.6%	24,274,609	3,126,797	11.2%	34,132,893	9,858,284	12.5%	39,913,512	5,780,619	18,765,700
Age 65 - 74	7.3%	18,106,586	N/A	6.5%	18,390,922	284,335	6.7%	20,363,715	1,972,794	7.9%	25,314,059	4,950,343	7,207,472
Age 75 - 84	4.0%	10,055,097	N/A	4.4%	12,361,176	2,306,079	4.3%	13,216,860	855,684	4.4%	13,943,607	726,748	3,888,510
Age 85 +	1.2%	3,084,004	N/A	1.5%	4,249,471	1,165,467	1.9%	5,678,893	1,429,422	1.8%	5,726,656	47,763	2,642,652
Median Age	32.9		N/A	35.3		2.4	36.9		1.6	37.8		0.9	4.9

POPULATION TREND COMPARISONS; 1990										
	1990		1990		1990		1990		1990	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Population	3,157		141,997		1,844,912		3,685,292		248,710,012	
Total Households	1,201		52,678		688,641		1,379,768		91,947,641	
Persons per Household		2.63		2.70		2.68		2.67		2.70
Female Population	1,631	51.66%	73,635	51.86%	73,635	3.99%	1,900,056	51.56%	127,470,619	51.25%
Male Population	1,526	48.34%	68,362	48.14%	68,362	3.71%	1,785,236	48.44%	121,239,393	48.75%
Age										
Age 0 - 4	8.2%	260	8.1%	11,473	8.1%	149,069	6.8%	250,968	7.4%	18,354,799
Age 5 - 14	17.1%	540	15.4%	21,838	15.4%	283,733	14.7%	540,750	14.2%	35,213,110
Age 15 - 19	6.2%	196	6.9%	9,784	6.9%	127,114	7.7%	285,242	7.1%	17,757,895
Age 20 - 24	7.5%	237	7.4%	10,437	7.4%	135,601	7.5%	277,134	7.7%	19,026,316
Age 25 - 34	17.7%	557	18.2%	25,865	18.2%	336,054	16.6%	610,104	17.4%	43,175,809
Age 35 - 44	18.4%	580	15.1%	21,455	15.1%	278,757	14.9%	549,042	15.1%	37,578,839
Age 45 - 54	9.9%	311	9.5%	13,440	9.5%	174,621	10.4%	382,379	10.1%	25,223,175
Age 55 - 64	6.9%	219	8.0%	11,428	8.0%	148,480	8.8%	322,813	8.5%	21,147,812
Age 65 - 74	4.8%	152	6.7%	9,470	6.7%	123,041	7.3%	268,230	7.3%	18,106,586
Age 75 - 84	2.2%	69	3.7%	5,223	3.7%	67,860	4.1%	152,254	4.0%	10,055,097
Age 85 +	1.1%	35	1.1%	1,590	1.1%	20,663	1.3%	46,435	1.2%	3,084,004
Median Age	31.6		31.8		31.8		33.0		32.9	

POPULATION TREND COMPARISONS; 2000										
	2000		2000		2000		2000		2000	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Population	3,904		151,464		2,009,632		4,041,769		281,421,906	
Total Households	1,629		59,444		779,226		1,590,647		105,480,101	
Persons per Household		2.40		2.55		2.58		2.54		2.67
Female Population	2,012	51.54%	77,181	50.96%	1,033,507	51.43%	2,066,401	51.13%	143,368,343	50.94%
Male Population	1,892	48.46%	74,283	49.04%	976,125	48.57%	1,975,368	48.87%	138,053,563	49.06%
Age										
Age 0 - 4	6.9%	269	7.3%	11,087	7.0%	141,478	6.6%	265,948	6.8%	19,164,832
Age 5 - 14	14.8%	580	14.8%	22,407	15.0%	302,235	13.8%	558,738	14.6%	41,077,467
Age 15 - 19	7.0%	273	6.8%	10,315	7.3%	146,301	7.2%	288,986	7.2%	20,206,093
Age 20 - 24	6.9%	271	6.7%	10,072	6.6%	132,435	7.0%	282,924	6.7%	18,967,836
Age 25 - 34	13.6%	531	15.3%	23,125	14.1%	282,546	14.1%	568,107	14.2%	39,891,837
Age 35 - 44	16.7%	651	16.7%	25,240	16.6%	332,894	15.9%	642,666	16.0%	45,148,516
Age 45 - 54	16.5%	643	13.5%	20,444	13.5%	270,742	13.8%	556,932	13.4%	37,677,890
Age 55 - 64	8.1%	318	7.9%	12,008	8.2%	165,758	9.2%	372,595	8.6%	24,274,609
Age 65 - 74	5.4%	209	5.9%	8,982	6.3%	126,336	6.8%	273,943	6.5%	18,390,922
Age 75 - 84	3.1%	120	3.9%	5,914	4.0%	80,727	4.3%	172,588	4.4%	12,361,176
Age 85 +	1.0%	39	1.2%	1,878	1.4%	28,135	1.4%	58,201	1.5%	4,249,471
Median Age	35.5		34.5		35.0		35.9		35.3	

POPULATION TREND COMPARISONS; 2008										
	2008		2008		2008		2008		2008	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Population	3,987		155,077		2,126,648		4,258,739		305,316,813	
Total Households	1,684		60,621		806,135		1,671,515		113,634,428	
Persons per Household		2.37		2.56		2.64		2.55		2.69
Female Population	2,048	51.37%	78,534	50.64%	1,090,428	51.27%	2,173,376	51.03%	154,806,455	50.70%
Male Population	1,940	48.66%	76,543	49.36%	1,036,220	48.73%	2,085,363	48.97%	150,510,358	49.30%
Age										
Age 0 - 4	6.8%	271	7.4%	11,522	6.9%	146,526	6.5%	274,689	6.8%	20,639,417
Age 5 - 14	13.4%	533	13.7%	21,214	13.6%	288,648	12.9%	548,785	13.3%	40,646,522
Age 15 - 19	7.1%	283	7.0%	10,886	7.3%	154,182	6.7%	286,613	7.0%	21,402,709
Age 20 - 24	6.4%	257	6.2%	9,615	6.9%	147,164	6.7%	283,206	7.0%	21,402,709
Age 25 - 34	11.3%	449	12.9%	19,972	12.9%	273,865	13.5%	575,960	13.3%	40,730,789
Age 35 - 44	14.5%	577	14.7%	22,869	14.2%	301,790	13.9%	593,055	14.0%	42,882,662
Age 45 - 54	18.3%	731	15.1%	23,353	15.0%	319,816	14.7%	624,387	14.5%	44,226,362
Age 55 - 64	12.3%	491	11.9%	18,452	11.2%	238,314	11.8%	504,081	11.2%	34,132,893
Age 65 - 74	5.4%	217	5.8%	8,981	6.3%	133,326	7.2%	307,170	6.7%	20,363,715
Age 75 - 84	3.2%	127	3.8%	5,897	4.1%	87,125	4.4%	185,264	4.3%	13,216,860
Age 85 +	1.3%	52	1.5%	2,326	1.7%	35,940	1.8%	75,806	1.9%	5,678,893
Median Age	39.0		36.9		36.9		37.9		36.9	

POPULATION TREND COMPARISONS; 2013										
	2013		2013		2013		2013		2013	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Population	4,021		157,160		2,192,818		4,389,794		319,924,911	
Total Households	1,708		61,369		822,441		1,720,527		118,653,088	
Persons per Household		2.35		2.56		2.67		2.55		2.70
Female Population	2,062	51.28%	79,311	50.47%	1,122,606	51.19%	2,238,294	50.99%	161,816,838	50.58%
Male Population	1,959	48.72%	77,849	49.53%	1,070,212	48.81%	2,151,500	49.01%	158,108,073	49.42%
Age										
Age 0 - 4	5.4%	218	6.1%	9,508	6.7%	146,261	6.3%	274,362	6.7%	21,370,984
Age 5 - 14	13.3%	534	13.7%	21,458	13.1%	287,082	12.5%	550,629	13.0%	41,526,253
Age 15 - 19	6.9%	277	6.9%	10,813	6.7%	147,796	6.3%	277,435	6.5%	20,859,104
Age 20 - 24	7.2%	288	6.8%	10,750	7.0%	154,155	6.6%	288,848	6.8%	21,850,871
Age 25 - 34	10.5%	423	12.0%	18,923	13.0%	285,998	13.2%	578,461	13.4%	42,816,831
Age 35 - 44	13.4%	540	13.7%	21,470	12.7%	278,986	13.0%	569,844	12.9%	41,343,256
Age 45 - 54	17.4%	698	14.3%	22,446	14.5%	318,272	14.2%	624,426	14.2%	45,301,687
Age 55 - 64	14.2%	572	13.7%	21,561	12.9%	282,246	13.0%	570,498	12.5%	39,913,512
Age 65 - 74	7.1%	285	7.5%	11,780	7.5%	165,499	8.6%	376,302	7.9%	25,314,059
Age 75 - 84	3.3%	132	3.9%	6,105	4.1%	90,265	4.6%	201,843	4.4%	13,943,607
Age 85 +	1.3%	53	1.5%	2,342	1.7%	36,181	1.8%	77,260	1.8%	5,726,656
Median Age	40.8		38.6		37.8		39.0		37.8	

CITY OF CRESCENT SPRINGS, KENTUCKY, HOUSEHOLD DETAILS: 1990-2013														
	CITY OF CRESCENT SPRINGS		CHANGE	CITY OF CRESCENT SPRINGS		CHANGE	CITY OF CRESCENT SPRINGS		CHANGE	CITY OF CRESCENT SPRINGS		CHANGE	TOTAL	
	1990		80-'90	2000		90-'00	2008		00-'08	2013		07-'13	CHANGE	
Population & Household Overview	Population	3,157		N/A	3,904		747	3,987		83	4,021		34	864
	Household Population	3,112		N/A	3,863		751	3,946		83	3,980		34	868
	Family Population	88.3%	2,747	N/A	85.3%	3,295	548	84.4%	3,329	34	83.9%	3,340	11	593
	Non-family Population	11.7%	365	N/A	14.7%	568	203	15.6%	617	49	16.1%	640	23	275
	Group Quarters Population	44		N/A	41		(3)	41		0	41		0	(3)
	Households	1,201		N/A	1,629		428	1,684		55	1,708		24	507
Family Households	75.4%	906	N/A	69.7%	1,136	230	65.1%	1,096	(40)	62.7%	1,071	(25)	164	
	Non-family Households	24.6%	295	N/A	30.3%	493	198	34.9%	588	95	37.3%	637	49	343
Households by Presence of Children														
Total Households with Children	515		N/A	611		96	572		(39)	555		(17)	40	
Family Hhlds with Children	511		N/A	605		94	569		(36)	550		(19)	38	
Married Couple	85.9%	442	N/A	76.8%	469	27	74.3%	426	(43)	72.5%	403	(23)	(40)	
Male Hhlldr-No Spouse	2.7%	14	N/A	6.0%	37	23	7.0%	40	3	7.6%	42	2	28	
Female Hhlldr-No Spouse	10.7%	55	N/A	16.3%	100	44	18.0%	103	3	18.9%	105	2	50	
Non-family Hhlds with Children	3		N/A	6		3	4		(2)	6		2	2	
Male Hhlldr-No Spouse	0.3%	1	N/A	0.7%	5	3	0.2%	1	(3)	0.0%	0	(1)	(1)	
Female Hhlldr-No Spouse	0.4%	2	N/A	0.2%	1	(1)	0.5%	3	2	1.0%	5	2	3	
Total Households w/out Children	686		N/A	1,018		332	1,112		94	1,153		41	467	
Family Hhlds w/out Children	394		N/A	530		136	527		(3)	521		(6)	126	
Married Couple	49.4%	339	N/A	44.3%	451	113	38.7%	431	(21)	36.2%	417	(14)	78	
Male Hhlldr-No Spouse	2.3%	16	N/A	2.3%	23	7	2.8%	31	7	2.9%	34	3	18	
Female Hhlldr-No Spouse	5.8%	40	N/A	5.5%	56	16	5.9%	66	10	6.1%	70	4	30	
Non-family Hhlds w/out Children	291		N/A	488		197	584		96	632		47	341	
Male Hhlldr-No Spouse	19.4%	133	N/A	20.2%	206	73	25.5%	283	78	28.5%	328	45	195	
Female Hhlldr-No Spouse	23.1%	158	N/A	27.7%	282	124	27.1%	301	19	26.3%	304	3	146	
Size of Household														
1 Person Households	19.7%	236	N/A	26.2%	426	190	28.6%	482	56	30.6%	522	40	286	
2 Person Households	30.3%	364	N/A	29.4%	479	116	29.3%	493	13	27.7%	473	(20)	109	
3 Person Households	17.3%	207	N/A	17.1%	278	70	15.2%	256	(22)	14.3%	245	(11)	37	
4 Person Households	19.2%	231	N/A	16.2%	264	33	16.4%	277	13	16.8%	287	11	57	
5 Person Households	9.2%	110	N/A	7.1%	116	6	7.6%	129	13	7.8%	133	4	22	
6 Person Households	3.4%	41	N/A	2.5%	40	(1)	2.1%	36	(5)	2.1%	35	(0)	(6)	
7+ Person Households	1.0%	12	N/A	0.6%	10	(2)	0.7%	12	3	0.8%	13	1	1	
Average Household Size	2.59		N/A	2.37		(0.22)	2.34		(0.03)	2.33		(0.01)	(0.26)	

KENTON COUNTY, KENTUCKY, HOUSEHOLD DETAILS; 1990-2013													
	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	CHANGE
Population & Household Overview													
Population	141,997		N/A	151,464		9,467	155,077		3,613	157,160		2,083	15,163
Household Population	140,116		N/A	149,598		9,482	153,210		3,612	155,291		2,081	15,175
Family Population	86.1%	120,682	N/A	83.8%	125,332	4,650	83.4%	127,853	2,521	83.7%	129,975	2,122	9,293
Non-family Population	13.9%	19,434	N/A	16.2%	24,266	4,832	16.6%	25,357	1,091	16.3%	25,316	(41)	5,882
Group Quarters Population	1,881		N/A	1,866		(15)	1,867		1	1,869		2	(12)
Households	52,678		N/A	59,444		6,766	60,621		1,177	61,369		748	8,691
Family Households	71.0%	37,418	N/A	66.4%	39,444	2,026	63.3%	38,356	(1,088)	61.4%	37,711	(645)	293
Non-family Households	29.0%	15,260	N/A	33.6%	20,000	4,740	36.7%	22,265	2,265	38.6%	23,658	1,393	8,398
Households by Presence of Children													
Total Households with Children	20,860		N/A	21,589		729	20,562		(1,027)	19,991		(571)	(869)
Family Hhlds with Children	20,664		N/A	21,326		662	20,390		(936)	19,794		(596)	(870)
Married Couple	75.2%	15,693	N/A	69.6%	15,025	(668)	67.9%	13,963	(1,062)	66.7%	13,328	(635)	(2,365)
Male Hhldr-No Spouse	4.1%	860	N/A	6.8%	1,461	601	7.5%	1,537	76	7.8%	1,567	30	707
Female Hhldr-No Spouse	19.7%	4,111	N/A	22.4%	4,840	729	23.8%	4,890	50	24.5%	4,899	9	788
Non-family Hhlds with Children	196		N/A	263		67	172		(91)	197		25	1
Male Hhldr-No Spouse	0.7%	155	N/A	1.0%	214	59	0.2%	36	(178)	0.1%	11	(25)	(144)
Female Hhldr-No Spouse	0.2%	41	N/A	0.2%	49	8	0.7%	136	87	0.9%	186	50	145
Total Households w/out Children	31,820		N/A	37,855		6,035	40,059		2,204	41,378		1,319	9,558
Family Hhlds w/out Children	16,754		N/A	18,118		1,364	17,966		(152)	17,917		(49)	1,163
Married Couple	42.8%	13,628	N/A	39.0%	14,749	1,121	35.0%	14,009	(740)	32.9%	13,603	(406)	(25)
Male Hhldr-No Spouse	2.6%	834	N/A	2.7%	1,021	187	3.2%	1,283	262	3.5%	1,437	154	603
Female Hhldr-No Spouse	7.2%	2,292	N/A	6.2%	2,348	56	6.7%	2,674	326	7.0%	2,877	203	585
Non-family Hhlds w/out Children	15,066		N/A	19,737		4,671	22,093		2,356	23,461		1,368	8,395
Male Hhldr-No Spouse	19.7%	6,259	N/A	24.2%	9,146	2,887	29.0%	11,604	2,458	31.7%	13,121	1,517	6,862
Female Hhldr-No Spouse	27.7%	8,807	N/A	28.0%	10,591	1,784	26.2%	10,489	(102)	25.0%	10,340	(149)	1,533
Size of Household													
1 Person Households	25.2%	13,264	N/A	27.8%	16,508	3,243	30.3%	18,362	1,855	31.8%	19,491	1,129	6,226
2 Person Households	29.1%	15,319	N/A	30.9%	18,344	3,026	28.2%	17,107	(1,237)	26.7%	16,386	(722)	1,067
3 Person Households	18.0%	9,482	N/A	17.4%	10,367	885	15.8%	9,548	(819)	14.8%	9,101	(447)	(381)
4 Person Households	16.2%	8,550	N/A	14.3%	8,518	(31)	15.5%	9,372	854	16.1%	9,850	478	1,300
5 Person Households	7.5%	3,972	N/A	6.7%	3,953	(19)	7.0%	4,213	260	7.2%	4,437	224	465
6 Person Households	2.6%	1,370	N/A	2.1%	1,219	(151)	2.3%	1,376	157	2.4%	1,442	66	73
7+ Person Households	1.4%	727	N/A	0.9%	529	(198)	1.1%	637	107	1.1%	663	26	(64)
Average Household Size	2.66		N/A	2.52		(0.14)	2.53		0.01	2.53		0.00	(0.13)

CINCINNATI MSA HOUSEHOLD DETAILS: 1990-2013													
	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	CHANGE
Population & Household Overview													
Population	1,844,912		N/A	2,009,632		164,720	2,126,648		117,016	2,192,818		66,170	347,906
Household Population	1,802,834		N/A	1,965,177		162,343	2,081,816		116,639	2,148,081		66,265	345,247
Family Population	85.5%	1,541,071	N/A	84.3%	1,657,073	116,001	84.0%	1,749,036	91,963	84.4%	1,812,695	63,659	271,623
Non-family Population	14.5%	261,762	N/A	15.7%	308,104	46,342	16.0%	332,780	24,676	15.6%	335,386	2,606	73,624
Group Quarters Population	42,078		N/A	44,455		2,377	44,832		377	44,737		(95)	2,659
Households	688,641		N/A	779,226		90,585	806,135		26,909	822,441		16,306	133,800
Family Households	70.6%	486,333	N/A	67.5%	525,604	39,272	65.2%	525,818	213	63.8%	524,540	(1,278)	38,207
Non-family Households	29.4%	202,308	N/A	32.5%	253,622	51,313	34.8%	280,317	26,696	36.2%	297,901	17,584	95,593
Households by Presence of Children													
Total Households with Children	263,539		N/A	284,513		20,974	275,695		(8,818)	270,819		(4,876)	7,280
Family Hhlds with Children	261,286		N/A	281,581		20,295	272,563		(9,018)	267,271		(5,292)	5,985
Married Couple	73.9%	194,669	N/A	69.4%	197,439	2,770	63.7%	175,683	(21,756)	60.1%	162,765	(12,918)	(31,904)
Male Hhldr-No Spouse	4.1%	10,703	N/A	6.3%	17,794	7,091	7.2%	19,881	2,087	7.7%	20,974	1,093	10,271
Female Hhldr-No Spouse	21.2%	55,914	N/A	23.3%	66,348	10,434	27.9%	76,999	10,651	30.8%	83,532	6,533	27,618
Non-family Hhlds with Children	2,253		N/A	2,932		679	3,132		200	3,548		416	1,295
Male Hhldr-No Spouse	0.7%	1,863	N/A	0.8%	2,293	430	0.9%	2,548	255	1.1%	2,972	424	1,109
Female Hhldr-No Spouse	0.1%	390	N/A	0.2%	639	249	0.2%	584	(55)	0.2%	576	(8)	186
Total Households w/out Children	425,088		N/A	494,713		69,625	530,440		35,727	551,622		21,182	126,534
Family Hhlds w/out Children	225,047		N/A	244,023		18,976	253,255		9,232	257,269		4,014	32,222
Married Couple	44.3%	188,263	N/A	41.4%	204,810	16,547	40.0%	212,046	7,236	39.0%	215,204	3,158	26,941
Male Hhldr-No Spouse	2.2%	9,464	N/A	2.2%	11,128	1,664	2.3%	12,034	906	2.3%	12,551	517	3,087
Female Hhldr-No Spouse	6.4%	27,320	N/A	5.7%	28,085	765	5.5%	29,175	1,090	5.4%	29,514	339	2,194
Non-family Hhlds w/out Children	200,041		N/A	250,690		50,649	277,185		26,495	294,353		17,168	94,312
Male Hhldr-No Spouse	19.6%	83,317	N/A	22.8%	112,662	29,345	24.4%	129,207	16,545	25.5%	140,828	11,621	57,511
Female Hhldr-No Spouse	27.5%	116,724	N/A	27.9%	138,028	21,304	27.9%	147,978	9,950	27.8%	153,525	5,547	36,801
Size of Household													
1 Person Households	25.2%	173,675	N/A	27.2%	211,949	38,274	29.7%	239,100	27,150	31.1%	255,697	16,597	82,022
2 Person Households	30.4%	209,347	N/A	31.9%	248,261	38,915	27.6%	222,654	(25,607)	25.3%	208,242	(14,412)	(1,105)
3 Person Households	17.9%	122,991	N/A	16.8%	130,520	7,529	14.6%	117,615	(12,905)	13.4%	110,289	(7,326)	(12,702)
4 Person Households	15.9%	109,150	N/A	14.6%	113,767	4,617	17.0%	137,365	23,598	18.3%	150,424	13,059	41,275
5 Person Households	7.1%	48,825	N/A	6.6%	51,429	2,604	7.5%	60,783	9,354	8.1%	66,535	5,753	17,711
6 Person Households	2.4%	16,183	N/A	2.1%	16,598	414	2.5%	19,831	3,233	2.6%	21,548	1,717	5,365
7+ Person Households	1.2%	8,401	N/A	0.9%	6,701	(1,700)	1.1%	8,867	2,166	1.2%	9,623	755	1,221
Average Household Size	2.62		N/A	2.52		(0.10)	2.58		0.06	2.61		0.03	(0.01)

STATE OF KENTUCKY HOUSEHOLD DETAILS; 1990-2013													
	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	CHANGE
Population & Household Overview													
Population	3,685,292		N/A	4,041,769		356,477	4,258,739		216,970	4,389,794		131,055	704,502
Household Population	3,584,114		N/A	3,926,965		342,851	4,143,648		216,683	4,274,524		130,876	690,410
Family Population	87.3%	3,128,354	N/A	85.3%	3,348,637	220,282	84.0%	3,482,247	133,610	84.0%	3,590,844	108,597	462,489
Non-family Population	12.7%	455,760	N/A	14.7%	578,328	122,569	16.0%	661,401	83,073	16.0%	683,680	22,279	227,921
Group Quarters Population	101,178		N/A	114,804		13,626	115,091		287	115,270		179	14,092
Households	1,379,768		N/A	1,590,647		210,879	1,671,515		80,868	1,720,527		49,012	340,759
Family Households	73.6%	1,015,988	N/A	69.4%	1,104,397	88,409	66.2%	1,106,515	2,117	64.3%	1,105,714	(801)	89,726
Non-family Households	26.4%	363,780	N/A	30.6%	486,250	122,470	33.8%	565,000	78,751	35.7%	614,813	49,813	251,033
Households by Presence of Children													
Total Households with Children	538,234		N/A	564,175		25,941	546,592		(17,583)	536,222		(10,370)	(2,012)
Family Hhlds with Children	533,921		N/A	557,953		24,032	540,293		(17,660)	529,716		(10,577)	(4,205)
Married Couple	76.1%	409,568	N/A	70.3%	396,489	(13,079)	64.9%	354,959	(41,530)	61.7%	330,653	(24,306)	(78,915)
Male Hhldr-No Spouse	3.8%	20,681	N/A	6.1%	34,659	13,978	7.3%	39,945	5,286	8.0%	42,989	3,044	22,308
Female Hhldr-No Spouse	19.3%	103,672	N/A	22.5%	126,805	23,133	26.6%	145,389	18,584	29.1%	156,074	10,685	52,402
Non-family Hhlds with Childrer	4,313		N/A	6,222		1,909	6,299		77	6,506		207	2,193
Male Hhldr-No Spouse	0.7%	3,703	N/A	0.9%	5,038	1,335	0.8%	4,157	(881)	0.7%	3,673	(484)	(30)
Female Hhldr-No Spouse	0.1%	610	N/A	0.2%	1,184	574	0.4%	2,142	958	0.5%	2,833	691	2,223
Total Households w/out Children	841,533		N/A	1,026,472		184,939	1,124,923		98,451	1,184,305		59,382	342,772
Family Hhlds w/out Childrer	482,067		N/A	546,445		64,378	566,221		19,776	575,998		9,777	93,931
Married Couple	48.4%	407,157	N/A	45.0%	461,455	54,297	41.7%	469,133	7,679	39.9%	471,964	2,831	64,807
Male Hhldr-No Spouse	2.2%	18,917	N/A	2.3%	23,838	4,921	2.8%	31,508	7,670	3.0%	36,027	4,519	17,110
Female Hhldr-No Spouse	6.7%	55,993	N/A	6.0%	61,152	5,159	5.8%	65,580	4,428	5.7%	68,006	2,427	12,013
Non-family Hhlds w/out Childrer	359,466		N/A	480,027		120,561	558,702		78,675	608,307		49,605	248,841
Male Hhldr-No Spouse	17.1%	143,770	N/A	20.7%	212,102	68,332	22.7%	255,807	43,706	24.0%	284,353	28,545	140,583
Female Hhldr-No Spouse	25.6%	215,696	N/A	26.1%	267,925	52,229	26.9%	302,895	34,970	27.4%	323,954	21,059	108,258
Size of Household													
1 Person Households	23.3%	321,210	N/A	26.0%	413,886	92,676	28.9%	482,901	69,014	30.6%	526,309	43,409	205,099
2 Person Households	31.9%	440,560	N/A	33.9%	539,707	99,147	30.8%	514,827	(24,880)	29.0%	498,265	(16,562)	57,705
3 Person Households	19.7%	272,366	N/A	18.4%	292,520	20,154	16.7%	278,474	(14,046)	15.7%	269,262	(9,212)	(3,104)
4 Person Households	16.1%	221,729	N/A	14.1%	223,645	1,916	15.3%	256,410	32,765	16.1%	276,833	20,422	55,104
5 Person Households	6.2%	85,270	N/A	5.4%	86,054	784	5.8%	96,614	10,560	6.1%	104,264	7,650	18,994
6 Person Households	1.9%	26,078	N/A	1.5%	24,337	(1,741)	1.7%	28,583	4,246	1.8%	30,969	2,387	4,892
7+ Person Households	0.9%	12,556	N/A	0.7%	10,498	(2,058)	0.8%	13,706	3,208	0.9%	14,797	1,090	2,241
Average Household Size	2.60		N/A	2.47		(0.13)	2.48		0.01	2.48		0.00	(0.12)

