

A MARKET STUDY

OF THE



By



**GEM
PUBLIC SECTOR
SERVICES**

In Conjunction With



**Timeframe for the Market Study
Fourth Quarter of 2006 and First Quarter of 2007**

**Date of the Report
May 1, 2007**

A MARKET STUDY
OF
THE CITY OF INDEPENDENCE, KENTUCKY

For

The City of Independence, Kentucky
5409 Madison Pike
Independence, Kentucky 41051

By

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137 North Main Street, Suite 900
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In Conjunction With The

NORTHERN KENTUCKY AREA PLANNING COMMISSION
2332 Royal Drive
Fort Mitchell, Kentucky 41017

Timeframe for the Market Study
Fourth Quarter of 2006 and First Quarter of 2007

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THE CITY OF INDEPENDENCE, KENTUCKY

MARKET STUDY

ACKNOWLEDGMENTS

INDEPENDENCE CITY COUNCIL

Chris Moriconi – Mayor
Mary Pat Behler – Council Member
Tom Brinker – Council Member
Jim Bushong – Council Member
Carol Franzen – Council Member
Mike Little – Council Member
Donna Yeager – Council Member

INDEPENDENCE CITY ADMINISTRATION

Patricia Taney - City Clerk

ORGANIZATIONS

City of Independence, Kentucky
Northern Kentucky Area Planning Commission

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Urban Land Institute

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I. EXECUTIVE SUMMARY

A. Definition of the Study Area

The study area is defined by an irregular oval shape that extends from north to south through the central portion of the City of Independence, Kentucky. The study area encompasses the Madison Pike corridor, presently Kentucky Route 17, and the soon to be opened “new” Route 17. This “new” Route 17 corridor will open some significant land areas for new development. It is likely that the “new” Route 17 will replace the existing Madison Pike corridor as the primary commercial thoroughfare in central Independence. While the study area is the focus of attention for development purposes, the following market analysis encompasses a much larger area that extends beyond the City Limits of Independence into several adjacent communities. The importance of the “new” Route 17 corridor as a primary north-south transportation route through Kenton County requires the analysis of a larger area that comprises the potential trading area for commercial enterprises that are, or will be, located along the “new” Route 17 or along the traditional Madison Pike corridor in Independence. The maps located at the beginning of Section III of this report depict Independence in the context of its neighboring municipalities and Kenton County along with an outline of the study area at the epicenter of the following discussion.

B. Purpose of the Analysis

The purpose of the analysis is to determine the range of potential land uses that can be accommodated throughout the study area in the City of Independence, 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 Independence to develop plans for the future of the city, and its environs. 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 areas of the City?
5. Are there business opportunities for revitalized and/or redeveloped properties on Madison Pike?
6. Is there anything that the City can do to encourage commercial uses on Madison Pike in the future?

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. Housing Market Observations and Conclusions

Based on the current and projected pace of housing growth in Independence, the city should be approximately 1.92 times the size it was in 2000. The housing inventory will have grown from 5,387 units in 2000, to approximately 8,251 units, today, and to approximately 10,366 housing units by 2011.

Based on observation and field-based estimates and projections, vacancy rates in Independence should be at, or below, 2.0% from now through 2011. This indicates a very strong housing market with a supply constraint. Traditionally, a 5% market vacancy rate has been regarded as representative of a stable (supply/demand balanced) market.

The overwhelming market for new growth is the owner-occupied housing segment comprised of freestanding, single-family homes on suburban lots. This is the segment of the housing market that is expected to continue to propel the Independence housing market through 2011.

While it would be a break with the dominant form of housing being built in Independence today, more diverse housing products should be considered in the future. Higher density housing products for younger persons as well as senior citizens could have roles in Independence. There is no question, Independence has a robust housing market, but it is concentrated in essentially one product type; freestanding, single-family homes in low density residential subdivisions. There is also no question that the housing in Independence appears to be popular with upwardly mobile families. Once again this is only a segment of the population that could find Independence to be a desirable place to live. Younger persons who have not yet reached the family formation years and seniors who may no longer want the responsibilities of freestanding homes are two large segments of the population that appear to be without new housing alternatives in Independence. The point of this observation is that there are higher density housing products that could be developed to serve more segments of the housing market for ownership and for rental. These housing products are higher density products that can be interspersed in a suburban community like Independence without changing the character of the community, in general. New, higher density residential products for specific segments of the housing market should be a part of the future in Independence whether for sale or for rent.

The magnitude of residential growth in Independence is very likely to be followed by equally dynamic commercial development. The pace of growth in the housing market and that projected for the commercial development market may strain City services and school capacity in Independence. The magnitude and possibly the range of City services will have to expand in the coming years.

G. Office and Industrial Market Observations and Conclusions

At the present time Independence 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.

The analysis above suggests that a dynamic market for office and service business space is on the horizon in Independence. A simplified calculation suggests that the underserved segments of the medical, professional, and service business markets could require as much as 600,000 square feet, more or less, to balance market supply of businesses with indigenous market demand. This calculation only takes into account the demand generated by Independence residents. The market can easily expand well beyond the limits of the City based on the improved roadway access that will be afforded by the new State Route 17. Of course, the City 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 Independence will hopefully balance or be skewed in favor of Independence based businesses in the future. This favorable balance is dependent on recruiting the “right” businesses to the “right” locations in Independence. Much of this direction will be to new improvements on newly developed sites. Managing the development process will be crucial to the outcome for the City.

Based on current market conditions and what appear to be significant 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 within Independence while not just yielding to development pressure to build any project that comes along. This approach to commercial development of all types will be necessary in order to manage the growth and future development of Independence to retain as much of the current “feel” of the community as possible while it continues to grow and evolve.

H. Retail Market Observations and Conclusions

The City of Independence has an established, but limited retail business base within a recognized trading area.