UNITED STATES HOUSEHOLD DETAILS; 1990-2013													
	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	CHANGE
Population & Household Overview													
Population	248,710,012		N/A	281,421,906		32,711,894	305,316,813		23,894,907	319,924,911		14,608,098	71,214,899
Household Population	242,012,667		N/A	273,643,273		31,630,606	297,076,185		23,432,912	311,388,808		14,312,623	69,376,141
Family Population	84.3%	203,905,594	N/A	84.6%	231,374,691	27,469,097	84.3%	250,367,788	18,993,096	84.9%	264,517,319	14,149,531	60,611,725
Non-family Population	15.7%	38,107,073	N/A	15.4%	42,268,582	4,161,509	15.7%	46,708,397	4,439,816	15.1%	46,871,489	163,092	8,764,416
Group Quarters Population	6,697,345		N/A	7,778,633		1,081,288	8,240,628		461,995	8,536,103		295,475	1,838,758
Households	91,947,641		N/A	105,480,101		13,532,460	113,634,428		8,154,327	118,653,088		5,018,660	26,705,447
Family Households	70.2%	64,517,821	N/A	68.1%	71,787,331	7,269,510	66.4%	75,457,237	3,669,907	65.4%	77,606,713	2,149,476	13,088,893
Non-family Households	29.8%	27,429,820	N/A	31.9%	33,692,770	6,262,950	33.6%	38,177,191	4,484,420	34.6%	41,046,375	2,869,184	13,616,554
Households by Presence of Children													
Total Households with Children	33,586,335		N/A	38,022,115		4,435,780	38,828,280		806,165	39,289,939		461,659	5,703,604
Family Hhlds with Childrer	33,240,565		N/A	37,612,106		4,371,541	38,447,238		835,132	38,919,694		472,456	5,679,129
Married Couple	73.3%	24,634,670	N/A	68.9%	26,211,990	1,577,320	65.6%	25,458,189	(753,801)	63.5%	24,942,353	(515,835)	307,684
Male Hhldr-No Spouse	4.8%	1,618,358	N/A	6.8%	2,572,386	954,029	8.0%	3,087,470	515,083	8.7%	3,411,545	324,076	1,793,188
Female Hhldr-No Spouse	20.8%	6,987,536	N/A	23.2%	8,827,747	1,840,210	25.5%	9,901,561	1,073,814	26.9%	10,565,772	664,211	3,578,236
Non-family Hhlds with Childrer	345,770		N/A	410,009		64,239	381,042		(28,967)	370,245		(10,797)	24,475
Male Hhldr-No Spouse	0.8%	280,782	N/A	0.8%	312,352	31,570	0.8%	291,251	(21,101)	0.7%	281,630	(9,621)	849
Female Hhldr-No Spouse	0.2%	64,990	N/A	0.3%	97,679	32,689	0.2%	89,810	(7,869)	0.2%	88,638	(1,172)	23,649
Total Households w/out Children	58,360,234		N/A	67,457,986		9,097,752	74,806,148		7,348,162	79,363,147		4,556,999	21,002,913
Family Hhlds w/out Children	31,277,281		N/A	34,175,241		2,897,960	37,010,056		2,834,815	38,686,990		1,676,934	7,409,709
Married Couple	44.7%	26,073,718	N/A	41.9%	28,281,221	2,207,503	40.6%	30,379,749	2,098,528	39.8%	31,597,008	1,217,259	5,523,290
Male Hhldr-No Spouse	2.6%	1,525,186	N/A	2.7%	1,821,635	296,449	3.0%	2,275,005	453,369	3.2%	2,563,033	288,028	1,037,846
Female Hhldr-No Spouse	6.3%	3,678,387	N/A	6.0%	4,072,371	393,984	5.8%	4,355,289	282,918	5.7%	4,526,953	171,665	848,566
Non-family Hhlds w/out Children	27,082,953		N/A	33,282,745		6,199,792	37,796,092		4,513,347	40,676,157		2,880,065	13,593,204
Male Hhldr-No Spouse	20.3%	11,860,725	N/A	22.6%	15,243,751	3,383,025	23.4%	17,506,658	2,262,907	23.9%	18,973,427	1,466,769	7,112,701
Female Hhldr-No Spouse	26.1%	15,222,217	N/A	26.7%	18,039,007	2,816,791	27.1%	20,289,447	2,250,440	27.3%	21,702,726	1,413,278	6,480,509
Size of Household													
1 Person Households	24.6%	22,582,341	N/A	25.8%	27,224,414	4,642,073	27.8%	31,590,371	4,365,957	29.0%	34,397,530	2,807,159	11,815,190
2 Person Households	32.0%	29,450,829	N/A	32.6%	34,418,157	4,967,328	30.1%	34,181,236	(236,921)	28.6%	33,934,783	(246,453)	4,483,954
3 Person Households	17.4%	15,971,305	N/A	16.6%	17,456,957	1,485,651	15.2%	17,238,343	(218,614)	14.4%	17,074,179	(164,163)	1,102,874
4 Person Households	15.1%	13,856,509	N/A	14.2%	14,967,626	1,111,117	15.2%	17,317,887	2,350,260	15.8%	18,782,784	1,464,897	4,926,274
5 Person Households	6.7%	6,188,076	N/A	6.7%	7,046,071	857,995	7.1%	8,045,318	999,247	7.4%	8,732,867	687,550	2,544,791
6 Person Households	2.5%	2,298,691	N/A	2.5%	2,626,455	327,763	2.7%	3,079,493	453,038	2.8%	3,346,017	266,524	1,047,326
7+ Person Households	1.7%	1,590,694	N/A	1.7%	1,740,422	149,727	1.9%	2,181,781	441,359	2.0%	2,373,062	191,281	782,368
Average Household Size	2.63		N/A	2.59		(0.04)	2.61		0.02	2.62		0.01	(0.01)

HOUSEHOLD DETAILS COMPARISON; 1990											
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES		
	1990		1990		1990		1990		1990		
Population & Household Overview											
	Population	3,157		141,997		1,844,912		3,685,292		248,710,012	
	Household Population	3,112		140,116		1,802,834		3,584,114		242,012,667	
	Family Population	88.3%	2,747	86.1%	120,682	85.5%	1,541,071	87.3%	3,128,354	84.3%	203,905,594
	Non-family Population	11.7%	365	13.9%	19,434	14.5%	261,762	12.7%	455,760	15.7%	38,107,073
	Group Quarters Population	44		1,881		42,078		101,178		6,697,345	
	Households	1,201		52,678		688,641		1,379,768		91,947,641	
	Family Households	75.4%	906	71.0%	37,418	70.6%	486,333	73.6%	1,015,988	70.2%	64,517,821
	Non-family Households	24.6%	295	29.0%	15,260	29.4%	202,308	26.4%	363,780	29.8%	27,429,820
Households by Presence of Children											
Total Households with Children	515		20,860		263,539		538,234		33,586,335		
Family Hhlds with Children	511		20,664		261,286		533,921		33,240,565		
Married Couple	85.9%	442	75.2%	15,693	73.9%	194,669	76.1%	409,568	73.3%	24,634,670	
Male Hhldr-No Spouse	2.7%	14	4.1%	860	4.1%	10,703	3.8%	20,681	4.8%	1,618,358	
Female Hhldr-No Spouse	10.7%	55	19.7%	4,111	21.2%	55,914	19.3%	103,672	20.8%	6,987,536	
Non-family Hhlds with Children	3		196		2,253		4,313		345,770		
Male Hhldr-No Spouse	0.3%	1	0.7%	155	0.7%	1,863	0.7%	3,703	0.8%	280,782	
Female Hhldr-No Spouse	0.4%	2	0.2%	41	0.1%	390	0.1%	610	0.2%	64,990	
Total Households w/out Children	686		31,820		425,088		841,533		58,360,234		
Family Hhlds w/out Children	394		16,754		225,047		482,067		31,277,281		
Married Couple	49.4%	339	42.8%	13,628	44.3%	188,263	48.4%	407,157	44.7%	26,073,718	
Male Hhldr-No Spouse	2.3%	16	2.6%	834	2.2%	9,464	2.2%	18,917	2.6%	1,525,186	
Female Hhldr-No Spouse	5.8%	40	7.2%	2,292	6.4%	27,320	6.7%	55,993	6.3%	3,678,387	
Non-family Hhlds w/out Children	291		15,066		200,041		359,466		27,082,953		
Male Hhldr-No Spouse	19.4%	133	19.7%	6,259	19.6%	83,317	17.1%	143,770	20.3%	11,860,725	
Female Hhldr-No Spouse	23.1%	158	27.7%	8,807	27.5%	116,724	25.6%	215,696	26.1%	15,222,217	
Size of Household											
1 Person Households	19.7%	236	25.2%	13,264	25.2%	173,675	23.3%	321,210	24.6%	22,582,341	
2 Person Households	30.3%	364	29.1%	15,319	30.4%	209,347	31.9%	440,560	32.0%	29,450,829	
3 Person Households	17.3%	207	18.0%	9,482	17.9%	122,991	19.7%	272,366	17.4%	15,971,305	
4 Person Households	19.2%	231	16.2%	8,550	15.9%	109,150	16.1%	221,729	15.1%	13,856,509	
5 Person Households	9.2%	110	7.5%	3,972	7.1%	48,825	6.2%	85,270	6.7%	6,188,076	
6 Person Households	3.4%	41	2.6%	1,370	2.4%	16,183	1.9%	26,078	2.5%	2,298,691	
7+ Person Households	1.0%	12	1.4%	727	1.2%	8,401	0.9%	12,556	1.7%	1,590,694	
Average Household Size	2.59		2.66		2.62		2.60		2.63		

HOUSEHOLD DETAILS COMPARISON; 2000										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2000		2000		2000		2000		2000	
Population & Household Overview										
Population	3,904		151,464		2,009,632		4,041,769		281,421,906	
Household Population	3,863		149,598		1,965,177		3,926,965		273,643,273	
Family Population	85.3%	3,295	83.8%	125,332	84.3%	1,657,073	85.3%	3,348,637	84.6%	231,374,691
Non-family Population	14.7%	568	16.2%	24,266	15.7%	308,104	14.7%	578,328	15.4%	42,268,582
Group Quarters Population	41		1,866		44,455		114,804		7,778,633	
Households	1,629		59,444		779,226		1,590,647		105,480,101	
Family Households	69.7%	1,136	66.4%	39,444	67.5%	525,604	69.4%	1,104,397	68.1%	71,787,331
Non-family Households	30.3%	493	33.6%	20,000	32.5%	253,622	30.6%	486,250	31.9%	33,692,770
Households by Presence of Children										
Total Households with Children	611		21,589		284,513		564,175		38,022,115	
Family Hhlds with Children	605		21,326		281,581		557,953		37,612,106	
Married Couple	76.8%	469	69.6%	15,025	69.4%	197,439	70.3%	396,489	68.9%	26,211,990
Male Hhldr-No Spouse	6.0%	37	6.8%	1,461	6.3%	17,794	6.1%	34,659	6.8%	2,572,386
Female Hhldr-No Spouse	16.3%	100	22.4%	4,840	23.3%	66,348	22.5%	126,805	23.2%	8,827,747
Non-family Hhlds with Children	6		263		2,932		6,222		410,009	
Male Hhldr-No Spouse	0.7%	5	1.0%	214	0.8%	2,293	0.9%	5,038	0.8%	312,352
Female Hhldr-No Spouse	0.2%	1	0.2%	49	0.2%	639	0.2%	1,184	0.3%	97,679
Total Households w/out Children	1,018		37,855		494,713		1,026,472		67,457,986	
Family Hhlds w/out Children	530		18,118		244,023		546,445		34,175,241	
Married Couple	44.3%	451	39.0%	14,749	41.4%	204,810	45.0%	461,455	41.9%	28,281,221
Male Hhldr-No Spouse	2.3%	23	2.7%	1,021	2.2%	11,128	2.3%	23,838	2.7%	1,821,635
Female Hhldr-No Spouse	5.5%	56	6.2%	2,348	5.7%	28,085	6.0%	61,152	6.0%	4,072,371
Non-family Hhlds w/out Children	488		19,737		250,690		480,027		33,282,745	
Male Hhldr-No Spouse	20.2%	206	24.2%	9,146	22.8%	112,662	20.7%	212,102	22.6%	15,243,751
Female Hhldr-No Spouse	27.7%	282	28.0%	10,591	27.9%	138,028	26.1%	267,925	26.7%	18,039,007
Size of Household										
1 Person Households	26.2%	426	27.8%	16,508	27.2%	211,949	26.0%	413,886	25.8%	27,224,414
2 Person Households	29.4%	479	30.9%	18,344	31.9%	248,261	33.9%	539,707	32.6%	34,418,157
3 Person Households	17.1%	278	17.4%	10,367	16.8%	130,520	18.4%	292,520	16.6%	17,456,957
4 Person Households	16.2%	264	14.3%	8,518	14.6%	113,767	14.1%	223,645	14.2%	14,967,626
5 Person Households	7.1%	116	6.7%	3,953	6.6%	51,429	5.4%	86,054	6.7%	7,046,071
6 Person Households	2.5%	40	2.1%	1,219	2.1%	16,598	1.5%	24,337	2.5%	2,626,455
7+ Person Households	0.6%	10	0.9%	529	0.9%	6,701	0.7%	10,498	1.7%	1,740,422
Average Household Size	2.37		2.52		2.52		2.47		2.59	

HOUSEHOLD DETAILS COMPARISON; 2008										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2008		2008		2008		2008		2008	
Population & Household Overview										
Population	3,987		155,077		2,126,648		4,258,739		305,316,813	
Household Population	3,946		153,210		2,081,816		4,143,648		297,076,185	
Family Population	84.4%	3,329	83.4%	127,853	84.0%	1,749,036	84.0%	3,482,247	84.3%	250,367,788
Non-family Population	15.6%	617	16.6%	25,357	16.0%	332,780	16.0%	661,401	15.7%	46,708,397
Group Quarters Population	41		1,867		44,832		115,091		8,240,628	
Households	1,684		60,621		806,135		1,671,515		113,634,428	
Family Households	65.1%	1,096	63.3%	38,356	65.2%	525,818	66.2%	1,106,515	66.4%	75,457,237
Non-family Households	34.9%	588	36.7%	22,265	34.8%	280,317	33.8%	565,000	33.6%	38,177,191
Households by Presence of Children										
Total Households with Children	572		20,562		275,695		546,592		38,828,280	
Family Hhlds with Children	569		20,390		272,563		540,293		38,447,238	
Married Couple	74.3%	426	67.9%	13,963	63.7%	175,683	64.9%	354,959	65.6%	25,458,189
Male Hhldr-No Spouse	7.0%	40	7.5%	1,537	7.2%	19,881	7.3%	39,945	8.0%	3,087,470
Female Hhldr-No Spouse	18.0%	103	23.8%	4,890	27.9%	76,999	26.6%	145,389	25.5%	9,901,561
Non-family Hhlds with Children	4		172		3,132		6,299		381,042	
Male Hhldr-No Spouse	0.2%	1	0.2%	36	0.9%	2,548	0.8%	4,157	0.8%	291,251
Female Hhldr-No Spouse	0.5%	3	0.7%	136	0.2%	584	0.4%	2,142	0.2%	89,810
Total Households w/out Children	1,112		40,059		530,440		1,124,923		74,806,148	
Family Hhlds w/out Children	527		17,966		253,255		566,221		37,010,056	
Married Couple	38.7%	431	35.0%	14,009	40.0%	212,046	41.7%	469,133	40.6%	30,379,749
Male Hhldr-No Spouse	2.8%	31	3.2%	1,283	2.3%	12,034	2.8%	31,508	3.0%	2,275,005
Female Hhldr-No Spouse	5.9%	66	6.7%	2,674	5.5%	29,175	5.8%	65,580	5.8%	4,355,289
Non-family Hhlds w/out Children	584		22,093		277,185		558,702		37,796,092	
Male Hhldr-No Spouse	25.5%	283	29.0%	11,604	24.4%	129,207	22.7%	255,807	23.4%	17,506,658
Female Hhldr-No Spouse	27.1%	301	26.2%	10,489	27.9%	147,978	26.9%	302,895	27.1%	20,289,447
Size of Household										
1 Person Households	28.6%	482	30.3%	18,362	29.7%	239,100	28.9%	482,901	27.8%	31,590,371
2 Person Households	29.3%	493	28.2%	17,107	27.6%	222,654	30.8%	514,827	30.1%	34,181,236
3 Person Households	15.2%	256	15.8%	9,548	14.6%	117,615	16.7%	278,474	15.2%	17,238,343
4 Person Households	16.4%	277	15.5%	9,372	17.0%	137,365	15.3%	256,410	15.2%	17,317,887
5 Person Households	7.6%	129	7.0%	4,213	7.5%	60,783	5.8%	96,614	7.1%	8,045,318
6 Person Households	2.1%	36	2.3%	1,376	2.5%	19,831	1.7%	28,583	2.7%	3,079,493
7+ Person Households	0.7%	12	1.1%	637	1.1%	8,867	0.8%	13,706	1.9%	2,181,781
Average Household Size	2.34		2.53		2.58		2.48		2.61	

HOUSEHOLD DETAILS COMPARISON; 2013										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2013		2013		2013		2013		2013	
Population & Household Overview										
Population	4,021		157,160		2,192,818		4,389,794		319,924,911	
Household Population	3,980		155,291		2,148,081		4,274,524		311,388,808	
Family Population	83.9%	3,340	83.7%	129,975	84.4%	1,812,695	84.0%	3,590,844	84.9%	264,517,319
Non-family Population	16.1%	640	16.3%	25,316	15.6%	335,386	16.0%	683,680	15.1%	46,871,489
Group Quarters Population	41		1,869		44,737		115,270		8,536,103	
Households	1,708		61,369		822,441		1,720,527		118,653,088	
Family Households	62.7%	1,071	61.4%	37,711	63.8%	524,540	64.3%	1,105,714	65.4%	77,606,713
Non-family Households	37.3%	637	38.6%	23,658	36.2%	297,901	35.7%	614,813	34.6%	41,046,375
Households by Presence of Children										
Total Households with Children	555		19,991		270,819		536,222		39,289,939	
Family Hhlds with Children	550		19,794		267,271		529,716		38,919,694	
Married Couple	72.5%	403	66.7%	13,328	60.1%	162,765	61.7%	330,653	63.5%	24,942,353
Male Hhldr-No Spouse	7.6%	42	7.8%	1,567	7.7%	20,974	8.0%	42,989	8.7%	3,411,545
Female Hhldr-No Spouse	18.9%	105	24.5%	4,899	30.8%	83,532	29.1%	156,074	26.9%	10,565,772
Non-family Hhlds with Children	6		197		3,548		6,506		370,245	
Male Hhldr-No Spouse	0.0%	0	0.1%	11	1.1%	2,972	0.7%	3,673	0.7%	281,630
Female Hhldr-No Spouse	1.0%	5	0.9%	186	0.2%	576	0.5%	2,833	0.2%	88,638
Total Households w/out Children	1,153		41,378		551,622		1,184,305		79,363,147	
Family Hhlds w/out Children	521		17,917		257,269		575,998		38,686,990	
Married Couple	36.2%	417	32.9%	13,603	39.0%	215,204	39.9%	471,964	39.8%	31,597,008
Male Hhldr-No Spouse	2.9%	34	3.5%	1,437	2.3%	12,551	3.0%	36,027	3.2%	2,563,033
Female Hhldr-No Spouse	6.1%	70	7.0%	2,877	5.4%	29,514	5.7%	68,006	5.7%	4,526,953
Non-family Hhlds w/out Children	632		23,461		294,353		608,307		40,676,157	
Male Hhldr-No Spouse	28.5%	328	31.7%	13,121	25.5%	140,828	24.0%	284,353	23.9%	18,973,427
Female Hhldr-No Spouse	26.3%	304	25.0%	10,340	27.8%	153,525	27.4%	323,954	27.3%	21,702,726
Size of Household										
1 Person Households	30.6%	522	31.8%	19,491	31.1%	255,697	30.6%	526,309	29.0%	34,397,530
2 Person Households	27.7%	473	26.7%	16,386	25.3%	208,242	29.0%	498,265	28.6%	33,934,783
3 Person Households	14.3%	245	14.8%	9,101	13.4%	110,289	15.7%	269,262	14.4%	17,074,179
4 Person Households	16.8%	287	16.1%	9,850	18.3%	150,424	16.1%	276,833	15.8%	18,782,784
5 Person Households	7.8%	133	7.2%	4,437	8.1%	66,535	6.1%	104,264	7.4%	8,732,867
6 Person Households	2.1%	35	2.4%	1,442	2.6%	21,548	1.8%	30,969	2.8%	3,346,017
7+ Person Households	0.8%	13	1.1%	663	1.2%	9,623	0.9%	14,797	2.0%	2,373,062
Average Household Size	2.66		2.53		2.61		2.48		2.62	

HOUSEHOLD INCOME TRENDS COMPARISON; 1990										
	1990		1990		1990		1990		1990	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	1,201		52,678		688,641		1,379,768		91,947,641	
Household Income										
\$0 - \$9,999	6.7%	80	14.7%	7,736	15.2%	104,493	23.2%	320,704	15.4%	14,160,580
\$10,000 - \$19,999	12.6%	151	16.7%	8,808	16.9%	116,475	21.5%	296,158	17.6%	16,205,496
\$20,000 - \$29,999	16.6%	199	17.5%	9,211	16.7%	114,989	17.6%	243,401	16.8%	15,439,756
\$30,000 - \$39,999	12.7%	153	16.2%	8,553	15.1%	104,251	13.6%	187,948	14.5%	13,358,153
\$40,000 - \$49,999	10.7%	128	12.2%	6,404	11.9%	81,608	9.2%	127,057	11.1%	10,221,819
\$50,000 - \$59,999	12.1%	145	8.3%	4,359	8.2%	56,281	5.8%	79,526	7.9%	7,221,936
\$60,000 - \$74,999	12.8%	154	7.2%	3,777	7.4%	51,235	4.4%	61,124	7.2%	6,574,256
\$75,000 - \$99,999	7.3%	88	4.3%	2,286	4.8%	33,261	2.6%	35,598	5.1%	4,707,719
\$100,000 - \$124,999	4.4%	53	1.3%	690	1.7%	11,500	0.9%	12,142	2.0%	1,838,953
\$125,000 - \$149,999	1.7%	21	0.7%	348	0.7%	4,820	0.4%	4,967	0.8%	763,165
\$150,000 +	2.2%	26	1.0%	537	1.4%	9,572	0.8%	11,038	1.6%	1,443,578
Average Household Income	\$52,203		\$36,436		\$37,936		\$29,357		\$38,464	
Median Household Income	\$41,123		\$30,558		\$30,688		\$22,568		\$30,102	
Per Capita Income	\$18,396		\$13,575		\$14,271		\$11,137		\$14,381	

CITY OF CRESCENT SPRINGS, KENTUCKY, HOUSEHOLD INCOME TRENDS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	1,201		N/A	1,629		428	1,684		55	1,708		24	507
Household Income													
\$0 - \$9,999	6.7%	80	N/A	3.8%	62	(19)	3.0%	51	(11)	2.7%	46	(5)	(35)
\$10,000 - \$19,999	12.6%	151	N/A	6.8%	110	(41)	5.1%	85	(25)	4.6%	78	(7)	(73)
\$20,000 - \$29,999	16.6%	199	N/A	11.9%	194	(5)	7.1%	119	(75)	5.3%	91	(28)	(108)
\$30,000 - \$39,999	12.7%	153	N/A	11.3%	184	32	10.6%	178	(6)	9.4%	161	(17)	8
\$40,000 - \$49,999	10.7%	128	N/A	9.0%	147	19	8.8%	149	2	8.7%	149	0	21
\$50,000 - \$59,999	12.1%	145	N/A	7.6%	123	(22)	7.4%	125	1	7.2%	123	(2)	(0)
\$60,000 - \$74,999	12.8%	154	N/A	11.5%	187	33	9.0%	152	(35)	8.7%	148	(3)	(39)
\$75,000 - \$99,999	7.3%	88	N/A	14.7%	239	152	14.1%	237	(2)	12.4%	212	(25)	(27)
\$100,000 - \$124,999	4.4%	53	N/A	8.1%	131	78	11.2%	188	57	11.3%	193	5	62
\$125,000 - \$149,999	1.7%	21	N/A	3.3%	53	32	6.7%	113	60	8.4%	143	31	90
\$150,000 +	2.2%	26	N/A	12.1%	198	171	17.1%	288	90	21.2%	363	75	165
Average Household Income	\$52,203		N/A	\$84,542		\$32,339	\$114,460		\$29,918	\$137,133		\$22,673	\$84,930
Median Household Income	\$41,123		N/A	\$59,485		\$18,362	\$73,361		\$13,876	\$82,043		\$8,682	\$40,920
Per Capita Income	\$18,396		N/A	\$35,276		\$16,880	\$46,368		\$11,092	\$55,538		\$9,170	\$37,142
Disposable Household Income:													
\$ 0 - \$9,999	N/A	N/A	N/A	N/A	N/A	N/A	3.4%	57	N/A	3.0%	51	(6)	(6)
\$ 10,000 - \$19,999	N/A	N/A	N/A	N/A	N/A	N/A	5.5%	92	N/A	4.9%	83	(9)	(9)
\$ 20,000 - \$29,999	N/A	N/A	N/A	N/A	N/A	N/A	10.5%	177	N/A	8.0%	137	(40)	(40)
\$ 30,000 - \$39,999	N/A	N/A	N/A	N/A	N/A	N/A	12.7%	213	N/A	12.1%	206	(7)	(7)
\$ 40,000 - \$49,999	N/A	N/A	N/A	N/A	N/A	N/A	10.3%	174	N/A	10.3%	176	3	3
\$ 50,000 - \$59,999	N/A	N/A	N/A	N/A	N/A	N/A	8.4%	141	N/A	8.1%	139	(2)	(2)
\$ 60,000 - \$74,999	N/A	N/A	N/A	N/A	N/A	N/A	12.9%	217	N/A	11.3%	192	(25)	(25)
\$ 75,000 - \$99,999	N/A	N/A	N/A	N/A	N/A	N/A	14.3%	240	N/A	14.6%	249	9	9
\$100,000 - \$124,999	N/A	N/A	N/A	N/A	N/A	N/A	6.9%	115	N/A	9.0%	153	38	38
\$125,000 - \$149,999	N/A	N/A	N/A	N/A	N/A	N/A	3.5%	59	N/A	4.9%	83	24	24
\$150,000 +	N/A	N/A	N/A	N/A	N/A	N/A	11.8%	199	N/A	14.0%	238	40	40
Median Household Disposable Income	N/A	N/A	N/A	N/A	N/A	N/A	\$59,210	1,684	N/A	\$65,181	1,708	\$5,971	\$5,971

KENTON COUNTY, KENTUCKY, HOUSEHOLD INCOME TRENDS: 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	52,678		N/A	59,444		6,766	60,621		1,177	61,369		748	8,691
Household Income													
\$0 - \$9,999	14.7%	7,736	N/A	8.1%	4,795	(2,941)	6.4%	3,882	(913)	5.8%	3,538	(344)	(4,198)
\$10,000 - \$19,999	16.7%	8,808	N/A	11.6%	6,913	(1,895)	8.1%	4,918	(1,995)	7.2%	4,393	(525)	(4,415)
\$20,000 - \$29,999	17.5%	9,211	N/A	12.6%	7,519	(1,692)	9.5%	5,739	(1,780)	8.0%	4,891	(848)	(4,320)
\$30,000 - \$39,999	16.2%	8,553	N/A	12.7%	7,551	(1,002)	10.3%	6,242	(1,309)	9.3%	5,686	(556)	(2,867)
\$40,000 - \$49,999	12.2%	6,404	N/A	11.9%	7,063	659	10.2%	6,213	(850)	8.8%	5,388	(825)	(1,016)
\$50,000 - \$59,999	8.3%	4,359	N/A	9.9%	5,897	1,538	9.7%	5,892	(4)	10.0%	6,155	263	258
\$60,000 - \$74,999	7.2%	3,777	N/A	11.7%	6,955	3,178	12.0%	7,268	314	11.2%	6,879	(389)	(75)
\$75,000 - \$99,999	4.3%	2,286	N/A	10.4%	6,182	3,896	14.0%	8,493	2,311	15.0%	9,205	712	3,023
\$100,000 - \$124,999	1.3%	690	N/A	5.3%	3,133	2,443	8.0%	4,838	1,705	9.0%	5,535	698	2,403
\$125,000 - \$149,999	0.7%	348	N/A	1.9%	1,135	788	4.7%	2,873	1,738	6.0%	3,664	790	2,528
\$150,000 +	1.0%	537	N/A	3.9%	2,303	1,766	7.0%	4,266	1,963	9.8%	6,033	1,767	3,730
Average Household Income	\$36,436		N/A	\$55,828		\$19,392	\$72,708		\$16,880	\$87,626		\$14,918	\$51,190
Median Household Income	\$30,558		N/A	\$44,092		\$13,534	\$54,976		\$10,884	\$61,361		\$6,385	\$30,803
Per Capita Income	\$13,575		N/A	\$21,910		\$8,335	\$29,003		\$7,093	\$34,811		\$5,808	\$21,236
Disposable Household Income:													
\$ 0 - \$9,999	N/A	N/A	N/A	N/A	N/A	N/A	7.0%	4,231	N/A	6.3%	3,853	(378)	(378)
\$ 10,000 - \$19,999	N/A	N/A	N/A	N/A	N/A	N/A	8.8%	5,348	N/A	7.6%	4,672	(676)	(676)
\$ 20,000 - \$29,999	N/A	N/A	N/A	N/A	N/A	N/A	12.3%	7,483	N/A	10.4%	6,371	(1,112)	(1,112)
\$ 30,000 - \$39,999	N/A	N/A	N/A	N/A	N/A	N/A	12.9%	7,832	N/A	11.7%	7,151	(681)	(681)
\$ 40,000 - \$49,999	N/A	N/A	N/A	N/A	N/A	N/A	13.6%	8,239	N/A	13.3%	8,186	(53)	(53)
\$ 50,000 - \$59,999	N/A	N/A	N/A	N/A	N/A	N/A	11.1%	6,705	N/A	10.4%	6,370	(335)	(335)
\$ 60,000 - \$74,999	N/A	N/A	N/A	N/A	N/A	N/A	13.3%	8,038	N/A	14.1%	8,635	596	596
\$ 75,000 - \$99,999	N/A	N/A	N/A	N/A	N/A	N/A	10.4%	6,323	N/A	11.9%	7,278	956	956
\$100,000 - \$124,999	N/A	N/A	N/A	N/A	N/A	N/A	4.7%	2,873	N/A	6.4%	3,921	1,048	1,048
\$125,000 - \$149,999	N/A	N/A	N/A	N/A	N/A	N/A	2.0%	1,225	N/A	3.1%	1,921	696	696
\$150,000 +	N/A	N/A	N/A	N/A	N/A	N/A	3.8%	2,326	N/A	4.9%	3,014	688	688
Median Household Disposable Income	N/A	N/A	N/A	N/A	N/A	N/A	\$46,223	60,623	N/A	\$50,738	61,372	\$4,515	\$4,515

CINCINNATI MSA HOUSEHOLD INCOME TRENDS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	688,641		N/A	779,226		90,585	806,135		26,909	822,441		16,306	133,800
Household Income													
\$0 - \$9,999	15.2%	104,493	N/A	8.5%	66,087	(38,406)	6.6%	53,245	(12,842)	5.9%	48,359	(4,887)	(56,134)
\$10,000 - \$19,999	16.9%	116,475	N/A	11.4%	88,541	(27,934)	8.0%	64,698	(23,843)	7.1%	58,411	(6,287)	(58,064)
\$20,000 - \$29,999	16.7%	114,989	N/A	12.4%	96,922	(18,068)	9.4%	75,655	(21,267)	7.7%	63,726	(11,929)	(51,263)
\$30,000 - \$39,999	15.1%	104,251	N/A	12.2%	94,904	(9,347)	10.0%	80,469	(14,435)	9.1%	74,773	(5,696)	(29,478)
\$40,000 - \$49,999	11.9%	81,608	N/A	10.8%	84,058	2,450	9.8%	78,909	(5,149)	8.6%	70,552	(8,357)	(11,056)
\$50,000 - \$59,999	8.2%	56,281	N/A	9.5%	74,104	17,823	8.7%	70,295	(3,809)	9.3%	76,816	6,521	2,712
\$60,000 - \$74,999	7.4%	51,235	N/A	11.4%	88,754	37,519	11.3%	90,932	2,178	10.1%	83,067	(7,865)	(5,687)
\$75,000 - \$99,999	4.8%	33,261	N/A	11.3%	87,663	54,402	13.7%	110,602	22,939	14.1%	115,882	5,280	28,219
\$100,000 - \$124,999	1.7%	11,500	N/A	5.5%	43,169	31,669	8.8%	71,101	27,932	9.7%	79,612	8,511	36,443
\$125,000 - \$149,999	0.7%	4,820	N/A	2.5%	19,714	14,894	5.0%	40,146	20,431	6.5%	53,788	13,642	34,073
\$150,000 +	1.4%	9,572	N/A	4.5%	35,289	25,717	8.7%	70,133	34,844	11.8%	97,437	27,304	62,148
Average Household Income	\$37,936		N/A	\$58,274		\$20,338	\$67,854		\$9,580	\$75,200		\$7,346	\$37,264
Median Household Income	\$30,688		N/A	\$44,853		\$14,165	\$56,479		\$11,626	\$63,774		\$7,295	\$33,086
Per Capita Income	\$14,271		N/A	\$22,596		\$8,325	\$26,426		\$3,830	\$28,943		\$2,517	\$14,672
Disposable Household Income:													
\$ 0 - \$9,999	N/A	N/A	N/A	N/A	N/A	N/A	7.2%	57,878	N/A	6.4%	52,457	(5,421)	(5,421)
\$ 10,000 - \$19,999	N/A	N/A	N/A	N/A	N/A	N/A	8.7%	69,747	N/A	7.5%	61,781	(7,966)	(7,966)
\$ 20,000 - \$29,999	N/A	N/A	N/A	N/A	N/A	N/A	12.2%	98,098	N/A	10.2%	84,285	(13,812)	(13,812)
\$ 30,000 - \$39,999	N/A	N/A	N/A	N/A	N/A	N/A	12.5%	100,689	N/A	11.3%	93,284	(7,405)	(7,405)
\$ 40,000 - \$49,999	N/A	N/A	N/A	N/A	N/A	N/A	12.4%	99,671	N/A	12.5%	102,810	3,139	3,139
\$ 50,000 - \$59,999	N/A	N/A	N/A	N/A	N/A	N/A	10.4%	83,919	N/A	9.4%	76,898	(7,020)	(7,020)
\$ 60,000 - \$74,999	N/A	N/A	N/A	N/A	N/A	N/A	12.9%	103,588	N/A	13.2%	108,233	4,645	4,645
\$ 75,000 - \$99,999	N/A	N/A	N/A	N/A	N/A	N/A	11.4%	91,738	N/A	12.6%	103,463	11,725	11,725
\$100,000 - \$124,999	N/A	N/A	N/A	N/A	N/A	N/A	5.3%	42,725	N/A	7.1%	58,393	15,668	15,668
\$125,000 - \$149,999	N/A	N/A	N/A	N/A	N/A	N/A	2.6%	20,879	N/A	3.7%	30,266	9,387	9,387
\$150,000 +	N/A	N/A	N/A	N/A	N/A	N/A	4.6%	37,189	N/A	6.1%	50,519	13,331	13,331
Median Household Disposable Income	N/A	N/A	N/A	N/A	N/A	N/A	\$47,312	806,120	N/A	\$52,526	822,390	\$5,214	\$5,214

STATE OF KENTUCKY HOUSEHOLD INCOME TRENDS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	1,379,768		N/A	1,590,647		210,879	1,671,515		80,868	1,720,527		49,012	340,759
Household Income													
\$0 - \$9,999	23.2%	320,704	N/A	13.9%	220,529	(100,175)	11.2%	187,771	(32,758)	10.1%	173,785	(13,986)	(146,918)
\$10,000 - \$19,999	21.5%	296,158	N/A	16.2%	256,963	(39,195)	12.5%	208,363	(48,600)	11.4%	196,118	(12,245)	(100,040)
\$20,000 - \$29,999	17.6%	243,401	N/A	14.9%	236,400	(7,000)	12.2%	204,080	(32,320)	10.5%	181,094	(22,986)	(62,307)
\$30,000 - \$39,999	13.6%	187,948	N/A	12.6%	200,929	12,981	11.5%	191,596	(9,333)	10.9%	188,074	(3,521)	126
\$40,000 - \$49,999	9.2%	127,057	N/A	10.4%	165,749	38,691	10.0%	167,778	2,030	9.2%	158,041	(9,738)	30,983
\$50,000 - \$59,999	5.8%	79,526	N/A	8.4%	132,819	53,293	8.4%	140,742	7,923	9.3%	159,321	18,579	26,502
\$60,000 - \$74,999	4.4%	61,124	N/A	8.9%	141,568	80,444	9.9%	165,313	23,745	9.4%	162,418	(2,895)	20,850
\$75,000 - \$99,999	2.6%	35,598	N/A	7.7%	122,003	86,405	10.5%	175,676	53,674	11.4%	195,452	19,776	73,449
\$100,000 - \$124,999	0.9%	12,142	N/A	3.2%	51,060	38,918	5.9%	97,784	46,724	6.8%	117,684	19,900	66,624
\$125,000 - \$149,999	0.4%	4,967	N/A	1.4%	22,110	17,143	3.0%	49,310	27,200	4.1%	70,714	21,404	48,604
\$150,000 +	0.8%	11,038	N/A	2.6%	40,611	29,573	5.0%	83,176	42,565	6.9%	117,873	34,697	77,262
Average Household Income	\$29,357		N/A	\$45,246		\$15,889	\$55,142		\$9,896	\$61,733		\$6,591	\$32,376
Median Household Income	\$22,568		N/A	\$33,831		\$11,263	\$42,511		\$8,680	\$47,571		\$5,060	\$25,003
Per Capita Income	\$11,137		N/A	\$17,807		\$6,670	\$22,287		\$4,480	\$24,886		\$2,599	\$13,749
Disposable Household Income:													
\$ 0 - \$9,999	N/A	N/A	N/A	N/A	N/A	N/A	12.2%	204,154	N/A	11.0%	188,921	(15,233)	(15,233)
\$ 10,000 - \$19,999	N/A	N/A	N/A	N/A	N/A	N/A	13.2%	220,057	N/A	11.8%	203,753	(16,303)	(16,303)
\$ 20,000 - \$29,999	N/A	N/A	N/A	N/A	N/A	N/A	15.3%	256,440	N/A	13.5%	232,151	(24,290)	(24,290)
\$ 30,000 - \$39,999	N/A	N/A	N/A	N/A	N/A	N/A	13.4%	224,508	N/A	12.8%	220,589	(3,919)	(3,919)
\$ 40,000 - \$49,999	N/A	N/A	N/A	N/A	N/A	N/A	12.0%	200,792	N/A	12.5%	215,159	14,366	14,366
\$ 50,000 - \$59,999	N/A	N/A	N/A	N/A	N/A	N/A	9.1%	152,776	N/A	8.8%	150,546	(2,230)	(2,230)
\$ 60,000 - \$74,999	N/A	N/A	N/A	N/A	N/A	N/A	9.9%	165,814	N/A	10.7%	184,785	18,970	18,970
\$ 75,000 - \$99,999	N/A	N/A	N/A	N/A	N/A	N/A	7.6%	126,534	N/A	8.9%	152,439	25,905	25,905
\$100,000 - \$124,999	N/A	N/A	N/A	N/A	N/A	N/A	3.1%	51,650	N/A	4.4%	74,843	23,193	23,193
\$125,000 - \$149,999	N/A	N/A	N/A	N/A	N/A	N/A	1.4%	23,736	N/A	2.1%	36,131	12,396	12,396
\$150,000 +	N/A	N/A	N/A	N/A	N/A	N/A	2.7%	44,967	N/A	3.6%	61,283	16,316	16,316
Median Household Disposable Income	N/A	N/A	N/A	N/A	N/A	N/A	\$36,896	1,671,428	N/A	\$40,703	1,720,599	\$3,807	\$3,807

UNITED STATES HOUSEHOLD INCOME TRENDS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	91,947,641		N/A	105,480,101		13,532,460	113,634,428		8,154,327	118,653,088		5,018,660	26,705,447
Household Income													
\$0 - \$9,999	15.4%	14,160,580	N/A	9.5%	10,061,852	(4,098,728)	7.6%	8,625,308	(1,436,545)	6.8%	8,076,122	(549,185)	(6,084,458)
\$10,000 - \$19,999	17.6%	16,205,496	N/A	12.6%	13,251,254	(2,954,242)	9.2%	10,497,435	(2,753,819)	8.3%	9,866,598	(630,837)	(6,338,898)
\$20,000 - \$29,999	16.8%	15,439,756	N/A	13.0%	13,729,079	(1,710,677)	10.2%	11,563,212	(2,165,867)	8.6%	10,149,348	(1,413,864)	(5,290,408)
\$30,000 - \$39,999	14.5%	13,358,153	N/A	12.3%	12,946,944	(411,209)	10.4%	11,836,048	(1,110,896)	9.7%	11,472,092	(363,956)	(1,886,061)
\$40,000 - \$49,999	11.1%	10,221,819	N/A	10.6%	11,203,358	981,539	9.9%	11,233,900	30,542	8.8%	10,483,594	(750,306)	261,774
\$50,000 - \$59,999	7.9%	7,221,936	N/A	9.0%	9,535,401	2,313,466	8.6%	9,783,924	248,523	9.4%	11,117,794	1,333,870	1,582,393
\$60,000 - \$74,999	7.2%	6,574,256	N/A	10.4%	11,001,575	4,427,318	10.7%	12,124,793	1,123,219	9.8%	11,604,272	(520,521)	602,697
\$75,000 - \$99,999	5.1%	4,707,719	N/A	10.2%	10,790,614	6,082,895	12.4%	14,090,669	3,300,055	12.9%	15,270,652	1,179,983	4,480,038
\$100,000 - \$124,999	2.0%	1,838,953	N/A	5.2%	5,484,965	3,646,012	7.9%	8,943,029	3,458,064	8.6%	10,204,166	1,261,136	4,719,200
\$125,000 - \$149,999	0.8%	763,165	N/A	2.5%	2,658,099	1,894,933	4.6%	5,227,184	2,569,085	5.8%	6,917,475	1,690,291	4,259,376
\$150,000 +	1.6%	1,443,578	N/A	4.6%	4,821,917	3,378,339	8.5%	9,713,812	4,891,894	11.4%	13,482,906	3,769,095	8,660,989
Average Household Income	\$38,464		N/A	\$56,644		\$18,180	\$68,953		\$12,309	\$77,416		\$8,463	\$38,952
Median Household Income	\$30,102		N/A	\$42,257		\$12,155	\$52,599		\$10,342	\$58,280		\$5,681	\$28,178
Per Capita Income	\$14,381		N/A	\$21,231		\$6,850	\$26,464		\$5,233	\$29,566		\$3,102	\$15,185
Disposable Household Income:													
\$ 0 - \$9,999	N/A	N/A	N/A	N/A	N/A	N/A	8.3%	9,400,749	N/A	7.4%	8,793,262	(607,487)	(607,487)
\$ 10,000 - \$19,999	N/A	N/A	N/A	N/A	N/A	N/A	9.9%	11,230,945	N/A	8.7%	10,368,975	(861,970)	(861,970)
\$ 20,000 - \$29,999	N/A	N/A	N/A	N/A	N/A	N/A	13.1%	14,833,611	N/A	11.2%	13,311,927	(1,521,684)	(1,521,684)
\$ 30,000 - \$39,999	N/A	N/A	N/A	N/A	N/A	N/A	12.8%	14,556,116	N/A	11.8%	14,057,781	(498,335)	(498,335)
\$ 40,000 - \$49,999	N/A	N/A	N/A	N/A	N/A	N/A	12.2%	13,900,331	N/A	12.6%	14,920,033	1,019,701	1,019,701
\$ 50,000 - \$59,999	N/A	N/A	N/A	N/A	N/A	N/A	9.9%	11,192,991	N/A	9.1%	10,749,970	(443,021)	(443,021)
\$ 60,000 - \$74,999	N/A	N/A	N/A	N/A	N/A	N/A	11.6%	13,227,047	N/A	12.1%	14,309,562	1,082,515	1,082,515
\$ 75,000 - \$99,999	N/A	N/A	N/A	N/A	N/A	N/A	10.2%	11,590,712	N/A	11.2%	13,277,281	1,686,569	1,686,569
\$100,000 - \$124,999	N/A	N/A	N/A	N/A	N/A	N/A	4.9%	5,613,541	N/A	6.4%	7,593,798	1,980,257	1,980,257
\$125,000 - \$149,999	N/A	N/A	N/A	N/A	N/A	N/A	2.5%	2,840,861	N/A	3.4%	4,081,666	1,240,806	1,240,806
\$150,000 +	N/A	N/A	N/A	N/A	N/A	N/A	4.6%	5,249,683	N/A	6.1%	7,189,309	1,939,626	1,939,626
Median Household Disposable Income	N/A	N/A	N/A	N/A	N/A	N/A	\$44,346	113,636,587	N/A	\$48,481	118,653,563	\$4,135	\$4,135

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 1990										
	1990		1990		1990		1990		1990	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	1,201		52,678		688,641		1,379,768		91,947,641	
Household Income										
\$0 - \$9,999	6.7%	6.70%	14.7%	14.69%	15.2%	15.17%	23.2%	23.24%	15.4%	15.40%
\$10,000 - \$19,999	12.6%	19.27%	16.7%	31.41%	16.9%	32.09%	21.5%	44.71%	17.6%	33.03%
\$20,000 - \$29,999	16.6%	35.84%	17.5%	48.89%	16.7%	48.79%	17.6%	62.35%	16.8%	49.82%
\$30,000 - \$39,999	12.7%	48.56%	16.2%	65.13%	15.1%	63.92%	13.6%	75.97%	14.5%	64.35%
\$40,000 - \$49,999	10.7%	59.24%	12.2%	77.28%	11.9%	75.77%	9.2%	85.18%	11.1%	75.46%
\$50,000 - \$59,999	12.1%	71.32%	8.3%	85.56%	8.2%	83.95%	5.8%	90.94%	7.9%	83.32%
\$60,000 - \$74,999	12.8%	84.16%	7.2%	92.73%	7.4%	91.39%	4.4%	95.37%	7.2%	90.47%
\$75,000 - \$99,999	7.3%	91.45%	4.3%	97.07%	4.8%	96.22%	2.6%	97.95%	5.1%	95.59%
\$100,000 - \$124,999	4.4%	95.85%	1.3%	98.38%	1.7%	97.89%	0.9%	98.83%	2.0%	97.59%
\$125,000 - \$149,999	1.7%	97.57%	0.7%	99.04%	0.7%	98.59%	0.4%	99.19%	0.8%	98.42%
\$150,000 +	2.2%	99.76%	1.0%	100.06%	1.4%	99.98%	0.8%	99.99%	1.6%	99.99%
Average Household Income	\$52,203		\$36,436		\$37,936		\$29,357		\$38,464	
Median Household Income	\$41,123		\$30,558		\$30,688		\$22,568		\$30,102	
Per Capita Income	\$18,396		\$13,575		\$14,271		\$11,137		\$14,381	

HOUSEHOLD INCOME TRENDS COMPARISON; 2000										
	2000		2000		2000		2000		2000	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	1,629		59,444		779,226		1,590,647		105,480,101	
Household Income										
\$0 - \$9,999	3.8%	62	8.1%	4,795	8.5%	66,087	13.9%	220,529	9.5%	10,061,852
\$10,000 - \$19,999	6.8%	110	11.6%	6,913	11.4%	88,541	16.2%	256,963	12.6%	13,251,254
\$20,000 - \$29,999	11.9%	194	12.6%	7,519	12.4%	96,922	14.9%	236,400	13.0%	13,729,079
\$30,000 - \$39,999	11.3%	184	12.7%	7,551	12.2%	94,904	12.6%	200,929	12.3%	12,946,944
\$40,000 - \$49,999	9.0%	147	11.9%	7,063	10.8%	84,058	10.4%	165,749	10.6%	11,203,358
\$50,000 - \$59,999	7.6%	123	9.9%	5,897	9.5%	74,104	8.4%	132,819	9.0%	9,535,401
\$60,000 - \$74,999	11.5%	187	11.7%	6,955	11.4%	88,754	8.9%	141,568	10.4%	11,001,575
\$75,000 - \$99,999	14.7%	239	10.4%	6,182	11.3%	87,663	7.7%	122,003	10.2%	10,790,614
\$100,000 - \$124,999	8.1%	131	5.3%	3,133	5.5%	43,169	3.2%	51,060	5.2%	5,484,965
\$125,000 - \$149,999	3.3%	53	1.9%	1,135	2.5%	19,714	1.4%	22,110	2.5%	2,658,099
\$150,000 +	12.1%	198	3.9%	2,303	4.5%	35,289	2.6%	40,611	4.6%	4,821,917
Average Household Income	\$84,542		\$55,828		\$58,274		\$45,246		\$56,644	
Median Household Income	\$59,485		\$44,092		\$44,853		\$33,831		\$42,257	
Per Capita Income	\$35,276		\$21,910		\$22,596		\$17,807		\$21,231	

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 2000										
	2000		2000		2000		2000		2000	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	1,629		59,444		779,226		1,590,647		105,480,101	
Household Income										
\$0 - \$9,999	3.8%	62	8.1%	8.07%	8.5%	8.48%	13.9%	13.86%	9.5%	9.54%
\$10,000 - \$19,999	6.8%	110	11.6%	19.70%	11.4%	19.84%	16.2%	30.02%	12.6%	22.10%
\$20,000 - \$29,999	11.9%	194	12.6%	32.34%	12.4%	32.28%	14.9%	44.88%	13.0%	35.12%
\$30,000 - \$39,999	11.3%	184	12.7%	45.05%	12.2%	44.46%	12.6%	57.51%	12.3%	47.39%
\$40,000 - \$49,999	9.0%	147	11.9%	56.93%	10.8%	55.25%	10.4%	67.93%	10.6%	58.01%
\$50,000 - \$59,999	7.6%	123	9.9%	66.85%	9.5%	64.76%	8.4%	76.28%	9.0%	67.05%
\$60,000 - \$74,999	11.5%	187	11.7%	78.55%	11.4%	76.15%	8.9%	85.18%	10.4%	77.48%
\$75,000 - \$99,999	14.7%	239	10.4%	88.95%	11.3%	87.40%	7.7%	92.85%	10.2%	87.71%
\$100,000 - \$124,999	8.1%	131	5.3%	94.22%	5.5%	92.94%	3.2%	96.06%	5.2%	92.91%
\$125,000 - \$149,999	3.3%	53	1.9%	96.13%	2.5%	95.47%	1.4%	97.45%	2.5%	95.43%
\$150,000 +	12.1%	198	3.9%	100.00%	4.5%	100.00%	2.6%	100.01%	4.6%	100.00%
Average Household Income	\$84,542		\$55,828		\$58,274		\$45,246		\$56,644	
Median Household Income	\$59,485		\$44,092		\$44,853		\$33,831		\$42,257	
Per Capita Income	\$35,276		\$21,910		\$22,596		\$17,807		\$21,231	

HOUSEHOLD INCOME TRENDS COMPARISON; 2008										
	2008		2008		2008		2008		2008	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	1,684		60,621		806,135		1,671,515		113,634,428	
Household Income										
\$0 - \$9,999	3.0%	51	6.4%	3,882	6.6%	53,245	11.2%	187,771	7.6%	8,625,308
\$10,000 - \$19,999	5.1%	85	8.1%	4,918	8.0%	64,698	12.5%	208,363	9.2%	10,497,435
\$20,000 - \$29,999	7.1%	119	9.5%	5,739	9.4%	75,655	12.2%	204,080	10.2%	11,563,212
\$30,000 - \$39,999	10.6%	178	10.3%	6,242	10.0%	80,469	11.5%	191,596	10.4%	11,836,048
\$40,000 - \$49,999	8.8%	149	10.2%	6,213	9.8%	78,909	10.0%	167,778	9.9%	11,233,900
\$50,000 - \$59,999	7.4%	125	9.7%	5,892	8.7%	70,295	8.4%	140,742	8.6%	9,783,924
\$60,000 - \$74,999	9.0%	152	12.0%	7,268	11.3%	90,932	9.9%	165,313	10.7%	12,124,793
\$75,000 - \$99,999	14.1%	237	14.0%	8,493	13.7%	110,602	10.5%	175,676	12.4%	14,090,669
\$100,000 - \$124,999	11.2%	188	8.0%	4,838	8.8%	71,101	5.9%	97,784	7.9%	8,943,029
\$125,000 - \$149,999	6.7%	113	4.7%	2,873	5.0%	40,146	3.0%	49,310	4.6%	5,227,184
\$150,000 +	17.1%	288	7.0%	4,266	8.7%	70,133	5.0%	83,176	8.5%	9,713,812
Average Household Income	\$114,460		\$72,708		\$67,854		\$55,142		\$68,953	
Median Household Income	\$73,361		\$54,976		\$56,479		\$42,511		\$52,599	
Per Capita Income	\$46,368		\$29,003		\$26,426		\$22,287		\$26,464	
Disposable Household Income:										
\$ 0 - \$9,999	3.4%	57	7.0%	4,231	7.2%	57,878	12.2%	204,154	8.3%	9,400,749
\$ 10,000 - \$19,999	5.5%	92	8.8%	5,348	8.7%	69,747	13.2%	220,057	9.9%	11,230,945
\$ 20,000 - \$29,999	10.5%	177	12.3%	7,483	12.2%	98,098	15.3%	256,440	13.1%	14,833,611
\$ 30,000 - \$39,999	12.7%	213	12.9%	7,832	12.5%	100,689	13.4%	224,508	12.8%	14,556,116
\$ 40,000 - \$49,999	10.3%	174	13.6%	8,239	12.4%	99,671	12.0%	200,792	12.2%	13,900,331
\$ 50,000 - \$59,999	8.4%	141	11.1%	6,705	10.4%	83,919	9.1%	152,776	9.9%	11,192,991
\$ 60,000 - \$74,999	12.9%	217	13.3%	8,038	12.9%	103,588	9.9%	165,814	11.6%	13,227,047
\$ 75,000 - \$99,999	14.3%	240	10.4%	6,323	11.4%	91,738	7.6%	126,534	10.2%	11,590,712
\$100,000 - \$124,999	6.9%	115	4.7%	2,873	5.3%	42,725	3.1%	51,650	4.9%	5,613,541
\$125,000 - \$149,999	3.5%	59	2.0%	1,225	2.6%	20,879	1.4%	23,736	2.5%	2,840,861
\$150,000 +	11.8%	199	3.8%	2,326	4.6%	37,189	2.7%	44,967	4.6%	5,249,683
Median Household Disposable Income	\$59,210	1,684	\$46,223	60,623	\$47,312	806,120	\$36,896	1,671,428	\$44,346	113,636,587

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 2007										
	2008		2008		2008		2008		2008	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	1,684		60,621		806,135		1,671,515		113,634,428	
Household Income										
\$0 - \$9,999	3.0%	3.00%	6.4%	6.40%	6.6%	6.61%	11.2%	11.23%	7.6%	7.59%
\$10,000 - \$19,999	5.1%	8.07%	8.1%	14.52%	8.0%	14.63%	12.5%	23.70%	9.2%	16.83%
\$20,000 - \$29,999	7.1%	15.13%	9.5%	23.98%	9.4%	24.02%	12.2%	35.91%	10.2%	27.00%
\$30,000 - \$39,999	10.6%	25.70%	10.3%	34.28%	10.0%	34.00%	11.5%	47.37%	10.4%	37.42%
\$40,000 - \$49,999	8.8%	34.53%	10.2%	44.53%	9.8%	43.79%	10.0%	57.41%	9.9%	47.31%
\$50,000 - \$59,999	7.4%	41.95%	9.7%	54.25%	8.7%	52.51%	8.4%	65.83%	8.6%	55.92%
\$60,000 - \$74,999	9.0%	50.96%	12.0%	66.24%	11.3%	63.79%	9.9%	75.72%	10.7%	66.59%
\$75,000 - \$99,999	14.1%	65.04%	14.0%	80.25%	13.7%	77.51%	10.5%	86.23%	12.4%	78.99%
\$100,000 - \$124,999	11.2%	76.19%	8.0%	88.23%	8.8%	86.33%	5.9%	92.08%	7.9%	86.86%
\$125,000 - \$149,999	6.7%	82.89%	4.7%	92.97%	5.0%	91.31%	3.0%	95.03%	4.6%	91.46%
\$150,000 +	17.1%	100.00%	7.0%	100.01%	8.7%	100.01%	5.0%	100.00%	8.5%	100.00%
Average Household Income	\$114,460		\$72,708		\$67,854		\$55,142		\$68,953	
Median Household Income	\$73,361		\$54,976		\$56,479		\$42,511		\$52,599	
Per Capita Income	\$46,368		\$29,003		\$26,426		\$22,287		\$26,464	
Disposable Household Income:										
\$ 0 - \$9,999	3.4%	3.40%	7.0%	6.98%	7.2%	7.18%	12.2%	12.21%	8.3%	8.27%
\$ 10,000 - \$19,999	5.5%	8.88%	8.8%	15.80%	8.7%	15.83%	13.2%	25.38%	9.9%	18.16%
\$ 20,000 - \$29,999	10.5%	19.37%	12.3%	28.15%	12.2%	28.00%	15.3%	40.72%	13.1%	31.21%
\$ 30,000 - \$39,999	12.7%	32.04%	12.9%	41.06%	12.5%	40.49%	13.4%	54.15%	12.8%	44.02%
\$ 40,000 - \$49,999	10.3%	42.35%	13.6%	54.66%	12.4%	52.86%	12.0%	66.16%	12.2%	56.25%
\$ 50,000 - \$59,999	8.4%	50.70%	11.1%	65.72%	10.4%	63.27%	9.1%	75.30%	9.9%	66.10%
\$ 60,000 - \$74,999	12.9%	63.58%	13.3%	78.98%	12.9%	76.12%	9.9%	85.22%	11.6%	77.74%
\$ 75,000 - \$99,999	14.3%	77.83%	10.4%	89.41%	11.4%	87.50%	7.6%	92.79%	10.2%	87.94%
\$100,000 - \$124,999	6.9%	84.68%	4.7%	94.15%	5.3%	92.80%	3.1%	95.88%	4.9%	92.88%
\$125,000 - \$149,999	3.5%	88.20%	2.0%	96.17%	2.6%	95.39%	1.4%	97.30%	2.5%	95.38%
\$150,000 +	11.8%	100.00%	3.8%	100.00%	4.6%	100.00%	2.7%	99.99%	4.6%	100.00%
Median Household Disposable Income	\$59,210		\$46,223		\$47,312		\$36,896		\$44,346	