The City has been experiencing dramatic growth, now as a part of the rapid urbanization of Kenton County. The retail centers on the landscape in the City are no longer current for many of the large-scale retailers that comprise the anchor tenant base in the region and the nation. In addition, the urbanization of the County in general means that retailers have a more widely dispersed customer base than in the past and new retail venues are emerging elsewhere in Kenton County to compete with the older, established centers in the City of Independence and elsewhere.

The City has added limited retail developments as needed in the past, but is now at the point where it may be the epicenter of future retail market growth for a trading area that is broader than the City’s jurisdiction.

New competition and planned introductions of new retail venues in close proximity to existing retail venues in the City may overshadow the existing retail business base potentially destabilizing the markets for these existing retailers and/or the locations they currently occupy.

The relocation of Kentucky Route 17 to a new right-of-way away from the Madison Pike corridor, except at the southern edge of the study area and the City, will almost certainly make many existing retail venues on the corridor functionally obsolescent forcing the relocation of many existing merchants. The “traditional downtown” on the Madison Pike corridor could become the location of a number of small, locally owned, site based service businesses and specialty retailers.

The successful transition of the traditional “downtown corridor” in Independence while there is a significant amount of commercial expansion in the City could be crucial to the future success of this business district.

The City must focus on facilitating reuse and redevelopment of functionally obsolescent retail, and other, space in the City while urban growth is in progress. Otherwise, new retail venues will emerge on the landscape in the City, or in close proximity to the City, thus serving the retail demand of the population and households in the Independence. Existing locations could languish in the marketplace because these new retail locations, inside and outside the City, adequately serve the retail market and eliminate the need to use rejuvenated and/or redeveloped space 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 2006. This expansion of retail development should continue through 2011 if the projected population and household growth for the City and the trading area are realized. This observation reinforces a statement made above that the City should be facilitating redevelopment of obsolescent retail sites now while the overall market is still growing.

Specialty retailers have to commit the long hours to manning their stores waiting for consumers to buy something in order for the store to be able to pay its bills and remain open. This can be a “long hours for low reward proposition” for the store operators. In essence, specialty retailers may be in their twilight to be replaced by cyber merchants and even charitable organizations that have expanded vigorously into the retail market. The point of this observation is that there is a limited market for specialty merchant space in any community, but it may be extremely limited while the market is undergoing substantial growth led by established chain retailers.

When new competitive retailers emerge in close proximity to the City in the future, their retail gravity may pull small retailers, dependent on the traffic generated by strong anchor tenants, to locations in closer proximity to the epicenter of new high-traffic retail outlets. The effect would be to erode the retail merchant base in the City, most likely drawing from merchants in the new Kentucky Route 17 corridor.

The objective of the City of Independence should be devoted to ensuring that residents of the City, and the vicinity, are offered outlets for as many of the “convenience”, “neighborhood”, and “community” based retail wants and needs as can be captured.

A likely long-term scenario is that the City of Independence will decline in its importance as a retail center in Kenton County and beyond. This is likely be an outcome of the widespread urbanization of the southern portion of Kenton County in the future and the possible relocation of merchants who may come to Independence in the near-term, but want to be closer to the leading edge of growth in the future.

The City must try to find the elusive balance between the demand of consumers in the market today; many of whom are Independence residents, and the needs of a population and households in the future who will have more and newer choices. A projection of 322,911 square feet of new retail space would likely reduce the trading area’s competitive market share by approximately one half of its relative contribution to retail expenditure potential in the future. This may be a “safe cap” on retail growth for the long term, but there will be a great deal of pressure in the short run to exceed this limit to meet current consumer demand within the context of current, competitive venues on the landscape.

While some decline in importance can be anticipated for the City’s retail business base in the future, the magnitude of decline can be mitigated by aggressively positioning new and existing retail centers with uses that appeal to the convenience, neighborhood and community levels of consumer demand. These uses, described by their typical sphere of market influence could represent a relatively stable merchant base even if more competitors enter the immediate market in the future.

The Madison Pike corridor is a likely location for specialty merchants, but may hold even more potential for site based, consumer service businesses. While these may be small-scale businesses they will still require easy access and off-street parking. The access and parking will help to offset the inability to park on the street and the inconvenient access this condition creates. Even if these prerequisites are met, it still takes local entrepreneurs to address the potential market for their goods and/or services.

It is unlikely that start-up businesses can afford to buy and renovate space for their use. Start-ups are risky for landlords as well. It is more likely that local businesses will originate in another location in the vicinity and relocate to the Madison Pike corridor once their market success is assured.

I. General Market Observations

The City of Independence and Kenton County are in the midst of an unprecedented period of growth and urbanization. Much of the growth has come from households seeking new homes in suburban settings that offer a quality lifestyle and close proximity to urban amenities and workplaces. Much of the growth has come to the City and the County from within the metropolitan area. Kenton County and Independence are ideal residential locations for two

income households in which one spouse works in the City of Cincinnati and the other works in Northern Kentucky.

The pace of growth in Independence is projected to continue through 2011 only slightly off the pace of growth between 2000 and 2006. Within this time period, the City of Independence will likely to near the point of almost complete “build out” within its existing corporate boundaries. The capacity of Kenton County to accommodate additional growth once Independence has reached “build out” could dilute the influence the City currently has as a portion of the Kenton County. Certainly, the population of Independence may comprise a smaller share of the population of Kenton County than it has historically or does now given the pace of growth.

Independence is witnessing fast paced growth, but it is also one of the oldest established communities in the County. Therefore, Independence must address new development while also addressing issues of age and urban decline in its “traditional downtown” on the Madison Pike corridor.