HOUSEHOLD INCOME TRENDS COMPARISON; 2013										
	2013		2013		2013		2013		2013	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	1,708		61,369		822,441		1,720,527		118,653,088	
Household Income										
\$0 - \$9,999	2.7%	46	5.8%	3,538	5.9%	48,359	10.1%	173,785	6.8%	8,076,122
\$10,000 - \$19,999	4.6%	78	7.2%	4,393	7.1%	58,411	11.4%	196,118	8.3%	9,866,598
\$20,000 - \$29,999	5.3%	91	8.0%	4,891	7.7%	63,726	10.5%	181,094	8.6%	10,149,348
\$30,000 - \$39,999	9.4%	161	9.3%	5,686	9.1%	74,773	10.9%	188,074	9.7%	11,472,092
\$40,000 - \$49,999	8.7%	149	8.8%	5,388	8.6%	70,552	9.2%	158,041	8.8%	10,483,594
\$50,000 - \$59,999	7.2%	123	10.0%	6,155	9.3%	76,816	9.3%	159,321	9.4%	11,117,794
\$60,000 - \$74,999	8.7%	148	11.2%	6,879	10.1%	83,067	9.4%	162,418	9.8%	11,604,272
\$75,000 - \$99,999	12.4%	212	15.0%	9,205	14.1%	115,882	11.4%	195,452	12.9%	15,270,652
\$100,000 - \$124,999	11.3%	193	9.0%	5,535	9.7%	79,612	6.8%	117,684	8.6%	10,204,166
\$125,000 - \$149,999	8.4%	143	6.0%	3,664	6.5%	53,788	4.1%	70,714	5.8%	6,917,475
\$150,000 +	21.2%	363	9.8%	6,033	11.8%	97,437	6.9%	117,873	11.4%	13,482,906
Average Household Income	\$137,133		\$87,626		\$75,200		\$61,733		\$77,416	
Median Household Income	\$82,043		\$61,361		\$63,774		\$47,571		\$58,280	
Per Capita Income	\$55,538		\$34,811		\$28,943		\$24,886		\$29,566	
Disposable Household Income:										
\$ 0 - \$9,999	3.0%	51	6.3%	3,853	6.4%	52,457	11.0%	188,921	7.4%	8,793,262
\$ 10,000 - \$19,999	4.9%	83	7.6%	4,672	7.5%	61,781	11.8%	203,753	8.7%	10,368,975
\$ 20,000 - \$29,999	8.0%	137	10.4%	6,371	10.2%	84,285	13.5%	232,151	11.2%	13,311,927
\$ 30,000 - \$39,999	12.1%	206	11.7%	7,151	11.3%	93,284	12.8%	220,589	11.8%	14,057,781
\$ 40,000 - \$49,999	10.3%	176	13.3%	8,186	12.5%	102,810	12.5%	215,159	12.6%	14,920,033
\$ 50,000 - \$59,999	8.1%	139	10.4%	6,370	9.4%	76,898	8.8%	150,546	9.1%	10,749,970
\$ 60,000 - \$74,999	11.3%	192	14.1%	8,635	13.2%	108,233	10.7%	184,785	12.1%	14,309,562
\$ 75,000 - \$99,999	14.6%	249	11.9%	7,278	12.6%	103,463	8.9%	152,439	11.2%	13,277,281
\$100,000 - \$124,999	9.0%	153	6.4%	3,921	7.1%	58,393	4.4%	74,843	6.4%	7,593,798
\$125,000 - \$149,999	4.9%	83	3.1%	1,921	3.7%	30,266	2.1%	36,131	3.4%	4,081,666
\$150,000 +	14.0%	238	4.9%	3,014	6.1%	50,519	3.6%	61,283	6.1%	7,189,309
Median Household Disposable Income	\$65,181	1,708	\$50,738	61,372	\$52,526	822,390	\$40,703	1,720,599	\$48,481	118,653,563

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON: 2013										
	2013		2013		2013		2013		2013	
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	1,708		61,369		822,441		1,720,527		118,653,088	
Household Income										
\$0 - \$9,999	2.7%	2.66%	5.8%	5.77%	5.9%	5.88%	10.1%	10.10%	6.8%	6.81%
\$10,000 - \$19,999	4.6%	7.22%	7.2%	12.92%	7.1%	12.98%	11.4%	21.50%	8.3%	15.12%
\$20,000 - \$29,999	5.3%	12.57%	8.0%	20.89%	7.7%	20.73%	10.5%	32.02%	8.6%	23.68%
\$30,000 - \$39,999	9.4%	22.00%	9.3%	30.16%	9.1%	29.82%	10.9%	42.96%	9.7%	33.34%
\$40,000 - \$49,999	8.7%	30.73%	8.8%	38.94%	8.6%	38.40%	9.2%	52.14%	8.8%	42.18%
\$50,000 - \$59,999	7.2%	37.94%	10.0%	48.97%	9.3%	47.74%	9.3%	61.40%	9.4%	51.55%
\$60,000 - \$74,999	8.7%	46.63%	11.2%	60.18%	10.1%	57.84%	9.4%	70.84%	9.8%	61.33%
\$75,000 - \$99,999	12.4%	59.06%	15.0%	75.18%	14.1%	71.93%	11.4%	82.20%	12.9%	74.20%
\$100,000 - \$124,999	11.3%	70.35%	9.0%	84.20%	9.7%	81.61%	6.8%	89.04%	8.6%	82.80%
\$125,000 - \$149,999	8.4%	78.75%	6.0%	90.17%	6.5%	88.15%	4.1%	93.15%	5.8%	88.63%
\$150,000 +	21.2%	100.00%	9.8%	100.00%	11.8%	100.00%	6.9%	100.00%	11.4%	99.99%
Average Household Income	\$137,133		\$87,626		\$75,200		\$61,733		\$77,416	
Median Household Income	\$82,043		\$61,361		\$63,774		\$47,571		\$58,280	
Per Capita Income	\$55,538		\$34,811		\$28,943		\$24,886		\$29,566	
Disposable Household Income:										
\$ 0 - \$9,999	3.0%	2.97%	6.3%	6.28%	6.4%	6.38%	11.0%	10.98%	7.4%	7.41%
\$ 10,000 - \$19,999	4.9%	7.85%	7.6%	13.89%	7.5%	13.89%	11.8%	22.82%	8.7%	16.15%
\$ 20,000 - \$29,999	8.0%	15.86%	10.4%	24.27%	10.2%	24.14%	13.5%	36.32%	11.2%	27.37%
\$ 30,000 - \$39,999	12.1%	27.93%	11.7%	35.93%	11.3%	35.48%	12.8%	49.14%	11.8%	39.22%
\$ 40,000 - \$49,999	10.3%	38.26%	13.3%	49.26%	12.5%	47.98%	12.5%	61.64%	12.6%	51.79%
\$ 50,000 - \$59,999	8.1%	46.37%	10.4%	59.64%	9.4%	57.33%	8.8%	70.39%	9.1%	60.85%
\$ 60,000 - \$74,999	11.3%	57.62%	14.1%	73.71%	13.2%	70.49%	10.7%	81.13%	12.1%	72.91%
\$ 75,000 - \$99,999	14.6%	72.21%	11.9%	85.57%	12.6%	83.07%	8.9%	89.99%	11.2%	84.10%
\$100,000 - \$124,999	9.0%	81.17%	6.4%	91.96%	7.1%	90.17%	4.4%	94.34%	6.4%	90.50%
\$125,000 - \$149,999	4.9%	86.05%	3.1%	95.09%	3.7%	93.85%	2.1%	96.44%	3.4%	93.94%
\$150,000 +	14.0%	100.01%	4.9%	100.01%	6.1%	99.99%	3.6%	100.00%	6.1%	100.00%
Median Household Disposable Income	\$65,181		\$50,738		\$52,526		\$40,703		\$48,481	

CITY OF CRESCENT SPRINGS, KENTUCKY, HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000																	
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +		TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	85		294		390		400		211		140		108		1,628	BY \$ BRACKET	PERCENT
% Income \$ 0 to \$9,999	14.6%	12	1.7%	5	1.9%	7	3.4%	14	2.4%	5	2.0%	3	14.2%	15	62	3.78%	3.78%
% Income \$ 10,000 to \$14,999	6.3%	5	1.4%	4	0.2%	1	2.1%	9	0.4%	1	14.8%	21	14.5%	16	56	3.43%	7.21%
% Income \$ 15,000 to \$19,999	0.9%	1	7.2%	21	1.2%	5	2.1%	8	0.3%	1	4.7%	7	11.0%	12	54	3.32%	10.53%
% Income \$ 20,000 to \$24,999	8.6%	7	5.3%	16	4.0%	16	2.1%	9	8.7%	18	7.6%	11	7.8%	8	85	5.19%	15.73%
% Income \$ 25,000 to \$29,999	10.9%	9	8.2%	24	5.7%	22	3.6%	15	10.0%	21	6.5%	9	8.1%	9	109	6.71%	22.44%
% Income \$ 30,000 to \$34,999	14.6%	12	15.1%	44	4.5%	18	3.1%	12	5.3%	11	4.8%	7	0.7%	1	106	6.49%	28.92%
% Income \$ 35,000 to \$39,999	11.1%	9	7.6%	22	2.7%	11	3.6%	14	3.8%	8	3.9%	5	8.0%	9	79	4.84%	33.76%
% Income \$ 40,000 to \$49,999	15.0%	13	9.7%	29	8.7%	34	4.9%	19	8.2%	17	15.0%	21	13.1%	14	147	9.03%	42.80%
% Income \$ 50,000 to \$59,999	7.2%	6	8.7%	25	6.2%	24	5.9%	24	12.4%	26	11.4%	16	1.6%	2	123	7.58%	50.38%
% Income \$ 60,000 to \$74,999	9.3%	8	14.7%	43	11.3%	44	8.5%	34	14.1%	30	16.4%	23	4.3%	5	187	11.48%	61.86%
% Income \$ 75,000 to \$99,999	0.6%	0	14.7%	43	21.9%	85	17.2%	69	10.3%	22	7.1%	10	9.2%	10	239	14.70%	76.55%
% Income \$100,000 to \$124,999	0.6%	0	4.3%	13	11.6%	45	12.7%	51	7.4%	16	3.8%	5	0.7%	1	131	8.05%	84.60%
% Income \$125,000 to \$149,999	0.0%	0	0.3%	1	3.1%	12	8.7%	35	1.8%	4	0.8%	1	0.4%	0	53	3.26%	87.86%
% Income \$150,000 to \$199,999	0.0%	0	0.5%	1	7.5%	29	8.3%	33	3.1%	7	0.5%	1	5.5%	6	77	4.73%	92.59%
% Income \$200,000 or more	0.6%	0	0.7%	2	9.5%	37	13.6%	55	11.7%	25	0.8%	1	0.9%	1	121	7.41%	100.00%
TOTAL		85		294		390		400		211		140		108	1,628	100.00%	
PERCENT BY AGE BRACKET		5.22%		18.06%		23.95%		24.57%		12.96%		8.60%		6.63%	100.00%		
CUMMULATIVE PERCENT		5.22%		23.28%		47.23%		71.80%		84.76%		93.37%		100.00%			
CITY OF CRESCENT SPRINGS, KENTUCKY, HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2008																	
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +		TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	86		247		336		442		316		142		116		1,685	BY \$ BRACKET	PERCENT
% Income \$ 0 to \$9,999	6.5%	6	2.7%	7	2.3%	8	1.7%	7	2.9%	9	4.0%	6	7.2%	8	51	3.00%	3.00%
% Income \$ 10,000 to \$14,999	2.0%	2	2.6%	6	1.3%	4	1.2%	5	1.5%	5	5.4%	8	5.7%	7	37	2.20%	5.20%
% Income \$ 15,000 to \$19,999	6.7%	6	3.1%	8	2.1%	7	1.7%	8	2.3%	7	3.8%	5	6.5%	7	48	2.87%	8.07%
% Income \$ 20,000 to \$24,999	6.8%	6	3.5%	9	2.3%	8	1.6%	7	2.9%	9	4.2%	6	4.9%	6	50	2.99%	11.05%
% Income \$ 25,000 to \$29,999	8.9%	8	4.7%	12	3.5%	12	2.3%	10	3.3%	10	6.1%	9	7.3%	8	69	4.08%	15.13%
% Income \$ 30,000 to \$34,999	9.1%	8	9.3%	23	5.0%	17	3.3%	15	4.5%	14	6.2%	9	6.6%	8	93	5.50%	20.63%
% Income \$ 35,000 to \$39,999	5.5%	5	9.1%	22	4.9%	17	3.2%	14	5.4%	17	4.6%	6	3.5%	4	85	5.07%	25.71%
% Income \$ 40,000 to \$49,999	8.5%	7	14.6%	36	8.6%	29	6.3%	28	8.6%	27	8.8%	12	7.8%	9	149	8.83%	34.53%
% Income \$ 50,000 to \$59,999	3.7%	3	11.7%	29	7.4%	25	6.0%	27	7.1%	23	8.1%	12	6.4%	7	125	7.42%	41.96%
% Income \$ 60,000 to \$74,999	7.8%	7	12.3%	30	11.0%	37	7.6%	34	8.0%	25	8.6%	12	6.0%	7	152	9.01%	50.96%
% Income \$ 75,000 to \$99,999	16.5%	14	11.3%	28	15.2%	51	15.7%	69	14.4%	45	11.2%	16	11.6%	13	237	14.08%	65.05%
% Income \$100,000 to \$124,999	3.6%	3	7.4%	18	11.8%	40	15.3%	68	12.0%	38	9.4%	13	6.9%	8	188	11.15%	76.20%
% Income \$125,000 to \$149,999	13.1%	11	2.9%	7	6.6%	22	9.6%	43	5.5%	17	5.4%	8	3.9%	5	113	6.70%	82.89%
% Income \$150,000 to \$199,999	1.0%	1	1.9%	5	5.8%	19	8.9%	39	5.7%	18	4.0%	6	4.2%	5	93	5.51%	88.40%
% Income \$200,000 or more	0.8%	1	3.2%	8	12.2%	41	15.7%	69	15.8%	50	10.2%	14	10.6%	12	195	11.60%	100.00%
TOTAL		86		247		336		442		316		142		115	1,685	100.00%	
PERCENT BY AGE BRACKET		5.12%		14.68%		19.94%		26.26%		18.76%		8.42%		6.81%	100.00%		
CUMMULATIVE PERCENT		5.12%		19.81%		39.74%		66.00%		84.77%		93.19%		100.00%			
CITY OF CRESCENT SPRINGS, KENTUCKY, HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2013																	
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +		TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	92		229		310		417		360		183		117		1,708	BY \$ BRACKET	PERCENT
% Income \$ 0 to \$9,999	5.2%	5	2.4%	5	2.0%	6	1.4%	6	2.4%	9	3.9%	7	6.4%	7	45	2.66%	2.66%
% Income \$ 10,000 to \$14,999	1.5%	1	2.1%	5	1.4%	4	1.0%	4	1.3%	5	3.9%	7	5.2%	6	33	1.91%	4.57%
% Income \$ 15,000 to \$19,999	6.7%	6	2.9%	7	1.8%	6	1.4%	6	2.0%	7	3.7%	7	6.0%	7	45	2.65%	7.22%
% Income \$ 20,000 to \$24,999	4.7%	4	2.7%	6	1.4%	4	1.0%	4	2.0%	7	3.0%	5	4.2%	5	37	2.15%	9.36%
% Income \$ 25,000 to \$29,999	7.9%	7	3.9%	9	2.5%	8	1.8%	8	2.6%	9	4.4%	8	5.2%	6	55	3.22%	12.59%
% Income \$ 30,000 to \$34,999	5.4%	5	6.3%	14	3.8%	12	2.5%	10	3.6%	13	5.4%	10	6.6%	8	72	4.21%	16.79%
% Income \$ 35,000 to \$39,999	5.6%	5	8.9%	20	5.0%	16	3.2%	13	5.5%	20	5.6%	10	4.1%	5	89	5.22%	22.01%
% Income \$ 40,000 to \$49,999	8.7%	8	15.6%	36	8.4%	26	5.9%	24	8.3%	30	8.6%	16	7.8%	9	149	8.72%	30.73%
% Income \$ 50,000 to \$59,999	3.4%	3	11.6%	27	7.2%	22	5.4%	22	7.0%	25	8.4%	15	6.8%	8	123	7.20%	37.93%
% Income \$ 60,000 to \$74,999	7.6%	7	12.9%	29	10.8%	34	6.8%	28	8.0%	29	8.2%	15	5.7%	7	149	8.71%	46.64%
% Income \$ 75,000 to \$99,999	17.8%	16	10.5%	24	13.2%	41	13.1%	55	12.6%	45	10.4%	19	10.5%	12	212	12.43%	59.07%
% Income \$100,000 to \$124,999	4.1%	4	8.3%	19	11.7%	36	15.0%	63	12.1%	44	9.9%	18	8.1%	9	193	11.29%	70.36%
% Income \$125,000 to \$149,999	18.6%	17	4.1%	9	8.4%	26	11.4%	47	6.9%	25	6.9%	13	5.4%	6	144	8.40%	78.76%
% Income \$150,000 to \$199,999	1.2%	1	2.9%	7	7.9%	24	12.1%	51	7.9%	28	6.3%	11	6.6%	8	130	7.62%	86.38%
% Income \$200,000 or more	1.6%	1	4.2%	10	14.2%	44	17.9%	75	18.2%	66	12.3%	22	12.7%	15	233	13.62%	100.00%
TOTAL		92		227		309		417		361		184		118	1,709	100.00%	
PERCENT BY AGE BRACKET		5.38%		13.29%		18.10%		24.39%		21.13%		10.78%		6.93%	100.00%		
CUMMULATIVE PERCENT		5.38%		18.67%		36.78%		61.16%		82.29%		93.07%		100.00%			

KENTON COUNTY, KENTUCKY, HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000																
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +	TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	3,366		11,685		13,953		11,900		7,365		5,877		5,298	59,444	BY \$ BRACKET	PERCENT
% Income \$ 0 to \$9,999	16.0%	540	6.8%	789	5.0%	693	5.4%	638	8.1%	595	11.4%	670	16.4%	869	4,794	8.07%
% Income \$ 10,000 to \$14,999	8.0%	269	3.8%	449	3.3%	465	3.2%	383	3.5%	254	11.6%	682	14.8%	782	3,283	5.52%
% Income \$ 15,000 to \$19,999	10.3%	346	4.5%	523	4.2%	587	4.4%	521	5.1%	372	8.8%	514	14.4%	765	3,629	6.11%
% Income \$ 20,000 to \$24,999	10.6%	358	5.9%	689	4.1%	572	3.9%	459	6.4%	473	7.7%	455	11.0%	580	3,587	6.03%
% Income \$ 25,000 to \$29,999	8.1%	274	7.5%	876	5.6%	781	5.0%	593	6.6%	489	8.1%	474	8.4%	446	3,934	6.62%
% Income \$ 30,000 to \$34,999	9.1%	305	8.2%	953	6.1%	857	5.0%	594	5.5%	405	6.3%	372	6.3%	332	3,818	6.42%
% Income \$ 35,000 to \$39,999	8.8%	296	7.2%	846	6.3%	873	5.3%	630	7.0%	515	6.2%	364	3.9%	207	3,731	6.28%
% Income \$ 40,000 to \$49,999	11.0%	371	14.2%	1,653	12.2%	1,695	10.6%	1,261	13.0%	960	11.1%	653	8.9%	470	7,064	11.88%
% Income \$ 50,000 to \$59,999	7.0%	237	13.2%	1,542	10.8%	1,513	9.9%	1,175	9.3%	686	8.1%	478	5.0%	267	5,897	9.92%
% Income \$ 60,000 to \$74,999	5.7%	191	14.8%	1,724	15.9%	2,219	12.2%	1,447	10.4%	766	7.6%	444	3.1%	164	6,954	11.70%
% Income \$ 75,000 to \$99,999	3.2%	106	8.7%	1,014	13.1%	1,821	15.6%	1,855	11.4%	840	5.9%	346	3.8%	202	6,185	10.40%
% Income \$100,000 to \$124,999	1.7%	57	3.5%	405	6.3%	883	8.8%	1,051	6.2%	459	3.3%	193	1.6%	82	3,130	5.27%
% Income \$125,000 to \$149,999	0.1%	3	0.9%	100	2.3%	315	3.9%	464	2.0%	150	1.3%	76	0.5%	24	1,133	1.91%
% Income \$150,000 to \$199,999	0.2%	8	0.5%	62	2.2%	303	3.2%	378	2.1%	152	1.1%	66	0.8%	41	1,010	1.70%
% Income \$200,000 or more	0.2%	5	0.5%	57	2.7%	374	3.8%	450	3.4%	249	1.5%	90	1.3%	67	1,292	2.17%
TOTAL		3,366		11,685		13,952		11,899		7,365		5,876		5,298	59,440	100.00%
PERCENT BY AGE BRACKET		5.66%		19.66%		23.47%		20.02%		12.39%		9.89%		8.91%	100.00%	
CUMMULATIVE PERCENT		5.66%		25.32%		48.79%		68.81%		81.20%		91.09%		100.00%		
KENTON COUNTY, KENTUCKY, HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2008																
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +	TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	3,336		9,825		12,256		13,160		10,953		5,701		5,390	60,621	BY \$ BRACKET	PERCENT
% Income \$ 0 to \$9,999	16.6%	552	5.9%	578	4.1%	507	3.8%	504	6.0%	655	8.1%	462	11.6%	625	3,883	6.40%
% Income \$ 10,000 to \$14,999	2.1%	69	2.8%	277	2.2%	271	2.0%	261	2.4%	261	7.7%	440	10.4%	558	2,136	3.52%
% Income \$ 15,000 to \$19,999	7.8%	260	3.8%	372	3.1%	384	3.0%	399	3.7%	403	6.4%	366	11.1%	599	2,783	4.59%
% Income \$ 20,000 to \$24,999	10.3%	344	4.9%	482	3.3%	404	2.9%	386	4.9%	539	6.5%	372	8.6%	464	2,992	4.93%
% Income \$ 25,000 to \$29,999	10.4%	346	5.0%	490	3.6%	439	2.9%	382	3.8%	415	5.9%	334	6.4%	343	2,749	4.53%
% Income \$ 30,000 to \$34,999	6.0%	201	7.2%	706	5.2%	636	4.0%	530	4.7%	509	5.7%	326	6.8%	366	3,275	5.40%
% Income \$ 35,000 to \$39,999	2.9%	96	6.3%	621	5.0%	612	4.1%	536	5.5%	600	5.2%	297	3.8%	206	2,967	4.89%
% Income \$ 40,000 to \$49,999	5.5%	184	13.0%	1,281	10.7%	1,308	8.9%	1,167	10.8%	1,177	10.8%	614	8.9%	482	6,214	10.25%
% Income \$ 50,000 to \$59,999	2.4%	80	13.5%	1,325	10.5%	1,287	9.3%	1,074	9.8%	1,074	9.3%	531	6.9%	370	5,894	9.72%
% Income \$ 60,000 to \$74,999	6.1%	203	15.2%	1,490	15.5%	1,903	11.7%	1,542	11.4%	1,246	9.7%	555	6.1%	330	7,271	11.99%
% Income \$ 75,000 to \$99,999	16.3%	542	12.0%	1,174	16.0%	1,955	17.1%	2,248	14.6%	1,600	9.7%	552	7.8%	422	8,493	14.01%
% Income \$100,000 to \$124,999	2.1%	69	5.7%	557	8.8%	1,079	12.0%	1,574	9.1%	1,001	6.1%	348	3.9%	211	4,838	7.98%
% Income \$125,000 to \$149,999	11.3%	376	2.3%	221	4.7%	570	7.1%	932	4.3%	468	3.3%	187	2.2%	119	2,872	4.74%
% Income \$150,000 to \$199,999	0.3%	11	1.4%	137	3.6%	444	5.7%	755	3.7%	410	2.4%	136	2.2%	119	2,012	3.32%
% Income \$200,000 or more	0.2%	6	1.2%	121	3.8%	465	5.5%	722	5.5%	597	3.2%	181	3.0%	161	2,253	3.72%
TOTAL		3,340		9,834		12,262		13,164		10,956		5,701		5,374	60,631	100.00%
PERCENT BY AGE BRACKET		5.51%		16.22%		20.22%		21.71%		18.07%		9.40%		8.86%	100.00%	
CUMMULATIVE PERCENT		5.51%		21.73%		41.95%		63.66%		81.73%		91.14%		100.00%		
KENTON COUNTY, KENTUCKY, HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2013																
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +	TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	3,471		9,084		11,255		12,361		12,490		7,301		5,407	61,369	BY \$ BRACKET	PERCENT
% Income \$ 0 to \$9,999	14.9%	516	5.3%	481	3.5%	394	3.2%	394	5.2%	649	7.3%	534	10.5%	569	3,538	5.76%
% Income \$ 10,000 to \$14,999	1.6%	55	2.6%	232	1.9%	208	1.6%	197	2.0%	252	6.5%	477	9.0%	487	1,907	3.11%
% Income \$ 15,000 to \$19,999	6.8%	237	3.3%	295	2.7%	299	2.5%	303	3.2%	395	5.7%	417	10.0%	543	2,489	4.05%
% Income \$ 20,000 to \$24,999	8.1%	280	3.7%	338	2.4%	266	2.0%	251	3.7%	456	4.9%	354	6.6%	355	2,300	3.75%
% Income \$ 25,000 to \$29,999	10.3%	356	4.7%	424	3.2%	355	2.5%	311	3.5%	431	5.4%	394	6.0%	323	2,594	4.23%
% Income \$ 30,000 to \$34,999	5.0%	174	5.9%	535	4.1%	464	3.0%	375	3.8%	473	5.1%	371	6.2%	336	2,727	4.44%
% Income \$ 35,000 to \$39,999	3.2%	110	6.3%	575	4.8%	539	3.8%	464	5.3%	658	5.3%	389	4.1%	224	2,959	4.82%
% Income \$ 40,000 to \$49,999	5.1%	178	11.4%	1,036	8.8%	994	7.2%	890	9.1%	1,130	9.5%	696	8.6%	466	5,390	8.78%
% Income \$ 50,000 to \$59,999	2.6%	91	14.4%	1,306	10.8%	1,217	9.2%	1,137	10.0%	1,250	10.1%	736	7.8%	421	6,158	10.03%
% Income \$ 60,000 to \$74,999	5.9%	204	15.0%	1,363	14.6%	1,647	10.5%	1,298	10.7%	1,331	9.7%	705	6.2%	335	6,883	11.21%
% Income \$ 75,000 to \$99,999	18.1%	629	13.5%	1,223	17.0%	1,909	17.7%	2,182	15.7%	1,961	11.0%	803	9.3%	505	9,211	15.00%
% Income \$100,000 to \$124,999	2.6%	91	6.9%	624	10.1%	1,137	13.1%	1,621	10.2%	1,276	7.2%	525	4.9%	264	5,538	9.02%
% Income \$125,000 to \$149,999	15.0%	522	3.2%	294	5.9%	658	8.9%	1,061	5.3%	662	4.3%	315	2.9%	154	3,666	5.97%
% Income \$150,000 to \$199,999	0.5%	16	2.3%	212	5.6%	625	8.6%	1,068	5.8%	729	4.0%	291	3.5%	189	3,130	5.10%
% Income \$200,000 or more	0.4%	15	1.7%	154	4.9%	553	6.6%	820	6.7%	841	4.2%	307	4.0%	214	2,903	4.73%
TOTAL		3,474		9,092		11,263		12,370		12,496		7,313		5,385	61,394	100.00%
PERCENT BY AGE BRACKET		5.66%		14.81%		18.35%		20.15%		20.35%		11.91%		8.77%	100.00%	
CUMMULATIVE PERCENT		5.66%		20.47%		38.81%		58.96%		79.32%		91.23%		100.00%		