The City has been able to maintain much of the character and vitality of its traditional “downtown”, but the relocation of Kentucky Route 17 will bring new commercial venues that are likely to erode the consumer base of the existing commercial corridor. The shift of traffic away from the existing Madison Pike corridor alone is likely to force the relocation of some merchants who are dependent on the daily traffic volume for their business. Specialty merchants that populate the downtown corridor will also be challenged to maintain their business viability in the same way many locally owned retail businesses were challenged in the past to maintain their customer base in the face of intense chain retail competition. The older buildings in the Madison Pike corridor will require substantial investments in maintenance and renovation in order to retain their character in the future. The Madison Pike corridor expresses the tradition and heritage of Independence or it would not be the central corridor in the study area for which this market analysis has been conducted. The character expressed by this “traditional downtown” corridor, in part, translates into the lifestyle that brings new households to the City. As such, the downtown will require continued monitoring, private investment, and possible public intervention in order to retain its vitality in future years.

Residential growth is seen as almost a given in the next five years. Commercial growth; however, is directly related to the City’s capacity to address the needs of business and industry within the City limits. The City does not appear to have an adequate supply of existing, modern, fully functional, commercial buildings of any type for prospects who do not wish to build new buildings. Conversely, the City appears to have sufficient land for future commercial, industrial, and retail development. It will be incumbent on City officials to oversee the development of the available land in the City for the most productive, long-term benefit of the City of Independence.

In general, efforts should be made to facilitate revitalization, reuse or redevelopment of existing space or sites in the Madison Pike corridor while the consumer market is still growing and all potential competitive venues are not yet in operation. Major developments proposed in close proximity to the Madison Pike corridor will draw demand away from existing locations and overshadow the competitive position of this corridor, as it exists today. These new venues could make it difficult to maintain quality tenants in existing locations along the Madison Pike corridor in the future. Efforts should begin before competition emerges to work with existing property

owners and the developers of new venues to mitigate the impact of new locations on established locations within the City.

The process of revitalizing the Madison Pike corridor and the “traditional downtown” area of Independence, a mix of land uses is likely to emerge. This mix will help facilitate the revitalization and/or restoration process in the Madison Pike corridor, but the concept of mixed uses should not be overlooked in the development of new land uses in the City. There may be opportunities to introduce mixed-use commercial and residential projects that include components of retail and office uses in conjunction with high-density residential products for the local market.

In general, there are two ways to create mixed-use developments. The first way is to mix uses within the shell of a single, multi-story building. This is a vertical mix of uses; retail on the first floor, office space on the second floor, and residential units on the third floor for example. The second way to mix uses is in the form of a multi-purpose campus in which individual development pods may be of single use, but the combination of pods in the development create a mix of retail, office and residential uses on the “campus” of the overall project. Both methods of creating mixed-use developments could be applicable to Independence. This type of development would be a break with the traditional form of development experienced in Independence to date, but this form of development can provide an array of uses in any new development project. Even if a mixed-use project proves desirable in Independence, market indicators should not be ignored and the scale of the development should reflect the magnitude of market demand anticipated for the products to be offered.

J. Specific Recommendations for Madison Pike and the Study Area

Madison Pike is the traditional “downtown” corridor of Independence and should be a natural corridor for expansion of the image and character that is what the City of Independence wants to project in the future.

Prospects for revitalized and restored historic structures and small-scale commercial buildings are a small niche of the market. Frequently, the cost of revitalizing or restoring an old structure is more expensive than building a new structure of equivalent size. Buyers can be surprised by the oversight of “landmarks commissions” or “historic preservation” groups that may have regulatory authority over restoration projects. These surprises usually result in additional time and money than was originally planned for restoration projects. Because of the number of unknowns in any revitalization or restoration project, financial institutions are reluctant to lend on these projects.

When done, a project may have an historical appearance, but it must be fully functional space in the context of the occupant’s competitive market. This means the restoration must have modern climate control with energy efficiency. ADA compliance is a requirement. Telephone, communications and data linkages must be state of the art. Signage must be clearly observable from the street at normal speeds. The occupant must have easy access along with an identity and visibility. The Madison Pike corridor does not accommodate “on street” parking. Employees and customers are likely to arrive by car. Contiguous, on-site parking and access from the primary thoroughfare or side streets is an absolute prerequisite to successful

restoration/revitalization. Parking and its access must be clearly labeled with way finding directional signage if necessary. The parking and access requirements may be among the most important prerequisites to restoration/revitalization of the corridor.

If restoration is not possible, new construction utilizing complementary architectural cues and building materials should be permitted. Some effort should be devoted to maintaining a consistent scale between restored and new structures in the corridor if this situation arises. A complementary new structure in the corridor will be better in the long term than languishing properties interspersed with restored properties.

The City should be proactive in setting the stage for restoration, revitalization, and/or redevelopment by securing reciprocal easements for access and off-street parking. The City should consider facilitating financing for restoration projects in conjunction with local financial institutions. In addition, the City should be willing to “buy down” costs in excess of new construction and/or appraised values as restored. A “loan convertible to grant” type program secured by a junior lien may be the means to accomplish this goal. Obviously, some of the regulatory and oversight concerns expressed above should be clearly stated so that potential buyers know precisely what hurdles they will have to clear and who will be responsible for approving their plans. A “how to” guide may be in order. Finally, the City may want to consider a demonstration project. This is essentially speculative development, but it may be useful as a “pump priming” exercise. This step should only be taken if none of the other steps results in any market interest.

The reader should remember, the statement above, prospects for restored and revitalized properties represent a niche in the general market. Many users of professional or general office space want “new” space. This segment of the market will not be attracted to existing buildings in the Madison Pike corridor, but could be attracted to the corridor if redevelopment opportunities also exist. Maintaining the scale of new projects will be important to the overall character of the corridor, so some market participants will not fit in the corridor under any circumstances.

Finally, revitalization, reuse and/or redevelopment projects are long-term projects. In many cases it has taken over twenty years to effect broad change in a targeted area. The rapid pace of growth in, and in the vicinity of, Independence should be helpful to accelerate the pace of revitalization in the Madison Pike corridor, but City should not count on development elsewhere in the City benefiting the Madison Pike corridor or its vicinity. Some candidates for the corridor are likely to be lured to new developments based on the prospect of market growth and activity in these evolving areas as opposed to maintaining the vitality of an existing area. Nevertheless, the opportunities are definitely more plentiful when the market is in a state of general growth. This appears to characterize the circumstances of Independence today and in the near future.

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 a 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 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

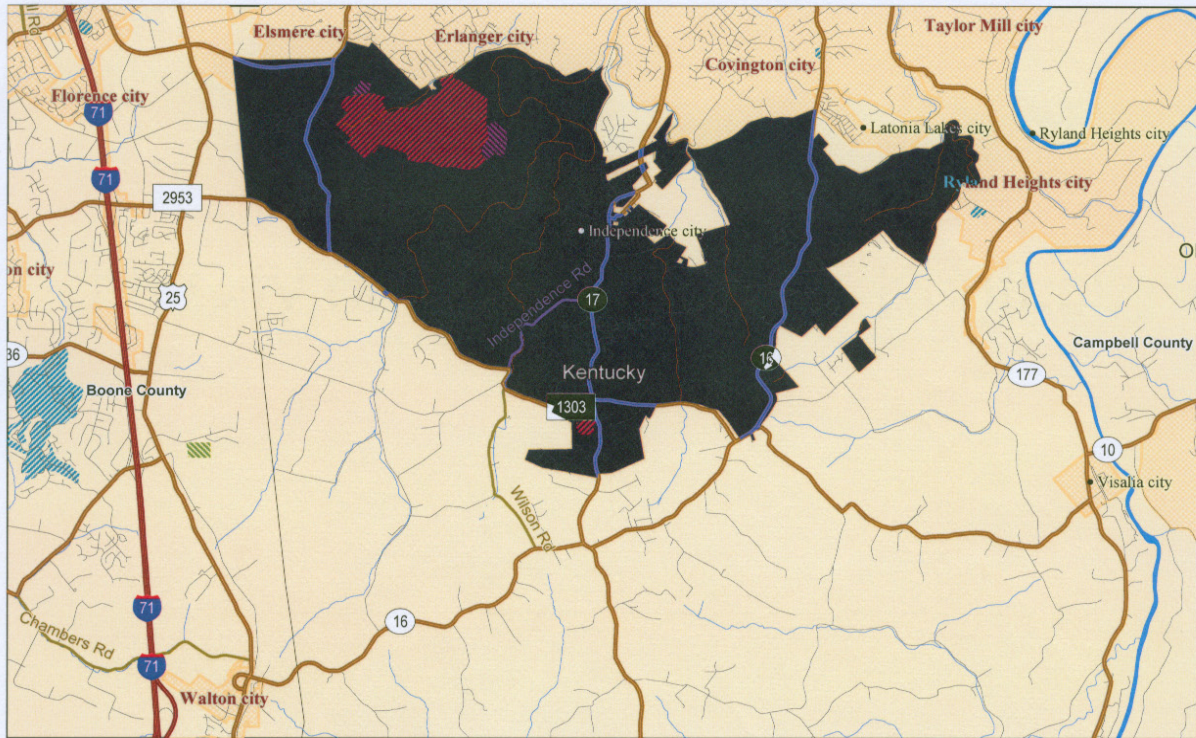
The following market study has been prepared in a format that proceeds in an orderly series of steps through the market analysis. This report follows the suggested guidelines of the Valuation and Research Committees of NCREIF (National Council of Real Estate Investment Fiduciaries) within the scope of 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.

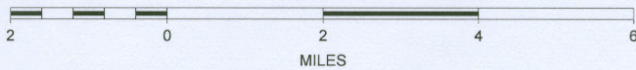
Every market analysis depends to some degree on secondary data. Every effort has been made to utilize widely recognized proprietary data sources for market information. In addition to proprietary sources, data may be obtained from public records and from local sources that maintain local records and 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.