CINCINNATI MSA HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000																
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +	TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	45,448		142,180		182,954		156,611		99,884		81,422		70,727	779,226	BY \$ BRACKET	PERCENT
% Income \$ 0 to \$9,999	21.5%	9,758	7.1%	10,066	5.4%	9,898	5.4%	8,504	8.2%	8,171	10.5%	8,517	15.8%	11,168	66,081	8.48%
% Income \$ 10,000 to \$14,999	10.2%	4,640	4.4%	6,199	3.2%	5,891	3.0%	4,667	4.8%	4,744	8.7%	7,051	14.2%	10,050	43,243	5.55%
% Income \$ 15,000 to \$19,999	10.6%	4,822	5.1%	7,294	3.9%	7,062	3.4%	5,387	4.8%	4,754	9.0%	7,361	12.2%	8,615	45,295	5.81%
% Income \$ 20,000 to \$24,999	11.1%	5,022	6.2%	8,858	4.5%	8,270	3.9%	6,092	5.5%	5,464	8.9%	7,222	10.6%	7,469	48,396	6.21%
% Income \$ 25,000 to \$29,999	7.7%	3,504	7.1%	10,024	5.2%	9,550	4.6%	7,235	5.8%	5,813	8.5%	6,880	7.8%	5,495	48,502	6.22%
% Income \$ 30,000 to \$34,999	8.2%	3,713	7.1%	10,081	5.6%	10,300	5.1%	7,956	5.7%	5,643	7.7%	6,286	6.8%	4,781	48,760	6.26%
% Income \$ 35,000 to \$39,999	6.3%	2,877	7.0%	9,967	5.9%	10,739	5.0%	7,831	5.7%	5,723	6.4%	5,219	5.4%	3,784	46,140	5.92%
% Income \$ 40,000 to \$49,999	10.0%	4,558	13.1%	18,640	11.4%	20,838	9.8%	15,348	10.7%	10,698	10.7%	8,745	7.4%	5,234	84,061	10.79%
% Income \$ 50,000 to \$59,999	5.9%	2,668	11.6%	16,507	10.8%	19,796	10.0%	15,614	9.4%	9,379	7.8%	6,351	5.3%	3,777	74,091	9.51%
% Income \$ 60,000 to \$74,999	4.4%	1,977	13.8%	19,678	14.5%	26,547	13.0%	20,312	11.0%	11,027	7.4%	5,985	4.6%	3,268	88,793	11.40%
% Income \$ 75,000 to \$99,999	2.7%	1,236	10.5%	14,915	14.3%	26,199	15.9%	24,823	12.1%	12,086	6.5%	5,284	4.4%	3,119	87,662	11.25%
% Income \$100,000 to \$124,999	0.8%	345	3.8%	5,360	6.9%	12,660	9.1%	14,283	6.7%	6,732	3.0%	2,435	1.9%	1,337	43,152	5.54%
% Income \$125,000 to \$149,999	0.3%	118	1.5%	2,190	3.1%	5,598	4.2%	6,609	3.3%	3,276	1.5%	1,254	1.0%	686	19,731	2.53%
% Income \$150,000 to \$199,999	0.3%	127	1.0%	1,379	2.6%	4,793	3.8%	5,936	2.9%	2,917	1.4%	1,172	1.0%	693	17,018	2.18%
% Income \$200,000 or more	0.2%	95	0.7%	1,038	2.6%	4,757	3.8%	5,998	3.5%	3,456	2.0%	1,653	1.8%	1,259	18,256	2.34%
TOTAL		45,462		142,194		182,899		156,595		99,884		81,414		70,734	779,182	100.00%
PERCENT BY AGE BRACKET		5.83%		18.25%		23.47%		20.10%		12.82%		10.45%		9.08%	100.00%	
CUMMULATIVE PERCENT		5.83%		24.08%		47.56%		67.65%		80.47%		90.92%		100.00%		
CINCINNATI MSA HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2008																
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +	TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	46,825		130,627		157,732		176,166		136,960		81,951		75,874	806,135	BY \$ BRACKET	PERCENT
% Income \$ 0 to \$9,999	24.8%	11,631	5.3%	6,975	4.0%	6,309	3.8%	6,659	5.5%	7,464	7.0%	5,737	10.8%	8,225	53,001	6.59%
% Income \$ 10,000 to \$14,999	6.9%	3,240	3.0%	3,893	2.1%	3,297	1.9%	3,277	2.8%	3,794	5.0%	4,130	8.6%	6,518	28,148	3.50%
% Income \$ 15,000 to \$19,999	8.1%	3,802	4.2%	5,499	3.0%	4,779	2.5%	4,475	3.6%	4,931	6.7%	5,523	9.6%	7,269	36,278	4.51%
% Income \$ 20,000 to \$24,999	7.7%	3,620	5.0%	6,544	3.4%	5,410	2.8%	4,985	4.1%	5,656	6.8%	5,581	8.4%	6,335	38,132	4.74%
% Income \$ 25,000 to \$29,999	8.9%	4,181	5.1%	6,714	3.7%	5,757	3.1%	5,408	4.0%	5,465	6.2%	5,048	6.2%	4,689	37,263	4.63%
% Income \$ 30,000 to \$34,999	6.6%	3,095	6.2%	8,099	4.5%	7,129	3.9%	6,923	4.7%	6,423	6.6%	5,417	6.4%	4,841	41,928	5.21%
% Income \$ 35,000 to \$39,999	5.1%	2,397	5.9%	7,655	4.5%	7,114	3.7%	6,553	4.5%	6,218	5.5%	4,499	5.1%	3,832	38,268	4.76%
% Income \$ 40,000 to \$49,999	9.5%	4,448	12.4%	16,172	9.8%	15,426	8.1%	14,269	9.4%	12,902	10.8%	8,834	8.8%	6,669	78,721	9.79%
% Income \$ 50,000 to \$59,999	5.0%	2,346	11.1%	14,500	9.4%	14,779	8.3%	14,604	8.6%	11,820	8.5%	6,974	6.8%	5,190	70,213	8.73%
% Income \$ 60,000 to \$74,999	5.2%	2,449	14.0%	18,275	13.5%	21,310	11.5%	20,330	11.0%	15,038	9.4%	7,679	7.4%	5,637	90,717	11.28%
% Income \$ 75,000 to \$99,999	5.9%	2,767	13.4%	17,530	16.4%	25,789	16.8%	29,631	14.3%	19,640	10.5%	8,605	8.6%	6,502	110,465	13.74%
% Income \$100,000 to \$124,999	2.0%	955	6.7%	8,713	10.4%	16,420	12.7%	22,373	10.2%	14,025	6.1%	5,024	4.6%	3,498	71,007	8.83%
% Income \$125,000 to \$149,999	2.1%	988	3.3%	4,272	5.8%	9,133	7.3%	12,790	5.9%	8,040	3.5%	2,860	2.7%	2,011	40,092	4.99%
% Income \$150,000 to \$199,999	0.8%	356	2.3%	2,952	4.7%	7,429	6.8%	12,015	5.1%	6,944	3.0%	2,491	2.4%	1,798	33,985	4.23%
% Income \$200,000 or more	0.8%	379	1.9%	2,521	4.6%	7,303	6.5%	11,433	6.0%	8,231	4.1%	3,368	3.5%	2,663	35,899	4.46%
TOTAL		46,656		130,313		157,385		175,726		136,590		81,771		75,677	804,118	100.00%
PERCENT BY AGE BRACKET		5.80%		16.21%		19.57%		21.85%		16.99%		10.17%		9.41%	100.00%	
CUMMULATIVE PERCENT		5.80%		22.01%		41.58%		63.43%		80.42%		90.59%		100.00%		
CINCINNATI MSA HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2013																
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +	TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	45,582		132,877		141,553		170,158		157,610		98,889		75,772	822,441	BY \$ BRACKET	PERCENT
% Income \$ 0 to \$9,999	22.9%	10,415	4.8%	6,431	3.3%	4,657	3.1%	5,190	4.7%	7,439	6.3%	6,240	10.0%	7,585	47,958	5.85%
% Income \$ 10,000 to \$14,999	6.2%	2,840	2.7%	3,521	1.7%	2,392	1.5%	2,467	2.3%	3,641	4.4%	4,371	7.6%	5,781	25,014	3.05%
% Income \$ 15,000 to \$19,999	7.5%	3,437	3.8%	5,036	2.5%	3,553	2.0%	3,420	3.1%	4,870	6.1%	5,993	8.8%	6,683	32,992	4.03%
% Income \$ 20,000 to \$24,999	6.0%	2,735	3.7%	4,970	2.4%	3,369	1.9%	3,182	2.9%	4,634	5.1%	4,994	6.3%	4,781	28,664	3.50%
% Income \$ 25,000 to \$29,999	8.7%	3,943	4.8%	6,325	3.2%	4,473	2.6%	4,356	3.5%	5,516	5.7%	5,647	5.7%	4,342	34,602	4.22%
% Income \$ 30,000 to \$34,999	6.2%	2,844	5.4%	7,175	3.7%	5,280	3.1%	5,309	3.9%	6,100	5.8%	5,716	5.7%	4,334	36,758	4.49%
% Income \$ 35,000 to \$39,999	5.5%	2,525	5.7%	7,614	4.2%	5,889	3.3%	5,666	4.3%	6,730	5.4%	5,300	5.1%	3,872	37,596	4.59%
% Income \$ 40,000 to \$49,999	9.2%	4,203	11.0%	14,603	8.3%	11,706	6.6%	11,298	8.0%	12,640	9.7%	9,582	8.2%	6,183	70,216	8.57%
% Income \$ 50,000 to \$59,999	6.1%	2,767	12.1%	16,091	9.8%	13,929	8.4%	14,276	9.1%	14,279	9.4%	9,315	7.8%	5,918	76,576	9.35%
% Income \$ 60,000 to \$74,999	5.5%	2,489	12.9%	17,168	12.0%	16,986	9.9%	16,880	9.7%	15,241	8.7%	8,643	7.1%	5,403	82,809	10.11%
% Income \$ 75,000 to \$99,999	7.1%	3,227	14.2%	18,882	16.7%	23,611	16.7%	28,467	14.6%	23,011	11.3%	11,204	9.6%	7,251	115,654	14.12%
% Income \$100,000 to \$124,999	2.8%	1,285	7.7%	10,218	11.4%	16,180	13.6%	23,073	11.2%	17,652	7.1%	6,991	5.5%	4,198	79,598	9.72%
% Income \$125,000 to \$149,999	3.1%	1,427	4.5%	6,033	7.6%	10,815	9.3%	15,825	7.6%	11,978	4.8%	4,737	3.8%	2,879	53,693	6.55%
% Income \$150,000 to \$199,999	1.2%	552	3.3%	4,438	6.7%	9,442	9.4%	16,012	7.0%	11,048	4.4%	4,391	3.5%	2,644	48,527	5.92%
% Income \$200,000 or more	1.3%	588	2.8%	3,734	6.2%	8,748	8.4%	14,208	7.8%	12,231	5.5%	5,439	4.8%	3,622	48,569	5.93%
TOTAL		45,277		132,239		141,029		169,631		157,011		98,563		75,476	819,226	100.00%
PERCENT BY AGE BRACKET		5.53%		16.14%		17.21%		20.71%		19.17%		12.03%		9.21%	100.00%	
CUMMULATIVE PERCENT		5.53%		21.67%		38.88%		59.59%		78.76%		90.79%		100.00%		

STATE OF KENTUCKY HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000																	
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +	TOTAL	PERCENT	CUMMULATIVE	
TOTALS BY AGE BRACKET	94,076		275,396		344,989		316,284		224,015		180,169		155,718	1,590,647	BY \$ BRACKET	PERCENT	
% Income \$ 0 to \$9,999	24.4%	22,955	10.9%	29,880	9.5%	32,601	10.2%	32,293	15.1%	33,759	17.3%	31,097	24.4%	37,933	220,518	13.86%	13.86%
% Income \$ 10,000 to \$14,999	12.5%	11,712	6.7%	18,507	5.9%	20,251	5.5%	17,522	7.7%	17,294	12.6%	22,683	16.7%	25,927	133,896	8.42%	22.28%
% Income \$ 15,000 to \$19,999	11.7%	10,997	7.3%	20,104	6.0%	20,596	5.4%	16,953	7.1%	15,838	10.7%	19,260	12.4%	19,325	123,073	7.74%	30.02%
% Income \$ 20,000 to \$24,999	10.8%	10,170	8.5%	23,271	6.6%	22,907	5.7%	17,965	7.2%	16,017	9.4%	16,900	9.3%	14,544	121,774	7.66%	37.67%
% Income \$ 25,000 to \$29,999	9.3%	8,740	8.5%	23,354	6.8%	23,494	5.8%	18,281	6.6%	14,875	8.3%	14,864	7.1%	10,978	114,585	7.20%	44.88%
% Income \$ 30,000 to \$34,999	7.3%	6,858	7.8%	21,591	6.6%	22,735	5.9%	18,534	6.3%	14,068	7.1%	12,774	5.6%	8,642	105,203	6.61%	51.49%
% Income \$ 35,000 to \$39,999	6.1%	5,767	7.5%	20,627	6.4%	22,045	5.6%	17,585	5.9%	13,105	5.6%	10,035	4.2%	6,602	95,767	6.02%	57.51%
% Income \$ 40,000 to \$49,999	7.9%	7,413	12.7%	35,058	11.7%	40,467	11.0%	34,728	10.1%	22,648	8.7%	15,747	6.2%	9,686	165,747	10.42%	67.93%
% Income \$ 50,000 to \$59,999	4.2%	3,979	10.2%	28,145	10.2%	35,327	9.6%	30,363	8.1%	18,235	5.8%	10,468	4.1%	6,307	132,824	8.35%	76.28%
% Income \$ 60,000 to \$74,999	3.1%	2,898	9.5%	26,190	11.9%	41,088	11.6%	36,752	8.7%	19,489	5.3%	9,549	3.6%	5,575	141,541	8.90%	85.18%
% Income \$ 75,000 to \$99,999	1.6%	1,533	6.5%	17,873	9.8%	33,809	12.0%	37,891	8.2%	18,392	4.4%	7,981	2.9%	4,454	121,933	7.67%	92.85%
% Income \$100,000 to \$124,999	0.6%	546	2.1%	5,811	4.1%	14,248	5.3%	16,605	3.9%	8,737	1.8%	3,261	1.2%	1,915	51,122	3.21%	96.06%
% Income \$125,000 to \$149,999	0.2%	160	0.8%	2,203	1.7%	5,830	2.4%	7,622	1.7%	3,898	0.8%	1,423	0.6%	965	22,103	1.39%	97.45%
% Income \$150,000 to \$199,999	0.2%	169	0.6%	1,597	1.4%	4,657	2.0%	6,357	1.5%	3,360	0.9%	1,585	0.6%	997	18,724	1.18%	98.63%
% Income \$200,000 or more	0.2%	188	0.5%	1,239	1.4%	4,899	2.1%	6,768	1.9%	4,323	1.4%	2,522	1.2%	1,900	21,840	1.37%	100.00%
TOTAL		94,085		275,451		344,955		316,221		224,037		180,151	155,749	1,590,649	100.00%		
PERCENT BY AGE BRACKET		5.91%		17.32%		21.69%		19.88%		14.08%		11.33%	9.79%	100.00%			
CUMMULATIVE PERCENT		5.91%		23.23%		44.92%		64.80%		78.88%		90.21%	100.00%				
STATE OF KENTUCKY HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2008																	
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +	TOTAL	PERCENT	CUMMULATIVE	
TOTALS BY AGE BRACKET	90,834		270,380		308,298		343,389		293,493		195,637		169,484	1,671,515	BY \$ BRACKET	PERCENT	
% Income \$ 0 to \$9,999	22.7%	20,583	9.2%	24,821	7.6%	23,492	7.6%	26,166	11.2%	32,871	13.9%	27,096	19.3%	32,744	187,774	11.23%	11.23%
% Income \$ 10,000 to \$14,999	8.4%	7,630	5.0%	13,519	4.1%	12,640	3.7%	12,671	5.2%	15,144	8.5%	16,610	11.3%	19,169	97,383	5.83%	17.06%
% Income \$ 15,000 to \$19,999	11.0%	10,001	6.5%	17,467	5.0%	15,507	4.4%	14,972	5.9%	17,169	9.0%	17,686	10.7%	18,152	110,953	6.64%	23.70%
% Income \$ 20,000 to \$24,999	9.0%	8,184	7.2%	19,386	5.4%	16,710	4.5%	15,349	5.8%	17,081	7.9%	15,436	8.2%	13,915	106,061	6.35%	30.04%
% Income \$ 25,000 to \$29,999	7.1%	6,476	7.2%	19,359	5.5%	16,864	4.5%	15,315	5.3%	15,555	6.9%	13,558	6.4%	10,864	97,991	5.86%	35.91%
% Income \$ 30,000 to \$34,999	7.7%	6,967	7.6%	20,468	6.0%	18,375	5.1%	17,582	5.8%	16,905	6.9%	13,440	5.9%	9,983	103,719	6.21%	42.11%
% Income \$ 35,000 to \$39,999	5.4%	4,896	6.6%	17,953	5.4%	16,617	4.5%	15,590	5.1%	14,997	5.3%	10,330	4.4%	7,491	87,875	5.26%	47.37%
% Income \$ 40,000 to \$49,999	9.1%	8,302	12.4%	33,500	10.7%	33,080	9.7%	33,274	9.7%	28,381	9.4%	18,312	7.6%	12,915	167,764	10.04%	57.41%
% Income \$ 50,000 to \$59,999	5.9%	5,314	10.3%	27,849	9.8%	30,121	8.8%	30,121	8.2%	23,949	6.9%	13,519	5.7%	9,694	140,733	8.42%	65.82%
% Income \$ 60,000 to \$74,999	5.3%	4,832	10.7%	29,039	12.5%	38,506	11.7%	40,073	9.7%	28,586	7.4%	14,399	5.9%	9,915	165,351	9.89%	75.72%
% Income \$ 75,000 to \$99,999	4.6%	4,151	9.3%	25,010	12.6%	38,722	14.7%	50,547	11.0%	32,402	7.6%	14,849	5.9%	9,966	175,646	10.51%	86.23%
% Income \$100,000 to \$124,999	1.6%	1,453	4.1%	10,950	7.1%	21,920	8.6%	29,531	7.0%	20,456	4.1%	8,002	3.2%	5,407	97,720	5.85%	92.07%
% Income \$125,000 to \$149,999	1.2%	1,090	1.8%	4,813	3.4%	10,390	4.7%	16,071	3.6%	10,683	1.8%	3,580	1.6%	2,746	49,372	2.95%	95.03%
% Income \$150,000 to \$199,999	0.6%	527	1.2%	3,326	2.5%	7,769	3.8%	12,911	3.0%	8,717	1.9%	3,717	1.4%	2,424	39,391	2.36%	97.38%
% Income \$200,000 or more	0.5%	436	1.1%	2,893	2.5%	7,584	3.8%	13,049	3.6%	10,595	2.6%	5,145	2.4%	4,051	43,753	2.62%	100.00%
TOTAL		90,843		270,353		308,298		343,389		293,493		195,676	169,433	1,671,485	100.00%		
PERCENT BY AGE BRACKET		5.43%		16.17%		18.44%		20.54%		17.56%		11.71%	10.14%	100.00%			
CUMMULATIVE PERCENT		5.43%		21.61%		40.05%		60.60%		78.16%		89.86%	100.00%				
STATE OF KENTUCKY HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2013																	
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +	TOTAL	PERCENT	CUMMULATIVE	
TOTALS BY AGE BRACKET	88,556		266,231		290,425		336,678		325,649		234,972		178,016	1,720,527	BY \$ BRACKET	PERCENT	
% Income \$ 0 to \$9,999	20.7%	18,296	8.2%	21,937	6.6%	19,255	6.4%	21,547	9.8%	31,816	12.5%	29,254	17.8%	31,758	173,864	10.10%	10.10%
% Income \$ 10,000 to \$14,999	7.7%	6,792	4.5%	11,927	3.5%	10,281	3.1%	10,302	4.5%	14,524	7.6%	17,740	10.3%	18,371	89,938	5.23%	15.33%
% Income \$ 15,000 to \$19,999	10.5%	9,281	6.0%	15,921	4.5%	13,156	3.8%	12,693	5.3%	17,194	8.4%	19,785	10.2%	18,140	106,169	6.17%	21.50%
% Income \$ 20,000 to \$24,999	7.4%	6,580	5.6%	14,962	4.1%	12,024	3.3%	11,077	4.4%	14,459	6.2%	14,662	6.6%	11,802	85,566	4.97%	26.47%
% Income \$ 25,000 to \$29,999	7.3%	6,438	6.8%	18,157	5.1%	14,754	4.0%	13,400	4.9%	15,957	6.7%	15,649	6.3%	11,197	95,551	5.55%	32.03%
% Income \$ 30,000 to \$34,999	7.3%	6,420	6.8%	18,210	5.3%	15,247	4.4%	14,679	5.1%	16,543	6.3%	14,756	5.5%	9,862	95,718	5.56%	37.59%
% Income \$ 35,000 to \$39,999	5.9%	5,234	6.9%	18,343	5.5%	15,857	4.4%	14,915	5.1%	16,673	5.5%	12,994	4.7%	8,367	92,383	5.37%	42.96%
% Income \$ 40,000 to \$49,999	9.1%	8,059	11.5%	30,723	9.7%	28,171	8.5%	28,752	8.7%	28,462	8.8%	20,748	7.4%	13,084	157,999	9.18%	52.14%
% Income \$ 50,000 to \$59,999	7.2%	6,367	11.5%	30,723	10.6%	30,901	9.4%	31,580	8.9%	29,015	7.9%	18,657	6.8%	12,016	159,260	9.26%	61.40%
% Income \$ 60,000 to \$74,999	5.8%	5,172	10.6%	28,141	11.9%	34,444	10.9%	36,597	9.2%	30,057	7.4%	17,294	6.0%	10,645	162,350	9.44%	70.83%
% Income \$ 75,000 to \$99,999	5.7%	5,012	10.4%	27,688	13.5%	39,178	15.6%	52,454	11.9%	38,817	8.6%	20,255	6.8%	12,105	195,510	11.36%	82.20%
% Income \$100,000 to \$124,999	2.2%	1,948	5.0%	13,312	8.2%	23,873	9.8%	33,062	8.1%	26,475	5.1%	11,937	4.0%	7,067	117,674	6.84%	89.04%
% Income \$125,000 to \$149,999	1.8%	1,550	2.6%	7,028	4.7%	13,592	6.4%	21,379	5.1%	16,478	2.7%	6,391	2.4%	4,326	70,744	4.11%	93.15%
% Income \$150,000 to \$199,999	0.8%	744	1.9%	5,138	3.6%	10,455	5.3%	17,878	4.3%	13,840	2.9%	6,744	2.1%	3,738	58,537	3.40%	96.55%
% Income \$200,000 or more	0.8%	664	1.5%	4,020	3.2%	9,265	4.9%	16,396	4.7%	15,371	3.5%	8,130	3.1%	5,536	59,382	3.45%	100.00%
TOTAL		88,556		266,231		290,454		336,712		325,682		234,995	178,016	1,720,646	100.00%		
PERCENT BY AGE BRACKET		5.15%		15.47%		16.88%		19.57%		18.93%		13.66%	10.35%	100.00%			
CUMMULATIVE PERCENT		5.15%		20.62%		37.50%		57.07%		76.00%		89.65%	100.00%				