The City of Independence, Kentucky



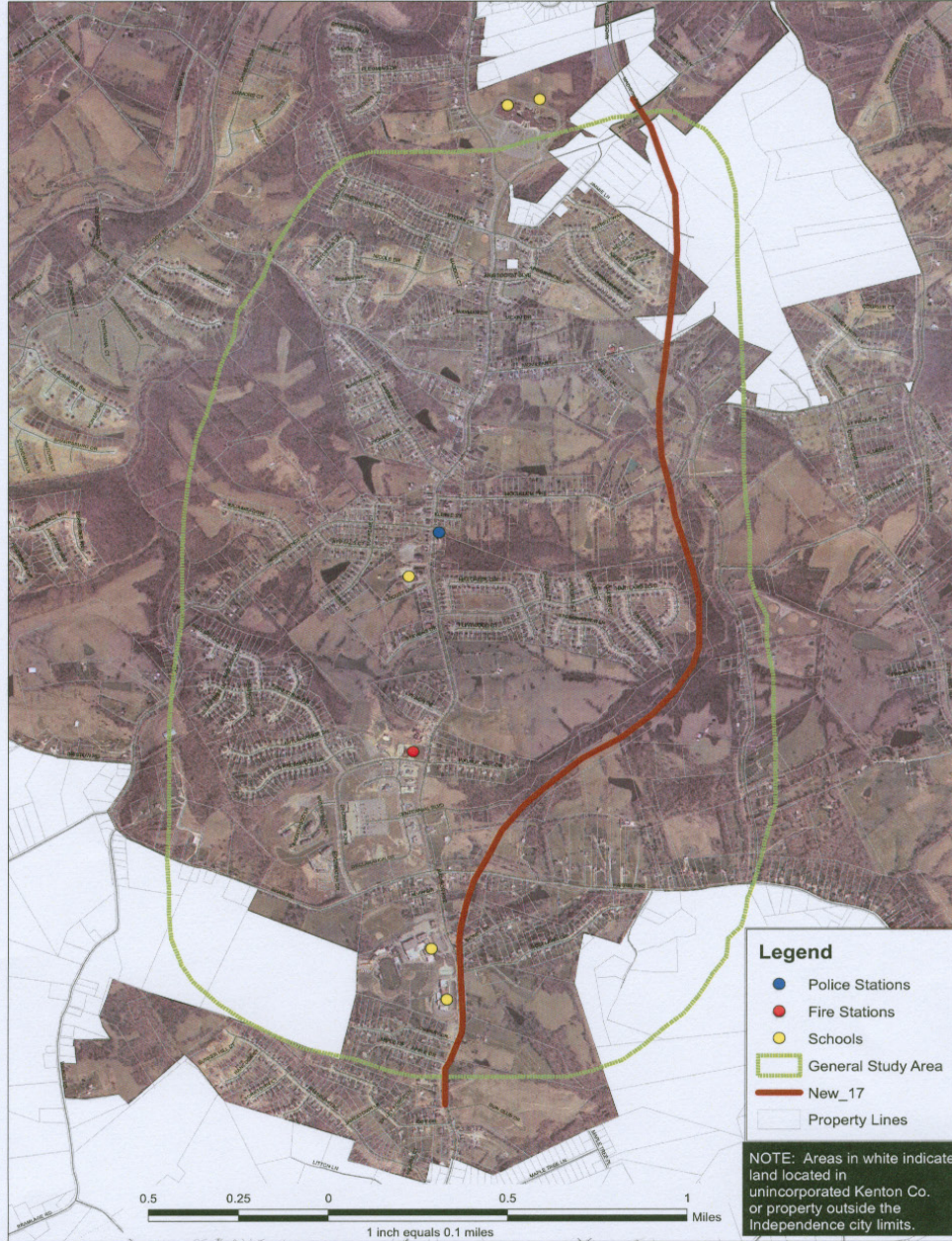
SCALE 1 : 119,037





Downtown Small Area Study

STUDY AREA



Legend

- Police Stations
- Fire Stations
- Schools
- ▭ General Study Area
- New_17
- ▭ Property Lines

NOTE: Areas in white indicate land located in unincorporated Kenton Co. or property outside the Independence city limits.



For planning purposes only. Map created on LINK-GIS System by the NKAPC at 2332 Royal Drive Ft. Mitchell, KY 41017 859-331-8980 Office hours M-F 8-5 www.linkgis.org

III. SCOPE OF THE CITY OF INDEPENDENCE, KENTUCKY MARKET ANALYSIS

A. Definition of the Study Area

The study area is defined by an irregular oval shape that extends from north to south through the central portion of the City of Independence, Kentucky. The study area encompasses the Madison Pike corridor, presently Kentucky Route 17, and the soon to be opened “new” Route 17. This “new” Route 17 corridor will open some significant land areas for new development. It is likely that the “new” Route 17 will replace the existing Madison Pike corridor as the primary commercial thoroughfare in central Independence. While the study area is the focus of attention for development purposes, the following market analysis encompasses a much larger area that extends beyond the City Limits of Independence into several adjacent communities. The importance of the “new” Route 17 corridor as a primary north-south transportation route through Kenton County requires the analysis of a larger area that comprises the potential trading area for commercial enterprises that are, or will be, located along the “new” Route 17 or along the traditional Madison Pike corridor in Independence. The maps on the preceding two pages depict Independence in the context of its neighboring municipalities and Kenton County along with an outline of the study area at the epicenter of the following discussion.

B. Purpose of the Analysis

The purpose of the analysis is to determine the range of potential land uses that can be accommodated throughout the study area in the City of Independence, 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 Independence to develop plans for the future of the city, and its environs. 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 areas of the City?
5. Are there business opportunities for revitalized and/or redeveloped properties on Madison Pike?
6. Is there anything that the City can do to encourage commercial uses on Madison Pike in the future?

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.

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 Independence, Kentucky, with the exception of the focus area on the existing Madison Pike corridor and the soon to be opened “new” Route 17. These corridors can be characterized within a reasonable range of uses that could be accommodated in revitalized properties or on redeveloped sites on the Madison Pike corridor as well as new development on the “new” Route 17.

V. DEMOGRAPHIC AND ECONOMIC DATA

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.

The data presented on the pages that follow address some of the key demographic and economic characteristics of the City of Independence, and of the more general market in order to provide the context for the market analyses that follow. Historical data from the study area provides the basis for projections that have been made regarding the future of Independence. Projections are only an indicator of the future not a certainty. The important observations provided by the projections are the trends that emerge from analyses of the data. The analyses may reveal trends that run counter to the goals and objectives of the community. The community will be able to recognize and react to the continuation of current trends in the future. In addition, the City can proactively respond to certain issues within the ability of the local community to alter the course of the observed trends in the future. In essence, the use of historical data to make projections regarding the future provides a market context for the planning process. The direction of the trends that are projected may reveal information about the local community that has not been previously recognized. The information presented will enable the community to understand itself better for planning purposes.

Several demographic measures regarding the City of Independence, Kenton County, the Commonwealth of Kentucky, and the Cincinnati MSA are important to establish a context for the market and to provide indications regarding the possible future directions of Independence.

It is important to note that field observations regarding future growth in Independence are significantly more robust than the projections provided by secondary, proprietary sources. In some cases the information provided by field observation is sufficiently reliable and important to cause revisions in the demographic projections. In other cases, the data provided by the proprietary demographic sources is the best information available. The reader is advised to review the demographic tables in the Appendices of this report. Field observations that have been used to amend proprietary projections are clearly stated. Some details regarding the make-up of the substantial growth that is in progress in the City of Independence will only be revealed after the next decennial census. In the meantime, it has been assumed that the composition of the community will be essentially consistent with the data provided by proprietary sources at this time.

Field observations strongly suggests that the City of Independence may be challenged to expand the capacity of City services to keep pace with development. Opportunities for growth and development will be abundant. The City appears to be in a position to be selective regarding its future growth. Managing the pace and types of future growth appears to be the City's dilemma. There are likely to be more choices for future growth than the City will be able to accommodate.