UNITED STATES HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000																	
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +		TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	5,533,613		18,297,815		23,968,233		21,292,629		14,247,057		11,507,562		10,633,192	105,480,101	BY \$ BRACKET	PERCENT	
% Income \$ 0 to \$9,999	21.0%	1,164,272	7.8%	1,425,400	6.4%	1,543,554	6.5%	1,392,538	9.2%	1,310,729	11.9%	1,368,249	17.5%	1,859,745	10,064,488	9.54%	9.54%
% Income \$ 10,000 to \$14,999	11.0%	607,591	5.0%	920,380	4.1%	973,110	3.8%	800,603	5.2%	743,696	9.4%	1,084,012	14.3%	1,522,673	6,652,066	6.31%	15.85%
% Income \$ 15,000 to \$19,999	10.5%	580,476	5.9%	1,077,741	4.5%	1,083,364	4.0%	845,317	5.2%	739,422	9.0%	1,036,831	11.6%	1,232,387	6,955,539	6.25%	22.10%
% Income \$ 20,000 to \$24,999	10.4%	572,729	6.9%	1,269,868	5.3%	1,279,904	4.6%	987,978	5.7%	812,082	8.6%	989,650	9.6%	1,019,723	6,931,935	6.57%	28.67%
% Income \$ 25,000 to \$29,999	8.9%	494,152	7.4%	1,352,209	5.7%	1,366,189	4.9%	1,036,951	5.7%	817,781	7.9%	911,399	7.7%	817,692	6,796,373	6.44%	35.12%
% Income \$ 30,000 to \$34,999	7.7%	425,535	7.7%	1,403,442	6.1%	1,454,872	5.2%	1,111,475	5.8%	823,480	7.2%	823,941	6.3%	674,144	6,716,890	6.37%	41.48%
% Income \$ 35,000 to \$39,999	6.3%	345,851	7.1%	1,299,145	6.0%	1,438,094	5.2%	1,096,570	5.7%	787,862	6.3%	724,976	5.1%	540,166	6,232,665	5.91%	47.39%
% Income \$ 40,000 to \$49,999	9.2%	509,092	12.7%	2,323,823	11.5%	2,758,744	10.3%	2,188,882	10.2%	1,458,899	10.1%	1,158,811	7.6%	802,806	11,201,057	10.62%	58.01%
% Income \$ 50,000 to \$59,999	5.7%	312,649	10.7%	1,952,377	10.5%	2,507,077	9.8%	2,076,031	9.1%	1,289,359	7.3%	841,203	5.2%	551,863	9,530,559	9.04%	67.05%
% Income \$ 60,000 to \$74,999	4.4%	244,032	11.5%	2,096,930	12.8%	3,077,521	12.5%	2,667,966	10.8%	1,531,559	7.4%	846,957	5.0%	534,850	10,999,814	10.43%	77.48%
% Income \$ 75,000 to \$99,999	2.9%	158,815	9.4%	1,712,675	12.7%	3,041,569	14.2%	3,032,070	11.4%	1,622,740	6.6%	758,348	4.4%	466,797	10,793,015	10.23%	87.71%
% Income \$100,000 to \$124,999	1.0%	56,443	3.9%	717,274	6.2%	1,495,618	8.0%	1,699,152	6.4%	913,236	3.3%	373,996	2.2%	230,740	5,486,459	5.20%	92.91%
% Income \$125,000 to \$149,999	0.4%	23,795	1.7%	307,403	2.9%	697,476	4.0%	845,317	3.4%	477,276	1.7%	191,026	1.1%	112,712	2,655,005	2.52%	95.43%
% Income \$150,000 to \$199,999	0.3%	18,261	1.3%	237,872	2.6%	611,190	3.5%	738,854	3.1%	435,960	1.5%	173,764	1.0%	106,332	2,322,233	2.20%	97.63%
% Income \$200,000 or more	0.3%	18,814	1.1%	201,276	2.7%	639,952	3.6%	770,793	3.4%	484,400	2.0%	224,397	1.5%	161,625	2,501,257	2.37%	100.00%
TOTAL		5,532,506		18,297,815		23,968,233		21,290,500		14,248,482		11,507,562		10,634,255	105,479,353	100.00%	
PERCENT BY AGE BRACKET		5.25%		17.35%		22.72%		20.18%		13.51%		10.91%		10.08%	100.00%		
CUMMULATIVE PERCENT		5.25%		22.59%		45.32%		65.50%		79.01%		89.92%		100.00%			
UNITED STATES HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2008																	
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +		TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	5,850,843		18,113,056		22,034,540		24,212,294		19,414,926		12,354,271		11,654,498	113,634,428	BY \$ BRACKET	PERCENT	
% Income \$ 0 to \$9,999	19.2%	1,125,117	6.7%	1,206,330	5.1%	1,132,575	4.9%	1,176,717	6.7%	1,294,976	9.0%	1,116,826	13.4%	1,559,372	8,611,913	7.58%	7.58%
% Income \$ 10,000 to \$14,999	7.6%	445,834	3.7%	670,183	2.7%	599,339	2.4%	578,674	3.2%	629,044	5.8%	719,019	9.1%	1,064,056	4,706,148	4.14%	11.73%
% Income \$ 15,000 to \$19,999	8.7%	506,683	5.2%	936,445	3.7%	813,075	3.1%	750,581	4.1%	786,305	7.1%	877,153	9.5%	1,111,839	5,782,080	5.09%	16.82%
% Income \$ 20,000 to \$24,999	8.7%	509,023	5.8%	1,046,935	4.1%	910,027	3.4%	832,903	4.3%	832,900	6.7%	825,265	7.8%	912,547	5,869,600	5.17%	21.99%
% Income \$ 25,000 to \$29,999	7.2%	423,016	6.1%	1,097,651	4.3%	956,299	3.6%	864,379	4.3%	832,900	6.2%	764,729	6.4%	747,053	5,686,028	5.01%	26.99%
% Income \$ 30,000 to \$34,999	7.5%	436,473	6.9%	1,249,801	5.1%	1,117,151	4.2%	1,009,653	4.8%	929,975	6.3%	782,025	6.1%	705,097	6,230,175	5.49%	32.48%
% Income \$ 35,000 to \$39,999	5.8%	338,764	6.2%	1,126,632	4.8%	1,066,472	4.0%	963,649	4.4%	860,081	5.5%	675,779	4.9%	566,409	5,597,785	4.93%	37.41%
% Income \$ 40,000 to \$49,999	10.2%	597,371	12.4%	2,238,774	10.3%	2,267,354	8.8%	2,123,418	9.2%	1,776,466	10.0%	1,240,369	8.5%	985,971	11,229,722	9.89%	47.29%
% Income \$ 50,000 to \$59,999	7.1%	413,070	10.5%	1,900,060	9.5%	2,091,078	8.4%	2,041,096	8.3%	1,611,439	7.9%	969,810	6.4%	749,384	9,775,937	8.61%	55.90%
% Income \$ 60,000 to \$74,999	6.6%	384,985	12.0%	2,166,321	12.5%	2,752,114	11.6%	2,818,311	10.7%	2,067,690	8.9%	1,095,824	7.1%	829,800	12,115,046	10.67%	66.57%
% Income \$ 75,000 to \$99,999	5.7%	333,498	11.5%	2,075,756	14.7%	3,230,264	15.7%	3,796,488	13.3%	2,582,185	9.6%	1,190,952	7.6%	882,245	14,091,388	12.41%	78.98%
% Income \$100,000 to \$124,999	2.6%	150,952	5.9%	1,065,048	9.0%	1,980,905	11.1%	2,675,458	9.3%	1,803,647	5.9%	732,608	4.6%	533,776	8,942,394	7.87%	86.85%
% Income \$125,000 to \$149,999	1.2%	72,550	3.0%	539,769	5.1%	1,117,151	6.7%	1,619,802	5.8%	1,129,949	3.6%	438,577	2.6%	306,513	5,224,312	4.60%	91.45%
% Income \$150,000 to \$199,999	1.0%	56,753	2.3%	414,789	4.4%	976,130	5.9%	1,435,789	5.4%	1,052,289	3.2%	399,043	2.4%	283,204	4,617,998	4.07%	95.52%
% Income \$200,000 or more	0.9%	53,243	2.0%	369,506	4.6%	1,011,385	6.2%	1,510,847	6.3%	1,215,374	4.2%	520,115	3.5%	411,404	5,091,875	4.48%	100.00%
TOTAL		5,847,332		18,103,999		22,021,319		24,197,767		19,405,219		12,348,094		11,648,671	113,572,401	100.00%	
PERCENT BY AGE BRACKET		5.15%		15.94%		19.39%		21.31%		17.09%		10.87%		10.26%	100.00%		
CUMMULATIVE PERCENT		5.15%		21.09%		40.48%		61.78%		78.87%		89.74%		100.00%			
UNITED STATES HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2013																	
AGE OF HEAD OF HOUSEHOLD	Total 15 - 24		Total 25 - 34		Total 35 - 44		Total 45 - 54		Total 55 - 64		Total 65 - 74		Total 75 +		TOTAL	PERCENT	CUMMULATIVE
TOTALS BY AGE BRACKET	5,726,657		18,667,763		20,794,950		24,273,274		22,237,207		15,047,022		11,906,215	118,653,088	BY \$ BRACKET	PERCENT	
% Income \$ 0 to \$9,999	17.3%	992,430	6.1%	1,146,201	4.5%	939,932	4.1%	997,632	5.8%	1,285,311	8.1%	1,218,809	12.3%	1,460,893	8,041,206	6.79%	6.79%
% Income \$ 10,000 to \$14,999	6.9%	393,994	3.4%	627,237	2.4%	490,761	2.0%	478,183	2.8%	611,523	5.1%	771,912	8.2%	975,119	4,348,730	3.67%	10.46%
% Income \$ 15,000 to \$19,999	8.1%	462,141	4.8%	896,053	3.3%	684,154	2.6%	635,960	3.5%	787,197	6.5%	972,038	8.9%	1,057,272	5,494,814	4.64%	15.09%
% Income \$ 20,000 to \$24,999	6.9%	395,139	4.5%	836,316	3.1%	640,484	2.4%	592,268	3.1%	698,248	5.1%	762,884	6.1%	725,088	4,650,428	3.92%	19.02%
% Income \$ 25,000 to \$29,999	7.0%	399,721	5.7%	1,058,462	3.9%	819,321	3.1%	752,471	3.8%	849,461	5.8%	866,708	6.1%	731,042	5,477,187	4.62%	23.64%
% Income \$ 30,000 to \$34,999	7.0%	400,866	6.2%	1,151,801	4.4%	914,978	3.5%	844,710	4.1%	909,502	5.6%	848,652	5.6%	663,176	5,733,685	4.84%	28.48%
% Income \$ 35,000 to \$39,999	6.1%	347,608	6.2%	1,153,668	4.7%	973,204	3.7%	895,684	4.2%	938,410	5.4%	817,053	5.0%	592,930	5,718,556	4.83%	33.30%
% Income \$ 40,000 to \$49,999	10.0%	573,238	11.3%	2,103,857	9.1%	1,890,261	7.5%	1,815,641	8.0%	1,767,858	9.1%	1,372,288	7.9%	945,353	10,468,497	8.83%	42.14%
% Income \$ 50,000 to \$59,999	8.6%	491,920	11.7%	2,182,261	10.3%	2,131,482	8.8%	2,136,048	8.8%	1,963,545	8.8%	1,318,119	7.4%	882,251	11,105,627	9.37%	51.51%
% Income \$ 60,000 to \$74,999	6.9%	393,994	11.3%	2,103,857	11.4%	2,364,386	10.3%	2,505,002	9.6%	2,132,548	8.4%	1,262,445	7.0%	829,863	11,592,095	9.78%	61.29%
% Income \$ 75,000 to \$99,999	6.9%	393,994	12.2%	2,284,934	15.1%	3,135,874	15.9%	3,849,741	13.6%	3,030,931	10.4%	1,564,890	8.4%	1,002,503	15,262,873	12.88%	74.18%
% Income \$100,000 to \$124,999	3.4%	195,279	6.7%	1,245,140	9.7%	2,017,110	11.8%	2,871,528	10.0%	2,228,168	6.7%	1,012,665	5.3%	634,601	10,204,491	8.61%	82.79%
% Income \$125,000 to \$149,999	1.9%	108,															

HOUSEHOLD INCOME TRENDS COMPARISON INDEX						
	CRESCENT SPRINGS	KENTON COUNTY	CINCINNATI MSA	STATE OF KENTUCKY	UNITED STATES	CPI-U
1990						
Average Household Income	\$52,203	\$36,436	\$37,936	\$29,357	\$38,464	130.7
Change Index	N/A	N/A	N/A	N/A	N/A	N/A
Median Household Income	\$41,123	\$30,558	\$30,688	\$22,568	\$30,102	
Change Index	N/A	N/A	N/A	N/A	N/A	
Per Capita Income	\$18,396	\$13,575	\$14,271	\$11,137	\$14,381	
Change Index	N/A	N/A	N/A	N/A	N/A	
2000						
Average Household Income	\$84,542	\$55,828	\$58,274	\$45,246	\$56,644	172.2
Change Index	1.62	1.53	1.54	1.54	1.47	1.32
Median Household Income	\$59,485	\$44,092	\$44,853	\$33,831	\$42,257	
Change Index	1.45	1.44	1.46	1.50	1.40	
Per Capita Income	\$35,276	\$21,910	\$22,596	\$17,807	\$21,231	
Change Index	1.92	1.61	1.58	1.60	1.48	
2008 Estimate						
Average Household Income	\$114,460	\$72,706	\$67,854	\$55,142	\$68,953	210.2
Change Index	1.35	1.30	1.16	1.22	1.22	1.22
Median Household Income	\$73,361	\$54,976	\$56,479	\$42,511	\$52,599	
Change Index	1.23	1.25	1.26	1.26	1.24	
Per Capita Income	\$46,368	\$29,003	\$26,426	\$22,287	\$26,464	
Change Index	1.31	1.32	1.17	1.25	1.25	
2013 Projection						
Average Household Income	\$137,133	\$87,626	\$75,200	\$61,733	\$77,416	234.0
Change Index	1.20	1.21	1.11	1.12	1.12	1.11
Median Household Income	\$82,043	\$61,361	\$63,774	\$47,571	\$58,280	
Change Index	1.12	1.12	1.13	1.12	1.11	
Per Capita Income	\$55,538	\$34,811	\$28,943	\$24,886	\$29,566	
Change Index	1.20	1.20	1.10	1.12	1.12	

CITY OF CRESCENT SPRINGS, KENTUCKY, EDUCATIONAL ATTAINMENT; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Educational Attainment:													
Total Population Age 25+	1,924		N/A	2,511		587	2,644		133	2,703		59	779
Grade K - 9	4.9%	94	N/A	2.2%	54	(40)	1.4%	37	(17)	0.9%	24	(13)	(70)
Grade 9 - 12	10.1%	194	N/A	6.7%	168	(26)	3.1%	81	(87)	1.7%	46	(35)	(148)
High School Graduate	25.7%	494	N/A	20.2%	507	14	17.3%	457	(50)	15.3%	414	(44)	(80)
Associates Degree	6.9%	134	N/A	6.6%	165	32	12.7%	336	170	16.1%	436	100	302
Bachelor's Degree	19.8%	381	N/A	23.6%	594	213	28.5%	752	159	30.8%	833	80	452
Graduate Degree	10.3%	198	N/A	14.6%	367	168	16.4%	435	68	17.4%	470	35	272
Some College, No Degree	22.4%	431	N/A	25.7%	644	213	20.6%	546	(99)	17.8%	481	(65)	50
No Schooling Completed	N/A		N/A	0.5%	12		N/A			N/A			

KENTON COUNTY, KENTUCKY, EDUCATIONAL ATTAINMENT; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Educational Attainment:													
Total Population Age 25+	88,468		N/A	97,586		9,118	101,851		4,265	104,620		2,769	16,152
Grade K - 9	10.7%	9,475	N/A	5.4%	5,289	(4,186)	3.1%	3,198	(2,091)	2.0%	2,040	(1,158)	(7,435)
Grade 9 - 12	14.9%	13,208	N/A	11.8%	11,486	(1,722)	5.5%	5,622	(5,864)	3.2%	3,296	(2,327)	(9,913)
High School Graduate	33.2%	29,336	N/A	32.6%	31,784	2,448	29.4%	29,893	(1,890)	26.6%	27,839	(2,054)	(1,497)
Associates Degree	4.9%	4,300	N/A	5.3%	5,123	824	11.4%	11,621	6,498	15.1%	15,829	4,208	11,529
Bachelor's Degree	11.4%	10,112	N/A	15.0%	14,618	4,506	21.1%	21,511	6,893	24.4%	25,485	3,975	15,374
Graduate Degree	5.6%	4,954	N/A	7.9%	7,739	2,784	10.3%	10,521	2,783	11.5%	12,010	1,489	7,056
Some College, No Degree	19.3%	17,092	N/A	21.4%	20,893	3,801	19.1%	19,494	(1,399)	17.3%	18,141	(1,353)	1,049
No Schooling Completed	N/A		N/A	0.7%	654		N/A			N/A			

CINCINNATI MSA EDUCATIONAL ATTAINMENT; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Educational Attainment:													
Total Population Age 25+	1,154,436		N/A	1,287,055		132,619	1,390,247		103,192	1,457,512		67,265	303,076
Grade K - 9	9.4%	108,171	N/A	4.5%	58,304	(49,867)	3.1%	43,098	(15,206)	2.3%	33,231	(9,866)	(74,939)
Grade 9 - 12	16.2%	186,672	N/A	12.5%	160,624	(26,048)	8.5%	118,171	(42,453)	6.7%	97,070	(21,101)	(89,602)
High School Graduate	31.9%	367,803	N/A	31.9%	410,313	42,510	33.8%	470,182	59,868	34.6%	504,008	33,826	136,204
Associates Degree	5.6%	64,764	N/A	6.1%	78,253	13,489	8.3%	115,947	37,694	9.7%	140,941	24,995	76,178
Bachelor's Degree	12.6%	144,997	N/A	16.1%	207,216	62,219	17.8%	248,020	40,804	18.7%	272,409	24,389	127,412
Graduate Degree	7.0%	80,464	N/A	8.7%	112,231	31,767	10.4%	145,003	32,772	11.3%	165,136	20,133	84,672
Some College, No Degree	17.5%	201,565	N/A	19.7%	253,164	51,599	18.0%	249,827	(3,336)	16.8%	244,571	(5,257)	43,006
No Schooling Completed	N/A		N/A	0.5%	6,950		N/A			N/A			

STATE OF KENTUCKY EDUCATIONAL ATTAINMENT; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Educational Attainment:													
Total Population Age 25+	2,331,180		N/A	2,645,093		313,913	2,865,527		220,434	2,998,472		132,945	667,292
Grade K - 9	18.9%	441,525	N/A	10.6%	280,909	(160,617)	7.8%	224,371	(56,538)	6.1%	182,907	(41,464)	(258,619)
Grade 9 - 12	16.4%	383,013	N/A	14.2%	375,603	(7,410)	11.1%	317,214	(58,389)	9.4%	282,756	(34,458)	(100,257)
High School Graduate	31.8%	740,616	N/A	33.6%	887,693	147,077	35.0%	1,001,788	114,095	35.5%	1,062,958	61,170	322,342
Associates Degree	4.1%	94,646	N/A	4.9%	129,345	34,699	6.9%	198,868	69,523	8.1%	242,576	43,709	147,930
Bachelor's Degree	8.1%	189,059	N/A	10.3%	271,387	82,328	12.3%	352,173	80,787	13.4%	401,196	49,022	212,137
Graduate Degree	5.5%	128,448	N/A	6.9%	181,982	53,534	8.6%	245,576	63,593	9.5%	284,555	38,979	156,107
Some College, No Degree	15.2%	353,873	N/A	18.5%	489,871	135,998	18.3%	525,538	35,666	18.1%	541,524	15,986	187,651
No Schooling Completed	N/A		N/A	1.1%	28,302		N/A			N/A			

UNITED STATES EDUCATIONAL ATTAINMENT; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Educational Attainment:													
Total Population Age 25+	158,367,618		N/A	181,984,640		23,617,022	201,218,330		19,233,690	214,343,958		13,125,628	55,976,340
Grade K - 9	10.4%	16,422,722	N/A	6.1%	11,119,262	(5,303,460)	6.2%	12,475,536	1,356,275	5.5%	11,810,352	(665,184)	(4,612,370)
Grade 9 - 12	14.4%	22,757,427	N/A	12.1%	21,929,149	(828,278)	8.7%	17,566,360	(4,362,789)	7.2%	15,347,027	(2,219,333)	(7,410,399)
High School Graduate	30.0%	47,494,449	N/A	28.6%	52,102,202	4,607,754	30.6%	61,592,931	9,490,728	31.6%	67,732,691	6,139,760	20,238,242
Associates Degree	6.2%	9,771,282	N/A	6.3%	11,501,429	1,730,147	7.7%	15,534,055	4,032,626	8.5%	18,219,236	2,685,181	8,447,954
Bachelor's Degree	13.1%	20,777,831	N/A	15.5%	28,280,413	7,502,582	17.6%	35,333,939	7,053,526	18.6%	39,932,279	4,598,341	19,154,448
Graduate Degree	7.2%	11,449,979	N/A	8.9%	16,123,839	4,673,860	10.2%	20,544,391	4,420,552	10.9%	23,427,795	2,883,403	11,977,816
Some College, No Degree	18.8%	29,693,928	N/A	21.1%	38,307,767	8,613,838	19.0%	38,171,117	(136,650)	17.7%	37,874,577	(296,540)	8,180,649
No Schooling Completed	N/A		N/A	1.4%	2,620,579		N/A			N/A			

EDUCATIONAL ATTAINMENT COMPARISON; 1990										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	1,924		88,468		1,154,436		2,331,180		158,367,618	
Grade K - 9	4.9%	94	10.7%	9,475	9.4%	108,171	18.9%	441,525	10.4%	16,422,722
Grade 9 - 12	10.1%	194	14.9%	13,208	16.2%	186,672	16.4%	383,013	14.4%	22,757,427
High School Graduate	25.7%	494	33.2%	29,336	31.9%	367,803	31.8%	740,616	30.0%	47,494,449
Associates Degree	6.9%	134	4.9%	4,300	5.6%	64,764	4.1%	94,646	6.2%	9,771,282
Bachelor's Degree	19.8%	381	11.4%	10,112	12.6%	144,997	8.1%	189,059	13.1%	20,777,831
Graduate Degree	10.3%	198	5.6%	4,954	7.0%	80,464	5.5%	128,448	7.2%	11,449,979
Some College, No Degree	22.4%	431	19.3%	17,092	17.5%	201,565	15.2%	353,873	18.8%	29,693,928
No Schooling Completed	N/A		N/A		N/A		N/A		N/A	

EDUCATIONAL ATTAINMENT COMPARISON; 2000										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	2,511		97,586		1,287,055		2,645,093		181,984,640	
Grade K - 9	2.2%	54	5.4%	5,289	4.5%	58,304	10.6%	280,909	6.1%	11,119,262
Grade 9 - 12	6.7%	168	11.8%	11,486	12.5%	160,624	14.2%	375,603	12.1%	21,929,149
High School Graduate	20.2%	507	32.6%	31,784	31.9%	410,313	33.6%	887,693	28.6%	52,102,202
Associates Degree	6.6%	165	5.3%	5,123	6.1%	78,253	4.9%	129,345	6.3%	11,501,429
Bachelor's Degree	23.6%	594	15.0%	14,618	16.1%	207,216	10.3%	271,387	15.5%	28,280,413
Graduate Degree	14.6%	367	7.9%	7,739	8.7%	112,231	6.9%	181,982	8.9%	16,123,839
Some College, No Degree	25.7%	644	21.4%	20,893	19.7%	253,164	18.5%	489,871	21.1%	38,307,767
No Schooling Completed	0.5%	12	0.7%	654	0.5%	6,950	1.1%	28,302	1.4%	2,620,579

EDUCATIONAL ATTAINMENT COMPARISON; 2008										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	2,644		101,851		1,390,247		2,865,527		201,218,330	
Grade K - 9	1.4%	37	3.1%	3,198	3.1%	43,098	7.8%	224,371	6.2%	12,475,536
Grade 9 - 12	3.1%	81	5.5%	5,622	8.5%	118,171	11.1%	317,214	8.7%	17,566,360
High School Graduate	17.3%	457	29.4%	29,893	33.8%	470,182	35.0%	1,001,788	30.6%	61,592,931
Associates Degree	12.7%	336	11.4%	11,621	8.3%	115,947	6.9%	198,868	7.7%	15,534,055
Bachelor's Degree	28.5%	752	21.1%	21,511	17.8%	248,020	12.3%	352,173	17.6%	35,333,939
Graduate Degree	16.4%	435	10.3%	10,521	10.4%	145,003	8.6%	245,576	10.2%	20,544,391
Some College, No Degree	20.6%	546	19.1%	19,494	18.0%	249,827	18.3%	525,538	19.0%	38,171,117
No Schooling Completed	N/A		N/A		N/A		N/A		N/A	

EDUCATIONAL ATTAINMENT COMPARISON; 2013										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	2,703		104,620		1,457,512		2,998,472		214,343,958	
Grade K - 9	0.9%	24	2.0%	2,040	2.3%	33,231	6.1%	182,907	5.5%	11,810,352
Grade 9 - 12	1.7%	46	3.2%	3,296	6.7%	97,070	9.4%	282,756	7.2%	15,347,027
High School Graduate	15.3%	414	26.6%	27,839	34.6%	504,008	35.5%	1,062,958	31.6%	67,732,691
Associates Degree	16.1%	436	15.1%	15,829	9.7%	140,941	8.1%	242,576	8.5%	18,219,236
Bachelor's Degree	30.8%	833	24.4%	25,485	18.7%	272,409	13.4%	401,196	18.6%	39,932,279
Graduate Degree	17.4%	470	11.5%	12,010	11.3%	165,136	9.5%	284,555	10.9%	23,427,795
Some College, No Degree	17.8%	481	17.3%	18,141	16.8%	244,571	18.1%	541,524	17.7%	37,874,577
No Schooling Completed	N/A		N/A		N/A		N/A		N/A	

CITY OF CRESCENT SPRINGS, KENTUCKY, MARITAL STATUS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Marital Status:													
Age 15 + Population	2,357		N/A	3,055		698	3,184		129	3,269		85	912
Now Married	1,451	61.56%	N/A	1,710	55.97%	259	1,792	56.28%	82	1,843	56.38%	51	392
Separated	27	1.15%	N/A	76	2.49%	49	79	2.48%	3	81	2.48%	2	54
Divorced	168	7.13%	N/A	296	9.69%	128	302	9.48%	6	308	9.42%	6	140
Widowed	110	4.67%	N/A	139	4.55%	29	143	4.49%	4	146	4.47%	3	36
Never Married	601	25.50%	N/A	835	27.33%	234	868	27.26%	33	891	27.26%	23	290

KENTON COUNTY, KENTUCKY, MARITAL STATUS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Marital Status:													
Age 15 + Population	108,680		N/A	117,972		9,292	122,345		4,373	126,193		3,848	17,513
Now Married	60,795	55.94%	N/A	60,918	51.64%	123	64,799	52.96%	3,881	67,520	53.51%	2,721	6,725
Separated	1,767	1.63%	N/A	3,692	3.13%	1,925	3,770	3.08%	78	3,873	3.07%	103	2,106
Divorced	10,578	9.73%	N/A	13,927	11.81%	3,349	13,945	11.40%	18	14,206	11.26%	261	3,628
Widowed	8,611	7.92%	N/A	7,839	6.64%	(772)	7,858	6.42%	19	7,953	6.30%	95	(658)
Never Married	26,927	24.78%	N/A	31,596	26.78%	4,669	31,973	26.13%	377	32,641	25.87%	668	5,714

CINCINNATI MSA MARITAL STATUS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Marital Status:													
Age 15 + Population	1,426,148		N/A	1,565,861		139,713	1,691,543		125,682	1,759,461		67,918	333,313
Now Married	792,975	55.60%	N/A	827,961	52.88%	34,986	921,244	54.46%	93,283	969,857	55.12%	48,613	176,882
Separated	25,757	1.81%	N/A	58,057	3.71%	32,300	59,452	3.51%	1,395	60,449	3.44%	997	34,692
Divorced	129,259	9.06%	N/A	159,131	10.16%	29,872	167,249	9.89%	8,118	171,986	9.77%	4,737	42,727
Widowed	107,463	7.54%	N/A	101,648	6.49%	(5,815)	106,029	6.27%	4,381	108,501	6.17%	2,472	1,038
Never Married	370,690	25.99%	N/A	419,064	26.76%	48,374	437,569	25.87%	18,505	448,668	25.50%	11,099	77,978

KENTUCKY MARITAL STATUS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Marital Status:													
Age 15 + Population	2,893,657		N/A	3,217,129		323,472	3,435,330		218,201	3,564,934		129,604	671,277
Now Married	1,697,151	58.65%	N/A	1,762,306	54.78%	65,155	1,914,980	55.74%	152,674	2,001,719	56.15%	86,739	304,568
Separated	48,628	1.68%	N/A	139,540	4.34%	90,912	143,451	4.18%	3,911	146,260	4.10%	2,809	97,632
Divorced	257,065	8.88%	N/A	353,638	10.99%	96,573	371,277	10.81%	17,639	382,611	10.73%	11,334	125,546
Widowed	236,304	8.17%	N/A	231,576	7.20%	(4,728)	241,140	7.02%	9,564	247,048	6.93%	5,908	10,744
Never Married	654,513	22.62%	N/A	730,069	22.69%	75,556	764,482	22.25%	34,413	787,296	22.08%	22,814	132,783

UNITED STATES MARITAL STATUS; 1990-2013													
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Marital Status:													
Age 15 + Population	195,141,759		N/A	221,168,531		26,026,772	243,984,547		22,816,016	256,950,412		12,965,865	61,808,653
Now Married	106,925,513	54.79%	N/A	113,074,485	51.13%	6,148,972	127,444,321	52.23%	14,369,836	135,308,504	52.66%	7,864,183	28,382,991
Separated	4,573,109	2.34%	N/A	11,942,984	5.40%	7,369,875	12,786,810	5.24%	843,826	13,322,686	5.18%	535,876	8,749,577
Divorced	16,584,021	8.50%	N/A	21,559,244	9.75%	4,975,223	23,462,677	9.62%	1,903,433	24,587,183	9.57%	1,124,506	8,003,162
Widowed	14,499,392	7.43%	N/A	14,662,855	6.63%	163,463	15,653,044	6.42%	990,189	16,236,476	6.32%	583,432	1,737,084
Never Married	52,559,766	26.93%	N/A	59,928,963	27.10%	7,369,197	64,637,695	26.49%	4,708,732	67,495,563	26.27%	2,857,868	14,935,797

MARITAL STATUS COMPARISON; 1990										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	1990		1990		1990		1990		1990	
Marital Status:										
Age 15 + Population	2,357		108,680		1,426,148		2,893,657		195,141,759	
Now Married	1,451	61.56%	60,795	55.94%	792,975	55.60%	1,697,151	58.65%	106,925,513	54.79%
Separated	27	1.15%	1,767	1.63%	25,757	1.81%	48,628	1.68%	4,573,109	2.34%
Divorced	168	7.13%	10,578	9.73%	129,259	9.06%	257,065	8.88%	16,584,021	8.50%
Widowed	110	4.67%	8,611	7.92%	107,463	7.54%	236,304	8.17%	14,499,392	7.43%
Never Married	601	25.50%	26,927	24.78%	370,690	25.99%	654,513	22.62%	52,559,766	26.93%

MARITAL STATUS COMPARISON; 2000										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2000		2000		2000		2000		2000	
Marital Status:										
Age 15 + Population	3,055		117,972		1,565,861		3,217,129		221,168,531	
Now Married	1,710	55.97%	60,918	51.64%	827,961	52.88%	1,762,306	54.78%	113,074,485	51.13%
Separated	76	2.49%	3,692	3.13%	58,057	3.71%	139,540	4.34%	11,942,984	5.40%
Divorced	296	9.69%	13,927	11.81%	159,131	10.16%	353,638	10.99%	21,559,244	9.75%
Widowed	139	4.55%	7,839	6.64%	101,648	6.49%	231,576	7.20%	14,662,855	6.63%
Never Married	835	27.33%	31,596	26.78%	419,064	26.76%	730,069	22.69%	59,928,963	27.10%

MARITAL STATUS COMPARISON; 2008										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2008		2008		2008		2008		2008	
Marital Status:										
Age 15 + Population	3,184		122,345		1,691,543		3,435,330		243,984,547	
Now Married	1,792	56.28%	64,799	52.96%	921,244	54.46%	1,914,980	55.74%	127,444,321	52.23%
Separated	79	2.48%	3,770	3.08%	59,452	3.51%	143,451	4.18%	12,786,810	5.24%
Divorced	302	9.48%	13,945	11.40%	167,249	9.89%	371,277	10.81%	23,462,677	9.62%
Widowed	143	4.49%	7,858	6.42%	106,029	6.27%	241,140	7.02%	15,653,044	6.42%
Never Married	868	27.26%	31,973	26.13%	437,569	25.87%	764,482	22.25%	64,637,695	26.49%

MARITAL STATUS COMPARISON; 2013										
	CITY OF CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2013		2013		2013		2013		2013	
Marital Status:										
Age 15 + Population	3,269		126,193		1,759,461		3,564,934		256,950,412	
Now Married	1,843	56.38%	67,520	53.51%	969,857	55.12%	2,001,719	56.15%	135,308,504	52.66%
Separated	81	2.48%	3,873	3.07%	60,449	3.44%	146,260	4.10%	13,322,686	5.18%
Divorced	308	9.42%	14,206	11.26%	171,986	9.77%	382,611	10.73%	24,587,183	9.57%
Widowed	146	4.47%	7,953	6.30%	108,501	6.17%	247,048	6.93%	16,236,476	6.32%
Never Married	891	27.26%	32,641	25.87%	448,668	25.50%	787,296	22.08%	67,495,563	26.27%

CITY OF CRESCENT SPRINGS, KENTUCKY, VEHICLE OWNERSHIP																	
	CITY OF CRESCENT SPRINGS			CHANGE	CITY OF CRESCENT SPRINGS			CHANGE	CITY OF CRESCENT SPRINGS			CHANGE	TOTAL				
	1990			80-'90	2000			90-'00	2008			00-'08	2013		08-'13	CHANGE	
Vehicles Available per Household																	
Average Vehicles Per Household	2.00			N/A	1.80			(0.20)	2.20			0.40	2.40			0.20	0.40
0 Vehicles Available	37	3.1%		N/A	44	2.7%		7	43	2.6%		(1)	35	2.0%		(8)	(2)
1 Vehicle Available	283	23.6%		N/A	536	32.9%		253	533	31.6%		(3)	521	30.5%		(12)	238
2+ Vehicles Available	880	73.3%		N/A	1,049	64.4%		169	1,109	65.8%		60	1,153	67.5%		45	273
Total Households	1,201			N/A	1,629			428	1,684			55	1,708			24	507
Total Vehicles Available	2,402			N/A	2,932			530	3,705			773	4,099			394	1,697

KENTON COUNTY, KENTUCKY, VEHICLE OWNERSHIP												
	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		TOTAL
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13
												CHANGE
Vehicles Available per Household												
Average Vehicles Per Household	1.70		N/A	1.60		(0.10)	2.00		0.40	2.20		0.20
0 Vehicles Available	6,216	11.8%	N/A	5,930	10.0%	(286)	3,240	5.3%	(2,690)	2,233	3.6%	(1,007)
1 Vehicle Available	15,803	30.0%	N/A	20,000	33.7%	4,197	19,960	32.9%	(40)	19,540	31.8%	(420)
2+ Vehicles Available	30,659	58.2%	N/A	33,514	56.4%	2,855	37,421	61.7%	3,907	39,596	64.5%	2,175
Total Households	52,678		N/A	59,444		6,766	60,621		1,177	61,369		748
Total Vehicles Available	89,553		N/A	95,110		5,558	121,242		26,132	135,012		13,770
												45,459

CINCINNATI MSA VEHICLE OWNERSHIP												
	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		TOTAL
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13
												CHANGE
Vehicles Available per Household												
Average Vehicles Per Household	1.70		N/A	1.60		(0.10)	1.90		0.30	2.00		0.10
0 Vehicles Available	73,685	10.7%	N/A	74,321	9.5%	636	66,029	8.2%	(8,292)	62,116	7.6%	(3,913)
1 Vehicle Available	202,460	29.4%	N/A	250,897	32.2%	48,437	252,563	31.3%	1,666	252,582	30.7%	19
2+ Vehicles Available	412,496	59.9%	N/A	454,008	58.3%	41,512	487,543	60.5%	33,535	507,743	61.7%	20,200
Total Households	688,641		N/A	779,226		90,585	806,135		26,909	822,441		16,306
Total Vehicles Available	1,170,690		N/A	1,246,762		76,072	1,531,657		284,895	1,644,882		113,226

STATE OF KENTUCKY VEHICLE OWNERSHIP												
	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		TOTAL
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13
												CHANGE
Vehicles Available per Household												
Average Vehicles Per Household	1.70		N/A	1.60		(0.10)	1.90		0.30	2.00		0.10
0 Vehicles Available	149,015	10.8%	N/A	148,669	9.4%	(346)	124,003	7.4%	(24,666)	111,778	6.5%	(12,225)
1 Vehicle Available	419,449	30.4%	N/A	529,351	33.3%	109,902	535,259	32.0%	5,908	536,949	31.2%	1,690
2+ Vehicles Available	811,304	58.8%	N/A	912,627	57.4%	101,323	1,012,253	60.6%	99,626	1,071,800	62.3%	59,547
Total Households	1,379,768		N/A	1,590,647		210,879	1,671,515		80,868	1,720,527		49,012
Total Vehicles Available	2,345,606		N/A	2,545,035		199,430	3,175,879		630,843	3,441,054		265,176

UNITED STATES VEHICLE OWNERSHIP												
	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		TOTAL
	1990		80-'90	2000		90-'00	2008		00-'08	2013		08-'13
												CHANGE
Vehicles Available per Household												
Average Vehicles Per Household	1.70		N/A	1.50		(0.20)	1.90		0.40	2.00		0.10
0 Vehicles Available	9,838,398	10.7%	N/A	10,860,484	10.3%	1,022,086	9,503,267	8.4%	(1,357,217)	8,807,880	7.4%	(695,387)
1 Vehicle Available	28,871,559	31.4%	N/A	36,124,630	34.3%	7,253,071	37,350,322	32.9%	1,225,692	37,954,060	32.0%	603,738
2+ Vehicles Available	53,237,684	57.9%	N/A	58,494,987	55.5%	5,257,303	66,780,839	58.8%	8,285,852	71,891,148	60.6%	5,110,309
Total Households	91,947,641		N/A	105,480,101		13,532,460	113,634,428		8,154,327	118,653,088		5,018,660
Total Vehicles Available	156,310,990		N/A	158,220,152		1,909,162	215,905,413		57,685,262	237,306,176		21,400,763
												80,995,186

HOUSING GROWTH BY OCCUPANCY TYPE IN THE CITY OF CRESCENT SPRINGS FROM 2000 TO 2013												
YEAR BUILT	Owner Occupied	% of 2000	%of YTD 2009	Renter Occupied	% of 2000	%of YTD 2009	Vacant	% of 2000	%of YTD 2009	Total Inventory	% of 2000	%of YTD 2009
1939 Or Earlier	41	4.80%	4.23%	37	4.94%	4.22%	10	8.40%	8.40%	88	5.11%	4.48%
Built 1940 to 1949	49	5.73%	5.06%	30	4.01%	3.42%	21	17.65%	17.65%	100	5.80%	5.09%
Built 1950 to 1959	58	6.78%	5.99%	34	4.54%	3.88%	0	0.00%	0.00%	92	5.34%	4.68%
Built 1960 to 1969	23	2.69%	2.37%	46	6.14%	5.25%	0	0.00%	0.00%	69	4.00%	3.51%
Built 1970 to 1979	90	10.53%	9.29%	337	44.99%	38.47%	36	30.25%	30.25%	463	26.87%	23.57%
Built 1980 to 1989	102	11.93%	10.53%	94	12.55%	10.73%	18	15.13%	15.13%	214	12.42%	10.90%
Built 1990 to 1994	254	29.71%	26.21%	74	9.88%	8.45%	34	28.57%	28.57%	362	21.01%	18.43%
Built 1995 to 1998	202	23.63%	20.85%	47	6.28%	5.37%	0	0.00%	0.00%	249	14.45%	12.68%
Built 1999*	30	3.51%	3.10%	50	6.68%	5.71%	0	0.00%	0.00%	80	4.64%	4.07%
Built January 2000 to March 2000*	6	0.70%	0.62%	0	0.00%	0.00%	0	0.00%	0.00%	6	0.35%	0.31%
Total Units at the time of the 2000 Census*	855	100.00%		749	100.00%		119	100.00%		1,723	100.00%	
Built April 2000 to December 2000	20		2.06%	25		2.85%	0		0.00%	45		2.29%
Built 2001	16		1.65%	10		1.14%	0		0.00%	26		1.32%
Built 2002	12		1.24%	22		2.51%	0		0.00%	34		1.73%
Built 2003	13		1.34%	20		2.28%	0		0.00%	33		1.68%
Built 2004	13		1.34%	20		2.28%	0		0.00%	33		1.68%
Built 2005	15		1.55%	10		1.14%	0		0.00%	25		1.27%
Built 2006	13		1.34%	15		1.71%	0		0.00%	28		1.43%
Built 2007	7		0.72%	5		0.57%	0		0.00%	12		0.61%
Built 2008	5		0.52%	0		0.00%	0		0.00%	5		0.25%
Built YTD 2009	0		0.00%	0		0.00%	0		0.00%	0		0.00%
Total Units at YTD 2009	969		100.00%	876		100.00%	119		100.00%	1,964		100.00%
Change from BOY 2000 through YTD 2009	120	14.04%		127	16.96%		0	0.00%		247	14.34%	
Demographers' Estimate												
Census 2000 Housing Units	855			749			119			1,723		
Estimated EOY 2008	1,204			480			267			1,951		
Estimated Change from 03/31/00 - 12/31/08	349			269			148			228		
Less: Removal of 121 Mobile Homes	121			0			0			121		
Estimated Net Change EOY 2008	848			876			119			1,843		
Demographers' Projection												
Demographers' 2013 Projection	1,246			462			381			2,089		
Projected EOY 2008 TO EOY 2013 Changes	42			18			114			138		
Projected Total Units at End of Year 2013	890			858			233			1,981		
Pessimistic Projection												
Projected EOY 2008 TO EOY 2013	15			35			0			50		
Projected Total Units at End of Year 2013	863			911			119			1,893		
Likely Projection												
Projected EOY 2008 TO EOY 2013	28			50			0			78		
Projected Total Units at End of Year 2013	876			926			119			1,921		
*Adjusted Based on More Current Building Permit Data												
86 new units by permits versus 57 new units by imputation for the Census												

HOUSING GROWTH BY STRUCTURE TYPE IN THE CITY OF CRESCENT SPRINGS, KENTUCKY FROM 1990 TO 2013								
STRUCTURE TYPE	Owner Occupied	% of 1990	Renter Occupied	% of 1990	Vacant	% of 1990	Total Inventory	% of 1990
Total Housing Units - 1990	796	64.09%	404	32.53%	42	3.38%	1,242	
U.S. Census Totals								
1 detached	676	84.92%	82	20.29%	13	32.07%	771	44.44%
1 Attached	0	0.00%	13	3.18%	0	0.00%	13	0.74%
2	0	0.00%	7	1.71%	2	3.77%	8	0.49%
3 or 4	0	0.00%	12	2.93%	0	0.00%	12	0.68%
5 to 9	0	0.00%	48	11.98%	3	7.55%	52	2.97%
10 to 19	0	0.00%	205	50.86%	14	33.96%	220	12.66%
20 to 49	0	0.00%	23	5.62%	2	5.66%	25	1.44%
50 or more	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Mobile home	120	15.08%	12	2.93%	7	16.98%	139	8.01%
Boat, RV, van, etc.	0	0.00%	2	0.49%	0	0.00%	2	0.11%
STRUCTURE TYPE	Owner Occupied	% of 2000	Renter Occupied	% of 2000	Vacant	% of 2000	Total Inventory	% of 2000
Total Housing Units - 2000	876	50.46%	699	40.26%	161	9.27%	1,736	
U.S. Census Totals								
1 detached	577	65.87%	66	9.44%	36	22.40%	679	39.12%
1 Attached	44	5.02%	29	4.15%	27	16.80%	100	5.76%
2	14	1.60%	17	2.43%	0	0.00%	31	1.79%
3 or 4	14	1.60%	31	4.43%	0	0.00%	45	2.59%
5 to 9	72	8.22%	113	16.17%	9	5.60%	194	11.18%
10 to 19	32	3.65%	395	56.51%	62	38.50%	489	28.17%
20 to 49	0	0.00%	31	4.43%	17	10.60%	48	2.77%
50 or more	0	0.00%	7	1.00%	0	0.00%	7	0.40%
Mobile home	123	14.04%	10	1.43%	10	6.20%	143	8.24%
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0	0.00%
STRUCTURE TYPE	Owner Occupied	% of 2000	Renter Occupied	% of 2000	Vacant	% of 2000	Total Inventory	% of 2000
Total Housing Units - 2000	855	49.62%	749	43.47%	119	6.91%	1,723	
Adjusted Census Totals								
1 detached	556	65.03%	66	8.81%	36	30.25%	658	38.19%
1 Attached	44	5.02%	29	3.87%	27	22.69%	100	5.80%
2	14	1.60%	17	2.27%	0	0.00%	31	1.80%
3 or 4	14	1.60%	31	4.14%	0	0.00%	45	2.61%
5 to 9	72	8.22%	121	16.15%	9	7.56%	202	11.72%
10 to 19	32	3.65%	437	58.34%	20	16.81%	489	28.38%
20 to 49	0	0.00%	31	4.14%	17	14.29%	48	2.79%
50 or more	0	0.00%	7	0.93%	0	0.00%	7	0.41%
Mobile home	123	14.04%	10	1.34%	10	8.40%	143	8.30%
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0	0.00%
STRUCTURE TYPE	Owner Occupied	% of 2007	Renter Occupied	% of 2007	Vacant	% of 2007	Total Inventory	% of 2007
Total Housing Units - 2008	848	46.01%	876	47.53%	119	6.46%	1,843	
Estimated from Permit								
1 detached	670	79.01%	66	7.53%	36	30.25%	772	41.89%
1 Attached	44	5.19%	29	3.31%	27	22.69%	100	5.43%
2	14	1.65%	17	1.94%	0	0.00%	31	1.68%
3 or 4	14	1.65%	31	3.54%	0	0.00%	45	2.44%
5 to 9	72	8.49%	248	28.31%	9	7.56%	329	17.85%
10 to 19	32	3.77%	437	49.89%	20	16.81%	489	26.53%
20 to 49	0	0.00%	31	3.54%	17	14.29%	48	2.60%
50 or more	0	0.00%	7	0.80%	0	0.00%	7	0.38%
Mobile home*	2	0.24%	10	1.14%	10	8.40%	22	1.19%
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Units Added 2000-2007								
Single-Family Units	120	14.15%					120	6.51%
Multi-Family Units			127	14.50%			127	6.89%
STRUCTURE TYPE	Owner Occupied	% of 2010	Renter Occupied	% of 2010	Vacant	% of 2010	Total Inventory	% of 2010
Total Housing Units - 2010	848	46.01%	876	47.53%	119	6.46%	1,843	
Projected from Market								
1 detached	670	79.01%	66	7.53%	36	30.25%	772	40.19%
1 Attached	44	5.19%	29	3.31%	27	22.69%	100	5.21%
2	14	1.65%	17	1.94%	0	0.00%	31	1.61%
3 or 4	14	1.65%	31	3.54%	0	0.00%	45	2.34%
5 to 9	72	8.49%	248	28.31%	9	7.56%	329	17.13%
10 to 19	32	3.77%	437	49.89%	20	16.81%	489	25.46%
20 to 49	0	0.00%	31	3.54%	17	14.29%	48	2.50%
50 or more	0	0.00%	7	0.80%	0	0.00%	7	0.36%
Mobile home*	2	0.24%	10	1.14%	10	8.40%	22	1.15%
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Units Added 2008-2010								
Single-Family Units	0	0.00%					0	0.00%
Multi-Family Units			0	0.00%			0	0.00%
STRUCTURE TYPE	Owner Occupied	% of 2012	Renter Occupied	% of 2012	Vacant	% of 2012	Total Inventory	% of 2012
Total Housing Units - 2013	876	45.60%	926	48.20%	119	6.19%	1,921	
Projected from Market								
1 detached	698	82.31%	66	7.53%	36	30.25%	800	41.64%
1 Attached	44	5.19%	29	3.31%	27	22.69%	100	5.21%
2	14	1.65%	17	1.94%	0	0.00%	31	1.61%
3 or 4	14	1.65%	31	3.54%	0	0.00%	45	2.34%
5 to 9	72	8.49%	298	34.02%	9	7.56%	379	19.73%
10 to 19	32	3.77%	437	49.89%	20	16.81%	489	25.46%
20 to 49	0	0.00%	31	3.54%	17	14.29%	48	2.50%
50 or more	0	0.00%	7	0.80%	0	0.00%	7	0.36%
Mobile home*	2	0.24%	10	1.14%	10	8.40%	22	1.15%
Boat, RV, van, etc.	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Units Added 2008-2012								
Single-Family Units	28	3.30%					28	1.46%
Multi-Family Units			50	5.71%			50	2.60%
* 121 Mobile Homes have been removed since the 2000 Census								

CRESCENT SPRINGS, KENTUCKY NEW HOUSING ADDITIONS BY YEAR AND STRUCTURE TYPE 1999-2009 YTI													
Calendar Year	1999	2000-3 Mo.*	2000-9 Mo.*	2001	2002	2003	2004	2005	2006	2007	2008	2009	Totals
Structure Type													
Single-Family	30	6	20	16	12	13	13	15	13	7	5	0	150
2-Units													0
3-4 Units	4												4
5-9 Units	8		25	10	22	20	20	10	15	5			135
10-19 Units	38												38
20-49 Units													0
50+ Units													0
Mobile Home													0
Boat, RV, Van, etc.													0
Total Units	80	6	45	26	34	33	33	25	28	12	5	0	327
* 2000 is split into two segments in order to capture the units that should have been included in the 2000 Census numbers versus the units that that were added to the market after the Census date at the end of March, 2000													

CRESCENT SPRINGS, KENTUCKY HOUSING INVENTORY CHANGES					
Year	1990	2000*	2008	2010**	2013
Structure Type					
1 detached	771	658	772	772	800
1 Attached	13	100	100	100	100
2 to 4 units	20	76	76	76	76
5 to 9 units	52	202	329	329	379
10 or more units	245	544	544	544	544
Mobile home or other	141	143	22	22	22
Total Units	1,242	1,723	1,843	1,843	1,921
* Adjusted for a minor imputation error observed in the 2000 U.S. Census data					
** Estimated 2010 Census Housing Inventory					

HOUSING UNITS COMPARISON; 1990-2013										
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
1990 Housing Units										
Total Housing Units:	1,243		56,074		732,556		1,506,836		102,264,033	
Owner-Occupied	796	64.1%	34,671	61.8%	445,760	60.9%	960,457	63.7%	59,006,347	57.7%
Renter-Occupied	404	32.5%	18,011	32.1%	242,916	33.2%	419,352	27.8%	32,929,019	32.2%
Vacant	42	3.4%	3,392	6.1%	43,953	6.0%	127,026	8.4%	10,328,667	10.1%
2000 Housing Units										
Total Housing Units:	1,748		63,571		820,756		1,750,927		115,904,641	
Owner-Occupied	1,135	64.9%	39,442	62.0%	515,195	62.8%	1,125,321	64.3%	69,816,513	60.2%
Renter-Occupied	494	28.3%	20,022	31.5%	252,935	30.8%	465,221	26.6%	35,663,588	30.8%
Vacant	119	6.8%	4,127	6.5%	52,626	6.4%	160,210	9.2%	10,424,540	9.0%
2008 Housing Units										
Total Housing Units	1,951		71,452		924,103		1,932,307		129,657,030	
Owner-Occupied	1,204	61.7%	42,378	59.3%	563,056	60.9%	1,180,446	61.1%	76,795,859	59.2%
Renter-Occupied	480	24.6%	18,242	25.5%	243,039	26.3%	490,999	25.4%	36,835,562	28.4%
Vacant	267	13.7%	10,832	15.2%	118,008	12.8%	260,861	13.5%	16,025,609	12.4%
2013 Housing Units										
Total Housing Units	2,089		76,311		977,492		2,042,234		138,011,711	
Owner-Occupied	1,246	59.6%	44,154	57.9%	584,638	59.8%	1,213,700	59.4%	81,068,079	58.7%
Renter-Occupied	462	22.1%	17,216	22.6%	237,824	24.3%	506,678	24.8%	37,594,390	27.2%
Vacant	381	18.2%	14,942	19.6%	155,030	15.9%	321,652	15.8%	19,363,043	14.0%

CRESCENT SPRINGS, KENTUCKY, HOUSING UNITS; 1990-2013													
	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2008 HOUSING UNITS		CHANGE	2013 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'08			08-'13	CHANGE
Total Housing Units:	1,243		N/A	1,748		505	1,951		203	2,089		138	846
Owner-Occupied	797	64.1%	N/A	1,135	64.9%	338	1,204	61.7%	69	1,246	59.6%	42	449
Renter-Occupied	404	32.5%	N/A	494	28.3%	90	480	24.6%	(14)	462	22.1%	(18)	58
Vacant	42	3.4%	N/A	119	6.8%	77	267	13.7%	148	381	18.2%	114	339

KENTON COUNTY, KENTUCKY, HOUSING UNITS; 1990-2013													
	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2008 HOUSING UNITS		CHANGE	2013 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'08			08-'13	CHANGE
Total Housing Units:	56,074		N/A	63,571		7,497	71,452		7,881	76,311		4,859	20,237
Owner-Occupied	34,671	61.8%	N/A	39,442	62.0%	4,771	42,378	59.3%	2,936	44,154	57.9%	1,775	9,483
Renter-Occupied	18,011	32.1%	N/A	20,022	31.5%	2,011	18,242	25.5%	(1,780)	17,216	22.6%	(1,026)	(795)
Vacant	3,392	6.1%	N/A	4,127	6.5%	735	10,832	15.2%	6,705	14,942	19.6%	4,110	11,549

CINCINNATI MSA HOUSING UNITS; 1990-2013													
	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2008 HOUSING UNITS		CHANGE	2013 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'08			08-'13	CHANGE
Total Housing Units:	732,556		N/A	820,756		88,200	924,103		103,347	977,492		53,389	244,936
Owner-Occupied	445,767	60.9%	N/A	515,195	62.8%	69,428	563,056	60.9%	47,861	584,638	59.8%	21,582	138,871
Renter-Occupied	242,923	33.2%	N/A	252,935	30.8%	10,012	243,039	26.3%	(9,896)	237,824	24.3%	(5,215)	(5,099)
Vacant	43,961	6.0%	N/A	52,626	6.4%	8,665	118,008	12.8%	65,382	155,030	15.9%	37,022	111,070

STATE OF KENTUCKY HOUSING UNITS; 1990-2013													
	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2008 HOUSING UNITS		CHANGE	2013 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'08			08-'13	CHANGE
Total Housing Units:	1,506,836		N/A	1,750,927		244,091	1,932,307		181,380	2,042,234		109,927	535,398
Owner-Occupied	960,457	63.7%	N/A	1,125,321	64.3%	164,864	1,180,446	61.1%	55,126	1,213,700	59.4%	33,253	253,242
Renter-Occupied	419,352	27.8%	N/A	465,221	26.6%	45,869	490,999	25.4%	25,778	506,678	24.8%	15,679	87,326
Vacant	127,026	8.4%	N/A	160,210	9.2%	33,184	260,861	13.5%	100,652	321,652	15.8%	60,790	194,626

UNITED STATES HOUSING UNITS; 1990-2013													
	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2008 HOUSING UNITS		CHANGE	2013 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'08			08-'13	CHANGE
Total Housing Units:	102,264,033		N/A	115,904,641		13,640,608	129,657,030		13,752,389	135,922,134		6,265,104	33,658,101
Owner-Occupied	59,006,347	57.70%	N/A	69,774,594	60.20%	10,768,247	76,795,859	59.2%	7,021,265	80,263,300	59.1%	3,467,441	21,256,953
Renter-Occupied	32,929,019	32.20%	N/A	35,698,629	30.80%	2,769,611	36,835,562	28.4%	1,136,933	38,236,137	28.1%	1,400,575	5,307,118
Vacant	10,328,667	10.10%	N/A	10,431,418	9.00%	102,750	16,025,609	12.4%	5,594,191	17,440,132	12.8%	1,414,523	7,111,465

2000 CENSUS CHARACTERISTICS OF HOUSING COMPARISON REPORT										
	CRESCENT SPRINGS		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Housing Characteristics										
Total Housing Units	1,736		63,571		820,756		1,750,927		115,904,641	
Owner-Occupied Housing Units	50.5%	876	62.0%	39,442	62.8%	515,195	64.3%	1,125,298	60.2%	69,816,513
Renter-Occupied Housing Units	40.3%	699	31.5%	20,002	30.8%	252,935	26.6%	465,349	30.8%	35,663,588
Vacant Housing Units	9.3%	161	6.5%	4,127	6.4%	52,626	9.2%	160,280	9.0%	10,424,540
Vacant Housing Units										
For Migrant Workers	0.0%	0	0.0%	0	0.2%	111	0.7%	1,076	0.3%	29,007
For Rent	61.5%	99	42.0%	1,733	44.2%	23,284	27.5%	44,031	25.7%	2,676,107
For Sale Only	11.8%	19	18.0%	744	17.5%	9,187	15.4%	24,637	13.7%	1,423,490
For Seasonal, Recreational, or Occasional	10.6%	17	9.0%	371	10.5%	5,548	22.9%	36,747	37.1%	3,872,468
Other Vacant	0.0%	0	19.4%	802	16.9%	8,912	23.4%	37,523	15.4%	1,609,103
Rented or Sold, Not Occupied	16.1%	26	11.6%	477	10.6%	5,584	10.1%	16,266	7.8%	814,365
Units in Structure										
1 - Detached Unit	39.1%	679	63.9%	40,592	62.7%	514,330	66.0%	1,156,003	60.3%	69,865,957
1 - Attached Unit	5.8%	100	4.1%	2,636	3.7%	30,061	2.1%	36,124	5.6%	6,447,453
2 Units	1.8%	31	6.8%	4,345	5.0%	40,738	3.2%	55,441	4.3%	4,995,350
3 to 4 Units	2.6%	45	5.3%	3,349	6.0%	49,350	4.1%	72,279	4.7%	5,494,280
5 to 9 Units	11.2%	194	5.6%	3,549	6.0%	49,231	4.3%	76,035	4.7%	5,414,988
10 to 19 Units	28.2%	489	7.1%	4,529	7.2%	58,769	3.1%	54,958	4.0%	4,636,717
20 or more units	3.2%	55	4.2%	2,683	5.7%	46,575	2.9%	51,075	8.6%	10,008,058
Mobile home	8.2%	143	3.0%	1,877	3.8%	31,424	14.1%	246,443	7.6%	8,779,228
Boat, RV, Van, etc.	0.0%	0	0.0%	11	0.0%	278	0.1%	2,569	0.2%	262,610
Year Moved In										
1999 to March 2000	28.6%	450	20.5%	12,175	20.2%	155,182	19.8%	314,188	19.9%	21,041,090
1995 to 1998	38.3%	604	29.4%	17,464	29.4%	225,698	28.1%	446,600	28.9%	30,479,848
1990 to 1994	21.1%	332	16.3%	9,698	16.3%	125,267	16.2%	257,546	16.1%	16,948,257
1980 to 1989	3.8%	60	15.0%	8,925	14.9%	114,738	15.3%	243,068	15.6%	16,429,173
1970 to 1979	4.9%	77	9.0%	5,377	9.3%	71,793	10.5%	166,554	9.9%	10,399,015
1969 or earlier	3.3%	52	9.8%	5,805	9.8%	75,452	10.2%	162,691	9.7%	10,182,718
Housing Stability (5 Year)	48.0%		49.9%		50.0%		51.6%		49.8%	
Housing Turnover (1 Year)	20.4%		20.5%		20.1%		19.7%		20.1%	
Year Structure Built										
1999 to March 2000	5.7%	99	1.9%	1,215	2.3%	18,837	3.0%	52,071	2.4%	2,755,075
1995 to 1998	14.3%	249	6.7%	4,251	7.2%	58,787	9.5%	167,125	7.3%	8,478,975
1990 to 1994	20.9%	362	7.7%	4,871	7.6%	62,743	8.6%	151,270	7.3%	8,467,008
1980 to 1989	12.3%	214	11.9%	7,550	11.7%	96,065	14.8%	258,318	15.8%	18,326,847
1970 to 1979	26.7%	463	16.3%	10,356	15.4%	126,717	20.0%	350,021	18.5%	21,438,863
1960 to 1969	4.0%	69	12.0%	7,647	13.6%	111,511	13.7%	239,152	13.7%	15,911,903
1940 to 1959	11.1%	192	20.2%	12,811	22.5%	184,423	18.0%	315,297	20.0%	23,145,917
1939 or earlier	5.1%	88	23.4%	14,870	19.7%	161,673	12.4%	217,673	15.0%	17,380,053