A. Population and Household Summary Demographics

Population and household demographics represent the most basic building block of data for any market study. The numbers of individuals and households are the two most basic decision making units in the marketplace. Their number and the growth trend for population and households in the near future hold the key to the attractiveness of any market for the full range of goods and services the population, and households, seek in the marketplace.

Population growth has been presented in two tables in the Appendices of this report. The first projection is based on demographic data supplied by a proprietary source. This projection indicates that the population of Independence should have grown by 1,263 persons between 2000 (14,981) and 2006 (16,244). The total population of Independence has been estimated, by secondary sources, to comprise 16,244 persons in 2006. The second estimate of population is based on an imputation drawn from housing data compiled by the City of Independence. The overall number of housing units has grown so dramatically since 2000 that the 2006 population estimate imputed from housing growth suggests a total 2006 population in the City of Independence of approximately 22,807. This represents an increase of 7,826 persons since 2000 with the near-term projection for 2011 totaling approximately 28,284. Based on the pace of housing growth in the City, which is projected to continue at the same pace as the time period between 2000 and 2006, the population of Independence is projected to almost double from 2000 through 2011.

The population estimate for 2006 and the projection for 2011 were both based on actual and projected housing growth in the City with the number of persons per new household based on the City average estimated by proprietary demographic sources. It should be noted that the average number of persons per ownership household is slightly higher than the average for all households, as indicated by Census data, but the overall average has been applied, nevertheless.

The pace of growth is robust. The pace of growth also indicates the significance of the City's location along the primary local transportation corridor; Kentucky Route 17. The opportunities for economic development in the future are substantial, and the challenges for growth management are equally challenging for the City. A population in 2011 of almost twice as many persons as lived in the City in 2000 is difficult for any City to absorb and expand its capacity to deliver urban services at the levels the City's inhabitants have grown accustomed to receiving.

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

B. Population Age Demographics

Growth has been projected for all age brackets of the population between 2000 and 2011 with the largest growth in the age brackets from 20 to 64. The second largest growth bracket is between the ages of 5 and 19. These statistics suggest that population growth appears to be consistent with housing growth in the City and its environs which has been predominantly focused on the “move-up” market for housing. Worthy of mention is growth in the age bracket from 25-34. Independence is projected to experience growth in this age bracket through 2011. The projected trend is the opposite of projections for Kenton County. Independence also runs counter to the downward trend estimated through 2006 for the Cincinnati MSA, but consistent with projected growth in the 25 to 34, age bracket in the Cincinnati MSA between 2006 and 2011. Statewide estimates and projections suggest that a decline in this age bracket over the period from 1990 through 2000 years will begin to reverse itself between 2000 and 2011. National trends are similar to those observed in the state and local areas. This segment of the population is important because it has been the age bracket of the largest population declines in recent decennial censuses.

The estimates and projections strongly suggest that new residents are families with children. The numbers of children in the City is estimated to have grown over 2,400 persons between 2000 and 2006. The bulk of this growth has occurred in the age brackets of “school age” children. The estimates indicate that the local schools may be having trouble keeping pace with the growth of the student population. Preschool age children are also growing substantially as a part of the population indicating that the schools may have to add capacity for an extended period of time.

While the numbers of households and the population are important indicators for business, age brackets are important for the marketing of specific categories of goods and services. The more youthful segments of the population tend to be stronger consumers of retail goods and services as well as entertainment and food service. Therefore, market demand is influenced by the dominant age brackets of the population along with the actual numbers of people in the market area under study.

The senior age brackets of the population may not be as strong for consumer goods and entertainment, but they are in the significant age brackets for health care, retirement housing products and household services. The City is projected to see growth in the senior segments of the population; defined as the age brackets from 55 up. However, the City of Independence is projected to be somewhat more youthful than Kenton County or the Cincinnati MSA in the future. This observation is drawn from median age estimates and projections for the various geographic areas included for context.

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

C. Household Details

Households with children were estimated to comprise approximately 48% of all households in the City of Independence, 35% of all households in Kenton County, 39% of all households in the Cincinnati MSA, 34% of all households in the Commonwealth of Kentucky, and 35% of all households nationwide. The percentages are based on demographers' estimates of households in the various geographic areas included for context in this study. Actual household growth in Independence suggests that the demographers' estimates are likely to be low. Given the nature of housing growth in Independence (freestanding, single-family homes), it appears likely that households with children probably comprise the majority of all households in the City of Independence at this time.

Of households with children, slightly more than 70% of those households are married couples in the City of Independence. This percentage compares to almost 65% of households with children in Kenton County, approximately 66% in the Cincinnati MSA, approximately 65% in the Commonwealth of Kentucky, and approximately 66% in the nation. Single parent households comprise the complement to the percentages shown above. The statistics indicate that single parent households compare favorably with statistics for Kenton County, the Cincinnati MSA, the Commonwealth of Kentucky, and the nation. The importance of these statistics revolves around their influence on average and median household income numbers; single income households negatively influence these statistics, and the potential market for public and private childcare services. Single parent households not only influence the market for proprietary childcare services, they directly influence demand for public social services. Children in single-parent households may need before school and after school childcare, in the schools, latchkey programs in the schools, free or reduced lunch programs in the schools and summer day care programs sponsored by the schools and/or the City. In addition, school nurses may be the only professional healthcare provider some of these children ever see because of the cost borne by single parents for more advanced care. According to the statistics there are 796 single parent households in the City of Independence today. This number is expected to grow to 956 households by 2011. In Kenton County, there are estimated to be 7,359 single parent households at present with this number growing to 8,230 single parent households by 2011. The City's central location may mean that The City of Independence could find itself at the epicenter of both public and private childcare services in the local area.

Household details not only profiles the families who live in Independence, 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**, at **Tab 2**, in the Appendices.

D. Household Income Demographics

Household income demographics speak to the ability of households to meet the economic necessities of living as well as the ability of households to expend portions of their income on discretionary consumer goods and services.