CRESCENT SPRINGS, KENTUCKY, 2000 EMPLOYMENT & JOBS BY INDUSTRY			
	Employed	Jobs	
SIC Industry	Residents	in the City	Difference(s)
Agriculture and Mining	6		(6)
Construction	176	133	(43)
Manufacturing	215	80	(135)
Transportation, Communication and Public Utilities	137	42	(95)
Wholesale and Retail Trade	462	757	295
Finance, Insurance, and Real Estate	216	186	(30)
Business and Repair Services	123	186	63
Personal Services	187	124	(63)
Professional Services	389	352	(37)
Public Administration	122	35	(87)
Not Elsewhere Classified		85	85
Total Employed Residents	2,033		
Total City Employment		1,980	(47)
CRESCENT SPRINGS, KENTUCKY, 2000 EMPLOYMENT & JOBS BY INDUSTRY			
	Employed	Jobs	
NAICS Industry	Residents	in the City	Difference(s)
Agriculture, Forestry, Fishing and Hunting and Mining	0		0
Arts, Entertainment, Recreation, Accommodation and Food Services	234	510	276
Construction	179	135	(44)
Education, Health and Social Services	309	255	(54)
Finance, Insurance, Real Estate and Rental and Leasing	217	190	(27)
Information	38		(38)
Manufacturing	200	70	(130)
Other Services (Except Public Administration)	141	130	(11)
Professional, Scientific, Management Administrative, and Waste Management Services	148	250	102
Public Administration	122	35	(87)
Wholesale and Retail Trade	316	380	64
Transportation and Warehousing, and Utilities	129	25	(104)
Total Employed Residents	2,033		
Total City Employment		1,980	(53)

Prepared by GEM PUBLIC SECTOR SERVICES
from Data Supplied by SOCDS

CONSUMER EXPENDITURE FORECAST COMPARISON; 2008-2013															
	CRESCENT SPRINGS			KENTON COUNTY			CINCINNATI MSA			STATE OF KENTUCKY			UNITED STATES		
			%			%			%			%			%
	2008	2013	CHANGE	2008	2013	CHANGE	2008	2013	CHANGE	2008	2013	CHANGE	2008	2013	CHANGE
Total Households	1,724	1,802	4.5%	60,621	61,369	1.2%	806,135	822,441	2.0%	1,671,515	1,720,527	2.9%	113,634,428	118,653,088	4.4%
Average Household Income	\$114,460	\$137,133	19.8%	\$72,708	\$87,626	20.5%	\$67,854	\$75,200	10.8%	\$55,142	\$61,733	12.0%	\$68,953	\$77,416	12.3%
Total Average Household Expenditure	\$75,216	\$87,947	16.9%	\$55,886	\$63,960	14.4%	\$53,278	\$57,052	7.1%	\$46,324	\$49,993	7.9%	\$53,788	\$58,332	8.4%
Total Average Retail Expenditure	\$31,725	\$37,059	16.8%	\$23,703	\$27,071	14.2%	\$22,585	\$24,142	6.9%	\$19,757	\$21,279	7.7%	\$22,825	\$24,707	8.2%
Consumer Expenditure Detail															
(Average Household Annual Expenditures)															
Airline Fares	\$608.13	\$732.36	20.4%	\$413.63	\$487.15	17.8%	\$400.81	\$441.72	10.2%	\$335.24	\$370.01	10.4%	\$405.61	\$452.14	11.5%
Alcoholic Beverages	\$929.78	\$1,105.88	18.9%	\$659.53	\$765.33	16.0%	\$633.54	\$687.92	8.6%	\$540.21	\$589.37	9.1%	\$641.35	\$705.17	10.0%
Alimony & Child Support	\$425.26	\$509.70	19.9%	\$292.52	\$343.60	17.5%	\$282.76	\$310.65	9.9%	\$236.04	\$260.41	10.3%	\$285.81	\$317.57	11.1%
Apparel	\$3,634.28	\$4,266.38	17.4%	\$2,680.78	\$3,074.72	14.7%	\$2,561.90	\$2,751.28	7.4%	\$2,216.02	\$2,395.65	8.1%	\$2,589.03	\$2,814.84	8.7%
Apparel Services & Accessories	\$624.96	\$753.18	20.5%	\$421.95	\$497.65	17.9%	\$410.23	\$452.95	10.4%	\$340.41	\$376.45	10.6%	\$415.52	\$463.86	11.6%
Audio Equipment	\$123.78	\$143.47	15.9%	\$94.23	\$106.87	13.4%	\$89.40	\$94.93	6.2%	\$78.72	\$84.33	7.1%	\$90.20	\$97.03	7.6%
Babysitting & Elderly Care	\$679.88	\$813.64	19.7%	\$468.30	\$549.51	17.3%	\$454.67	\$500.01	10.0%	\$375.28	\$414.64	10.5%	\$457.24	\$508.39	11.2%
Books	\$90.70	\$106.24	17.1%	\$67.15	\$76.94	14.6%	\$63.98	\$68.59	7.2%	\$55.47	\$59.94	8.1%	\$64.60	\$70.13	8.6%
Books & Supplies	\$286.36	\$348.52	21.7%	\$187.86	\$224.50	19.5%	\$184.34	\$205.89	11.7%	\$150.81	\$168.48	11.7%	\$186.04	\$209.82	12.8%
Boys Apparel	\$174.52	\$204.22	17.0%	\$129.79	\$148.46	14.4%	\$124.43	\$133.55	7.3%	\$107.31	\$115.86	8.0%	\$125.65	\$136.38	8.5%
Cellular Phone Service	\$555.87	\$636.69	14.5%	\$438.70	\$491.87	12.1%	\$413.81	\$434.63	5.0%	\$371.85	\$394.76	6.2%	\$418.88	\$445.76	6.4%
Cigarettes	\$381.57	\$425.26	11.5%	\$325.13	\$354.94	9.2%	\$302.40	\$309.15	2.2%	\$286.96	\$297.66	3.7%	\$308.11	\$319.58	3.7%
Computer Hardware	\$535.36	\$628.80	17.5%	\$387.76	\$448.78	15.7%	\$371.37	\$401.54	8.1%	\$313.98	\$342.80	9.2%	\$372.54	\$407.93	9.5%
Computer Information Services	\$257.31	\$302.48	17.6%	\$185.46	\$214.84	15.8%	\$177.72	\$192.54	8.3%	\$149.26	\$163.55	9.6%	\$178.77	\$196.18	9.7%
Computer Software	\$41.56	\$48.82	17.5%	\$30.14	\$34.89	15.8%	\$28.88	\$31.22	8.1%	\$24.43	\$26.68	9.2%	\$28.98	\$31.73	9.5%
Contributions	\$3,189.35	\$3,883.24	21.8%	\$2,074.53	\$2,472.63	19.2%	\$2,028.05	\$2,258.54	11.4%	\$1,669.49	\$1,857.57	11.3%	\$2,056.17	\$2,316.32	12.7%
Automotive Coolant & Other Fluids	\$11.17	\$12.88	15.3%	\$8.62	\$9.75	13.1%	\$8.16	\$8.63	5.8%	\$7.17	\$7.68	7.1%	\$8.21	\$8.81	7.3%
Cosmetics & Perfume	\$152.30	\$177.44	16.5%	\$114.46	\$130.58	14.1%	\$108.82	\$116.18	6.8%	\$95.14	\$102.40	7.6%	\$109.93	\$118.85	8.1%
Deodorants & Other Personal Care	\$42.02	\$48.99	16.6%	\$31.67	\$36.12	14.1%	\$30.15	\$32.20	6.8%	\$26.39	\$28.41	7.7%	\$30.49	\$32.96	8.1%
Education	\$2,046.23	\$2,489.53	21.7%	\$1,343.01	\$1,603.23	19.4%	\$1,319.08	\$1,472.78	11.7%	\$1,077.90	\$1,203.48	11.7%	\$1,332.16	\$1,501.53	12.7%
Electricity	\$1,787.75	\$2,041.72	14.2%	\$1,420.27	\$1,586.33	11.7%	\$1,337.58	\$1,399.39	4.6%	\$1,215.93	\$1,285.02	5.7%	\$1,357.40	\$1,439.13	6.0%
Entertainment	\$4,254.15	\$4,985.11	17.2%	\$3,125.74	\$3,588.41	14.8%	\$2,986.13	\$3,206.16	7.4%	\$2,572.33	\$2,783.26	8.2%	\$3,009.78	\$3,272.95	8.7%
Fees & Admissions	\$1,215.48	\$1,468.54	20.8%	\$813.87	\$965.69	18.7%	\$792.88	\$879.14	10.9%	\$646.12	\$719.78	11.4%	\$797.57	\$894.54	12.2%
Finance Charges Excluding Home & Vehicles	\$783.11	\$904.43	15.5%	\$601.94	\$680.86	13.1%	\$569.80	\$603.41	5.9%	\$504.48	\$539.79	7.0%	\$575.78	\$617.91	7.3%
Floor Coverings	\$129.88	\$157.89	21.6%	\$84.00	\$100.69	19.9%	\$82.35	\$92.08	11.8%	\$66.17	\$74.25	12.2%	\$83.05	\$93.90	13.1%
Food & Beverages	\$11,146.20	\$12,901.87	15.8%	\$8,555.92	\$9,687.13	13.2%	\$8,114.12	\$8,600.14	6.0%	\$7,186.38	\$7,685.34	6.9%	\$8,205.75	\$8,809.28	7.4%
Food At Home	\$5,558.79	\$6,349.94	14.2%	\$4,436.33	\$4,956.12	11.7%	\$4,182.33	\$4,377.10	4.7%	\$3,791.33	\$4,009.03	5.7%	\$4,239.61	\$4,494.78	6.0%
Food Away From Home	\$4,657.63	\$5,446.04	16.9%	\$3,460.06	\$3,965.68	14.6%	\$3,298.24	\$3,535.12	7.2%	\$2,854.84	\$3,086.94	8.1%	\$3,324.78	\$3,609.33	8.6%
Footwear	\$532.90	\$609.49	14.4%	\$425.82	\$477.04	12.0%	\$401.53	\$421.57	5.0%	\$363.35	\$385.29	6.0%	\$406.54	\$432.11	6.3%
Fuel Oil & Other Fuels	\$185.63	\$213.43	15.0%	\$145.09	\$163.46	12.7%	\$136.91	\$144.17	5.3%	\$122.65	\$130.59	6.5%	\$138.32	\$147.65	6.7%
Funeral & Cemetery	\$133.79	\$155.26	16.0%	\$102.58	\$116.71	13.8%	\$97.34	\$103.51	6.3%	\$86.28	\$92.66	7.4%	\$98.33	\$105.91	7.7%
Furniture	\$947.68	\$1,121.46	18.3%	\$670.99	\$782.13	16.6%	\$644.82	\$701.76	8.8%	\$539.13	\$591.53	9.7%	\$647.27	\$713.55	10.2%
Gasoline & Oil	\$3,165.40	\$3,618.35	14.3%	\$2,499.93	\$2,806.25	12.3%	\$2,353.12	\$2,469.89	5.0%	\$2,100.04	\$2,232.97	6.3%	\$2,370.04	\$2,522.74	6.4%
Gifts	\$2,188.23	\$2,633.37	20.3%	\$1,480.38	\$1,744.24	17.8%	\$1,436.62	\$1,581.94	10.1%	\$1,195.38	\$1,320.90	10.5%	\$1,452.03	\$1,618.14	11.4%
Girls Apparel	\$240.14	\$280.62	16.9%	\$179.16	\$204.99	14.4%	\$171.64	\$183.93	7.2%	\$146.42	\$158.23	8.1%	\$172.32	\$186.86	8.4%
Hair Care	\$83.35	\$97.13	16.5%	\$62.78	\$71.62	14.1%	\$59.73	\$63.77	6.8%	\$52.27	\$56.26	7.6%	\$60.39	\$65.29	8.1%
Hard Surface Flooring	\$40.06	\$47.39	18.3%	\$28.86	\$33.42	15.8%	\$27.75	\$30.07	8.4%	\$23.58	\$25.74	9.2%	\$27.97	\$30.67	9.7%
Health Care	\$4,326.62	\$4,963.48	14.7%	\$3,392.20	\$3,807.11	12.2%	\$3,201.56	\$3,362.08	5.0%	\$2,898.13	\$3,073.58	6.1%	\$3,249.19	\$3,458.29	6.4%
Health Care Insurance	\$2,088.12	\$2,394.58	14.7%	\$1,637.88	\$1,837.28	12.2%	\$1,545.68	\$1,622.22	5.0%	\$1,400.24	\$1,484.28	6.0%	\$1,569.22	\$1,669.47	6.4%
Health Care Services	\$1,045.37	\$1,199.39	14.7%	\$820.29	\$920.73	12.2%	\$774.94	\$814.78	5.1%	\$699.14	\$742.13	6.1%	\$785.78	\$836.83	6.5%
Health Care Supplies & Equipment	\$1,193.12	\$1,369.51	14.8%	\$934.03	\$1,049.10	12.3%	\$880.94	\$925.08	5.0%	\$798.75	\$847.17	6.1%	\$894.19	\$951.99	6.5%
Household Services	\$527.12	\$631.25	19.8%	\$361.58	\$424.64	17.4%	\$349.11	\$383.23	9.8%	\$291.39	\$321.16	10.2%	\$351.75	\$390.77	11.1%
Household Supplies	\$1,289.64	\$1,544.73	19.8%	\$884.95	\$1,039.42	17.5%	\$857.09	\$941.44	9.8%	\$712.92	\$785.89	10.2%	\$863.19	\$959.12	11.1%
Consumer Expenditure Categories contain overlapping information and will therefore NOT add up to Total Household Expenditure															

CONSUMER EXPENDITURE FORECAST COMPARISON; 2007-2012																
	CRESCENT SPRINGS			KENTON COUNTY			CINCINNATI MSA			STATE OF KENTUCKY			UNITED STATES			
Consumer Expenditure Detail (Average Household Annual Expenditures)	2008	2013	%	2008	2013	%	2008	2013	%	2008	2013	%	2008	2013	%	
Household Textiles	\$233.41	\$272.16	16.6%	\$174.25	\$199.50	14.5%	\$165.92	\$177.51	7.0%	\$142.88	\$154.47	8.1%	\$167.04	\$181.01	8.4%	
Housewares & Small Appliances	\$1,718.53	\$2,018.81	17.5%	\$1,243.66	\$1,439.69	15.8%	\$1,191.14	\$1,288.35	8.2%	\$1,006.00	\$1,099.09	9.3%	\$1,195.33	\$1,309.45	9.5%	
Indoor Plants & Fresh Flowers	\$109.56	\$128.73	17.5%	\$78.98	\$91.48	15.8%	\$75.64	\$81.86	8.2%	\$63.43	\$69.50	9.6%	\$75.95	\$83.33	9.7%	
Infants Apparel	\$160.93	\$187.72	16.6%	\$120.63	\$137.62	14.1%	\$115.12	\$122.86	6.7%	\$99.21	\$106.87	7.7%	\$115.92	\$125.35	8.1%	
Jewelry	\$250.51	\$302.12	20.6%	\$168.97	\$199.54	18.1%	\$164.25	\$181.45	10.5%	\$136.34	\$150.89	10.7%	\$166.22	\$185.69	11.7%	
Legal & Accounting	\$146.42	\$169.38	15.7%	\$112.49	\$127.50	13.3%	\$106.58	\$113.02	6.0%	\$94.51	\$101.23	7.1%	\$107.69	\$115.71	7.4%	
Magazines	\$50.77	\$59.47	17.1%	\$37.60	\$43.08	14.6%	\$35.85	\$38.43	7.2%	\$31.07	\$33.58	8.1%	\$36.19	\$39.29	8.6%	
Major Appliances	\$389.88	\$457.37	17.3%	\$283.14	\$325.37	14.9%	\$270.63	\$290.79	7.4%	\$233.50	\$252.40	8.1%	\$273.35	\$297.59	8.9%	
Mass Transit	\$162.94	\$196.06	20.3%	\$110.92	\$130.53	17.7%	\$107.38	\$118.25	10.1%	\$89.87	\$99.10	10.3%	\$108.62	\$120.99	11.4%	
Men's Apparel	\$687.53	\$805.13	17.1%	\$509.12	\$584.03	14.7%	\$485.37	\$520.94	7.3%	\$418.16	\$452.63	8.2%	\$489.40	\$532.10	8.7%	
Mortgage Interest	\$6,187.47	\$7,325.21	18.4%	\$4,402.11	\$5,124.77	16.4%	\$4,236.86	\$4,613.39	8.9%	\$3,497.80	\$3,847.43	10.0%	\$4,240.48	\$4,675.24	10.3%	
Natural Gas	\$708.11	\$818.27	15.6%	\$546.35	\$616.19	12.8%	\$517.76	\$547.12	5.7%	\$463.42	\$493.58	6.5%	\$524.94	\$561.74	7.0%	
New Car Purchased	\$1,806.73	\$2,109.37	16.8%	\$1,324.33	\$1,530.98	15.6%	\$1,261.43	\$1,358.48	7.7%	\$1,061.13	\$1,159.24	9.2%	\$1,261.35	\$1,377.30	9.2%	
New Truck Purchased	\$2,144.84	\$2,503.85	16.7%	\$1,570.23	\$1,815.23	15.6%	\$1,495.80	\$1,610.88	7.7%	\$1,256.63	\$1,372.90	9.3%	\$1,494.87	\$1,632.48	9.2%	
New Vehicle Purchase	\$3,951.58	\$4,613.22	16.7%	\$2,894.56	\$3,346.21	15.6%	\$2,757.23	\$2,969.36	7.7%	\$2,317.76	\$2,532.14	9.2%	\$2,756.22	\$3,009.78	9.2%	
Newspapers	\$106.01	\$124.26	17.2%	\$78.55	\$90.05	14.6%	\$74.90	\$80.33	7.2%	\$64.97	\$70.25	8.1%	\$75.65	\$82.16	8.6%	
Oral Hygiene Products	\$38.68	\$45.07	16.5%	\$29.09	\$33.19	14.1%	\$27.68	\$29.55	6.8%	\$24.20	\$26.05	7.6%	\$27.97	\$30.24	8.1%	
Other Lodging	\$1,006.76	\$1,232.55	22.4%	\$641.09	\$770.95	20.3%	\$631.29	\$709.76	12.4%	\$501.28	\$565.65	12.8%	\$638.16	\$725.59	13.7%	
Other Miscellaneous Expenses	\$150.66	\$174.05	15.5%	\$115.88	\$131.11	13.1%	\$109.71	\$116.21	5.9%	\$97.19	\$104.01	7.0%	\$110.90	\$119.03	7.3%	
Other Repairs & Maint	\$228.19	\$269.56	18.1%	\$164.61	\$190.44	15.7%	\$157.86	\$170.92	8.3%	\$134.50	\$146.69	9.1%	\$159.16	\$174.39	9.6%	
Other Tobacco Products	\$42.41	\$47.25	11.4%	\$36.18	\$39.47	9.1%	\$33.67	\$34.41	2.2%	\$31.94	\$33.12	3.7%	\$34.31	\$35.57	3.7%	
Other Transportation Costs	\$892.14	\$1,058.70	18.7%	\$639.26	\$741.81	16.0%	\$612.77	\$665.26	8.6%	\$518.29	\$566.92	9.4%	\$617.24	\$678.54	9.9%	
Other Utilities	\$580.96	\$669.09	15.2%	\$451.47	\$508.68	12.7%	\$427.15	\$450.53	5.5%	\$380.56	\$405.30	6.5%	\$432.03	\$461.65	6.9%	
Paint & Wallpaper	\$100.34	\$118.34	17.9%	\$72.81	\$84.07	15.5%	\$69.75	\$75.37	8.1%	\$59.71	\$65.00	8.9%	\$70.37	\$76.96	9.4%	
Personal Care Products	\$250.99	\$292.46	16.5%	\$188.74	\$215.32	14.1%	\$179.51	\$191.66	6.8%	\$156.97	\$168.96	7.6%	\$181.38	\$196.10	8.1%	
Personal Care Services	\$720.21	\$838.82	16.5%	\$541.57	\$617.46	14.0%	\$515.00	\$549.63	6.7%	\$450.05	\$484.25	7.6%	\$520.28	\$562.33	8.1%	
Personal Insurance	\$844.66	\$1,015.99	20.3%	\$572.62	\$674.53	17.8%	\$555.79	\$612.18	10.1%	\$461.58	\$509.90	10.5%	\$561.22	\$625.55	11.5%	
Pet Supplies & Svcs	\$398.30	\$460.23	15.5%	\$303.13	\$343.82	13.4%	\$287.64	\$305.10	6.1%	\$251.69	\$269.67	7.1%	\$289.93	\$311.59	7.5%	
Photographic Equip & Supplies	\$178.21	\$205.61	15.4%	\$135.68	\$153.59	13.2%	\$128.67	\$136.17	5.8%	\$112.97	\$120.81	6.9%	\$129.93	\$139.41	7.3%	
Plumbing & Heating	\$91.39	\$108.06	18.2%	\$65.58	\$76.03	15.9%	\$62.84	\$68.11	8.4%	\$53.48	\$58.37	9.1%	\$63.18	\$69.31	9.7%	
Property Taxes	\$2,711.68	\$3,237.56	19.4%	\$1,887.92	\$2,214.52	17.3%	\$1,818.92	\$1,990.04	9.4%	\$1,529.66	\$1,684.61	10.1%	\$1,831.00	\$2,029.20	10.8%	
Public Transportation	\$943.95	\$1,136.83	20.4%	\$642.26	\$756.42	17.8%	\$622.44	\$685.97	10.2%	\$520.72	\$574.69	10.4%	\$629.95	\$702.17	11.5%	
Records/Tapes/CD Purchases	\$196.92	\$228.24	15.9%	\$150.48	\$170.59	13.4%	\$142.81	\$151.60	6.2%	\$125.90	\$134.87	7.1%	\$144.28	\$155.13	7.5%	
Recreational Equip & Supplies	\$1,620.22	\$1,872.51	15.6%	\$1,228.72	\$1,394.48	13.5%	\$1,165.61	\$1,236.07	6.0%	\$1,020.33	\$1,093.00	7.1%	\$1,174.37	\$1,262.41	7.5%	
Rental Costs	\$2,744.80	\$3,063.11	11.6%	\$2,395.22	\$2,598.83	8.5%	\$2,227.86	\$2,267.27	1.8%	\$2,204.78	\$2,268.95	2.9%	\$2,289.10	\$2,359.18	3.1%	
Roofing & Siding	\$124.11	\$146.53	18.1%	\$89.54	\$103.59	15.7%	\$85.77	\$92.82	8.2%	\$73.23	\$79.78	8.9%	\$86.38	\$94.59	9.5%	
Satellite Dishes	\$15.49	\$17.98	16.1%	\$11.82	\$13.42	13.5%	\$11.21	\$11.91	6.2%	\$9.89	\$10.60	7.2%	\$11.32	\$12.18	7.6%	
Shaving Needs	\$17.99	\$20.96	16.5%	\$13.52	\$15.43	14.1%	\$12.86	\$13.73	6.8%	\$11.24	\$12.10	7.7%	\$12.99	\$14.05	8.2%	
Shelter	\$14,675.49	\$17,248.19	17.5%	\$10,792.54	\$12,403.30	14.9%	\$10,320.93	\$11,100.83	7.6%	\$8,934.91	\$9,675.45	8.3%	\$10,416.68	\$11,341.10	8.9%	
Telephone Service Excluding Cell Service	\$1,097.55	\$1,257.52	14.6%	\$864.79	\$970.21	12.2%	\$815.39	\$856.72	5.1%	\$732.81	\$778.14	6.2%	\$824.95	\$878.22	6.5%	
Televisions	\$180.33	\$209.05	15.9%	\$137.48	\$156.01	13.5%	\$130.33	\$138.39	6.2%	\$114.88	\$123.10	7.2%	\$131.50	\$141.45	7.6%	
Transportation	\$14,656.87	\$16,936.77	15.6%	\$11,223.58	\$12,749.29	13.6%	\$10,617.16	\$11,271.79	6.2%	\$9,272.59	\$9,965.45	7.5%	\$10,680.02	\$11,494.32	7.6%	
Tuition	\$1,759.87	\$2,141.01	21.7%	\$1,155.15	\$1,378.73	19.4%	\$1,134.74	\$1,266.89	11.6%	\$927.09	\$1,035.00	11.6%	\$1,146.12	\$1,291.72	12.7%	
Used Car Purchase	\$1,168.98	\$1,322.51	13.1%	\$963.05	\$1,069.12	11.0%	\$897.02	\$932.58	4.0%	\$819.36	\$864.67	5.5%	\$907.26	\$956.79	5.5%	
Used Truck Purchase	\$1,020.43	\$1,154.24	13.1%	\$840.05	\$932.46	11.0%	\$782.58	\$813.36	3.9%	\$714.06	\$753.34	5.5%	\$790.61	\$833.67	5.4%	
Used Vehicle Purchase	\$2,189.41	\$2,476.75	13.1%	\$1,803.10	\$2,001.58	11.0%	\$1,679.60	\$1,745.94	3.9%	\$1,533.42	\$1,618.01	5.5%	\$1,697.87	\$1,790.46	5.5%	
VCRs & Related Equipment	\$74.33	\$86.14	15.9%	\$56.74	\$64.34	13.4%	\$53.82	\$57.12	6.1%	\$47.43	\$50.81	7.1%	\$54.34	\$58.43	7.5%	
Vehicle Insurance	\$1,620.94	\$1,861.00	14.8%	\$1,266.28	\$1,426.89	12.7%	\$1,196.61	\$1,261.31	5.4%	\$1,059.57	\$1,130.80	6.7%	\$1,205.81	\$1,288.22	6.8%	
Vehicle Repair	\$1,114.38	\$1,285.42	15.3%	\$861.06	\$974.42	13.2%	\$815.07	\$863.04	5.9%	\$716.89	\$767.79	7.1%	\$821.32	\$881.16	7.3%	
Vehicle Repair & Maintenance	\$1,125.54	\$1,298.30	15.3%	\$869.68	\$984.17	13.2%	\$823.23	\$871.67	5.9%	\$724.06	\$775.47	7.1%	\$829.53	\$889.97	7.3%	
Video & Audio Equipment	\$1,418.45	\$1,644.06	15.9%	\$1,083.15	\$1,228.24	13.4%	\$1,027.64	\$1,090.95	6.2%	\$905.88	\$970.48	7.1%	\$1,037.85	\$1,116.00	7.5%	
Video Game Hardware & Software	\$45.90	\$53.25	16.0%	\$35.13	\$39.87	13.5%	\$33.37	\$35.44	6.2%	\$29.46	\$31.58	7.2%	\$33.73	\$36.28	7.6%	
Watches	\$46.17	\$55.65	20.5%	\$31.19	\$36.77	17.9%	\$30.35	\$33.51	10.4%	\$25.19	\$27.85	10.6%	\$30.75	\$34.32	11.6%	
Women's Apparel	\$1,213.31	\$1,426.02	17.5%	\$894.31	\$1,024.93	14.6%	\$853.60	\$915.47	7.2%	\$741.16	\$800.32	8.0%	\$863.67	\$938.18	8.6%	
Consumer Expenditure Categories contain overlapping information and will therefore NOT add up to Total Household Expenditure																

CITY OF CRESCENT SPRINGS AND DRIVE-TIMES RETAIL ACTIVITY (SUPPLY AND DEMAND) SUMMARY					
City of Crescent Springs and Drive-time Areas	Crescent Springs	5-Minutes	10-Minutes	15-Minutes	20-Minutes
Number of Households in the Defined Market	1,684	7,620	36,854	104,531	206,236
Business Summary Major Industry: Percent of Indigenous Market Served	%	%	%	%	%
Auto Dealers and Gas Stations	26.58%	60.42%	120.15%	95.12%	70.72%
Bars	29.80%	65.85%	600.47%	529.50%	372.27%
Building Materials Hardware and Garden	82.19%	200.63%	148.18%	119.65%	85.17%
Catalog and Direct Sales	0.00%	0.00%	3246.42%	2135.76%	1121.47%
Clothing Stores	22.80%	30.24%	360.85%	307.96%	216.79%
Convenience Stores	354.50%	146.89%	127.56%	127.78%	167.34%
Drug Stores	298.58%	171.15%	292.05%	208.49%	139.27%
Electronics and Computer Stores	29.48%	39.10%	474.90%	512.04%	311.17%
Food Markets*	0.00%	178.62%	269.74%	238.37%	169.00%
Furniture Stores	149.79%	88.27%	244.87%	153.36%	104.10%
General Merchandise Stores	0.00%	45.50%	214.74%	118.83%	73.39%
Home Furnishings	157.14%	104.18%	267.26%	158.64%	103.36%
Liquor Stores	434.31%	296.67%	427.57%	298.95%	191.50%
Music Stores	0.00%	50.78%	206.48%	117.22%	82.55%
Other Food Service	134.67%	109.40%	166.65%	139.21%	107.65%
Other Food Stores	412.47%	299.93%	406.13%	347.03%	230.11%
Restaurants	267.73%	232.55%	302.59%	200.63%	147.73%
Specialty Stores	80.13%	92.48%	248.97%	168.53%	113.51%
Overall Market Capture	126.90%	140.82%	282.25%	203.51%	139.42%