The household income demographics for the City of Independence are mixed relative to Kenton County, and comparable household statistics for the Cincinnati MSA and the nation. Household income numbers in Independence compare favorably with the Commonwealth of Kentucky. These statistics are somewhat surprising given the relatively low percentage of single person households in Independence. It must be noted that the household income estimates and projections are based on proprietary demographers' numbers. Local housing growth suggests that the City's household income numbers should compare more favorably with the context geographic areas, but there is no way to accurately validate this assumption in the marketplace.

Some of the most important information that can be drawn from household income demographics revolves around the combination of household growth and household income. The combination of these two demographic characteristics indicates the magnitude growth in the local economy and the magnitude of untapped consumer expenditure potential. In the City of Independence, Kentucky, demographers have indicated that 561 households should have been added between 2000 and 2006. Field measurements, taken from building and demolition records of the City for these years far exceed the demographers' estimates; approximately 2,878 households have been added to the City. Based on the number of households in the City in 2000; 5,181, and an average household income of \$56,264, total income of City households was \$291,503,784. Growth, by field observation, between 2000 and 2006 has increased total households in the City to 8,059 with average household income of \$59,693; a total City wide household income of \$481,065,887. Total income of households in the City has increased as the result of the combination of these two growth factors by \$189,562,103; growth of 65% in six years. Growth is projected to continue at a similar pace between 2006 and 2011. An additional 2,115 households are to be added in the next five years bringing total households to 10,174 in 2011. Average household income is projected to grow to \$64,803 in 2011. Total household income in the City of Independence is projected to be \$659,305,722 in 2011; an increase of \$178,239,835 or 37% in the next five years. The total household income of Independence is estimated to grow by \$367,801,938 between 2000 and 2011. Growth between 2000 and 2011 is divided between increased household incomes of households in Independence in 2000; \$44,240,559, and \$323,561,379 added to the total household income in Independence by new households.

Income comparisons suggest that household income measures for Independence outpaced the rate of inflation between 1990 and 2000, have struggled to keep pace with inflation between 2000 and 2006, and may lag inflation between 2006 and 2011. This comparison, by itself does not reveal the dynamic growth fueled by new households in the City.

These projections play a significant role in the market for retail space and/or land for new retail development. Of course, markets are not confined to political subdivisions, so similar demographic data for Kenton County, and beyond, is important in retail land use projections as well. This discussion will be resumed in the following sections of this report.

For more details regarding household income demographics for the City of Independence and the markets that comprise the context for this discussion and report see **Household Income Trends 1990-2011**, at **Tab 3**, **Household Income Trends by Age of Head of Household 2000-2011**, at **Tab 4**, and **Household Income Trends Comparison Index**, at **Tab 5**, in the Appendices.

E. Educational Attainment Demographics

Educational attainment of the population speaks to the abilities of the population and the workforce to compete for highly skilled and technical jobs in the marketplace. The levels of attainment must be in place for companies in the technology and information segments of the market to find a community attractive as a business location. The measure of educational attainment applies to the population 25 years of age or older. The educational demographics for the City of Independence and Kenton County are relatively consistent. There are differences in the individual attainment levels when the City and County are compared to the MSA, the Commonwealth of Kentucky, and the nation. In general, the City has more persons without any formal education beyond high school than Kenton County, the Cincinnati MSA or the nation; however, Independence compares favorably with the Commonwealth of Kentucky. The percentage of persons who have completed some college is higher in the City than any of the context areas selected for comparison in this study. The difference in educational attainment between the City and the context areas is evident in the numbers of persons with degrees. In general, the City has fewer persons with degrees than the context areas.

Educational Attainment, at **Tab 6**, details the educational attainment of the population, historically and projected for the near future.

F. Marital Status Demographics

Not unexpectedly, the marital status statistics bear some relationship to the statistics reported for numbers of persons per household. In addition, the numbers of single adult households will directly influence the median and average household income numbers. The portion of the population that has never been married is smaller than the identical cohort of the population in Kenton County, the Cincinnati MSA, the state or the nation. The portion of the population in Independence that is currently married is above the comparable statistic for the context areas. This appears to reflect the “family household” character of Independence that appears to be driving the housing growth in the City.

For more details regarding marital status the reader is referred to the **Marital Status** comparison tables, at **Tab 7**, in the Appendices.

G. Occupations of the Resident Workforce

The City’s resident labor force, 16+ years of age, consisted of approximately 8,116 persons in 2000. This number represents approximately 75.1% of the total population 16+ years of age. Of this number 7,905 were employed (97.40%) and no residents were in the armed forces (0.00%). The remaining 211 persons (2.60%) were unemployed at the time. These numbers will have increased in the time period between 2000 and 2006 as a function of increasing population and households. As of 2000, approximately 10,809 persons are estimated to be 16+ years of age in the City. Approximately 16,672 persons 16+ years of age live in the City today. Assuming a similar labor force participation rate of 75.1%, approximately 12,487 residents should be in the work force today. This represents an increase of approximately 4,371 persons in the resident,

work force between 2000 and 2006. Assuming the unemployment rate held steady at 2.60 %, approximately 12,162 residents should be employed in the private sector or the armed forces. Similar growth in the resident work force is projected to occur by 2011. Based on population growth projections, approximately 15,464 residents should be in the work force by 2011. Assuming the unemployment rate holds steady, approximately 15,062 persons should be employed in the private sector and the armed forces. Between 2000 and 2011, the resident work force is projected to have grown by 7,348 participants, or 90.5%.

The resident work force has grown in proportion to the population and household growth that taken place in the City of Independence between 2000 and 2006 as well as that projected to occur between 2006 and 2011. Growth has been less robust in Kenton County, but the estimates and projections are based on proprietary information. The City and, to a lesser extent, the County have both experienced the rapid transition from a predominantly rural environment to an urbanizing suburban environment. The County has added significant numbers to the resident work force along with the City of Independence. Employment opportunities have grown in the categories of businesses and merchants that draw from the resident population. However, employment growth has not been as significant as the population and household growth because the households moving into Kenton County and the City of Independence are moving more for the size and quality of the housing and lifestyle amenities rather than following job opportunities. This statement will become clearer in the discussion regarding the industrial, office and retail markets below.

The table titled **Occupations of the Resident Workforce**, at **Tab 8**, details the composition of the work force at the time of the census in 2000.

H. Employment by Industry

This demographic measure is detailed to provide some insight into the number of employment opportunities that exist for residents if they choose to live and work in the City. There were 2,379 persons employed by 257 businesses in the City of Independence in 2006 according to demographic sources. Most employment opportunities were with small companies; slightly more than 70% of all employers had fewer than ten employees. Only five employers in the City had more than 100 employees. Approximately 54% of employees were classified as “white collar” while the remaining 46% were classified as “blue collar”.

There were slightly more than five labor force participants living in Independence for every job in Independence. The “bedroom” nature of the City is evident. Employment opportunities in the City will grow in the future as the local business base expands. The most likely jobs will be in the retail, consumer service, and health care segments of the employment market. These are the jobs that are created by the businesses and professions that residents want in close proximity to their homes.

Among retail businesses, the top three categories of employers were food markets, restaurants, and general merchandise stores. Among the top three service employers were schools, entertainment and recreation services, and social services.

The largest segments of employment were retail trade (31.7%), services (29.2%), and manufacturing (15.9%). These three employment categories account for 76.8% of total employment in the City. While there has been growth in employment in the City, the categories of employment suggest that jobs outside the City will be the sources of employment for the majority of residents for the foreseeable future.

The table titled **Employment by Industry**, at **Tab 9**, details the composition of employment by industry as well as the composition of employment in 2006.

I. Vehicular Ownership

Vehicle ownership provides insight into the economic status of households and the ease and ability to travel to work or school. Employment statistics, cited above, indicate the need for the majority of working individuals living in Independence to travel outside the City for work. Independence is likely to remain a “bedroom” community that seeks employment welsewhere in the MSA for the foreseeable future. The commuter nature of American suburbs is clearly exhibited in Independence.

The number of households with no motor vehicle is small, but indicates some need for alternative means to travel. Approximately 184 households are without a motor vehicle for personal transportation. While some of these households are likely senior citizens who can no longer drive, the need for alternative transportation is present. For non-senior households, no motor vehicle may indicate the magnitude of economic disadvantage these households are experiencing on a daily basis. The number of households without personal transportation is projected to decrease slightly by 2011; however, 160 households are projected to not own a motor vehicle at that time. The number of households without a motor vehicle provides some indication of the number of households that may use mass transit on a regular basis.

The table titled **Vehicle Ownership**, at **Tab 10**, details vehicle ownership by households as well as a comparison to the local market, state, and the nation for the period from 1990 to 2011.

VI. THE HOUSING MARKET

A. The Current Market Inventory

The overall housing inventory of housing in the City of Independence comprised approximately 8,251 units as of 2006. This total grew from 5,387 units in 2000. The statistics cited, come from local building permit records as confirmed by field observation. Approximately 2,848 units of single-family housing and 34 multi-family units comprise the change in housing inventory between 2000 and 2006. In addition, vacancy appears to have dropped by approximately 13 units during the same time period. Proprietary demographic sources appear to have significantly underestimated the growth that Independence has experienced. These secondary data sources suggest that Independence was expected to grow by 836 total housing units between 2000 and 2006. Another 643 housing units are to be added to the inventory by 2011 according to the same sources. The statistical estimate varies by 2,028 units from actual field observations taken from City of Independence construction permit records. Based on the pace of current growth and the number of active residential subdivisions in Independence, the housing inventory is projected to grow by another 2115 housing units by 2011. Although minor, there is no way to confirm the change in vacancy from observation. For projection purposes, the current number of vacant housing units has been projected to remain stable through 2011. The demographic estimates and actual experience of the City are vastly different. The allocation between single-family homes and multi-family dwelling units differs from statistical estimate to field experience; the variance is heavily skewed to the single-family inventory, which is typically more stable than the rental segment of the market. Similar to the experience of the local market between 2000 and 2006, the inventory is likely to be heavily skewed to single-family housing units with only a few, new multi-family housing units appearing between now and 2011. This is an important foundation to the discussion that follows.

The age of housing units in the inventory in 2000 was relatively new. At that time 33.9% of the housing inventory had been introduced within the prior ten years (1990-2000). In 2000, only 16.6% of the housing inventory predated 1960. The inventory has grown by 53% between 2000 and 2006. The rate at which housing is being introduced is much faster than the pace needed to maintain the inventory. In essence, the high intensity growth of Independence and its environs will result in a substantial reduction in the median age of housing by 2010.

At the time of the 2000 census, there were 3,923 single-family detached dwellings and 161 single-family attached dwellings in the City's inventory. These two housing products; totaling 4,084 units, are typically built for owner occupancy. Census data indicates that there were 4,078 owner-occupied housing units in the city in 2000. Only six units built for sale appear to be rented. This is only an insignificant difference between the overall occupancy styles of the population and the composition of the housing inventory in Independence. This indicates that units originally built for the "sale" market are continuing to sell, not convert to rentals.

Unlike the inventory of housing units built for sale, the rental inventory is not experiencing much growth at all. This does not mean that there is no rental market in Independence, just that new units are not being added to the inventory at the pace new units are being built for sale. Virtually all communities have a rental housing market. In the case of Independence, the home sale

market has been so robust that the rental market may have been ignored. This may be consistent with the policy desires of the City, but the rental inventory will not age at the same pace as the new home inventory. Because new rental units are not being added to the inventory at nearly the pace of homes for sale some attention should be given the overall maintenance and appearance of the rental-housing inventory. There is likely to be a rental market in the city for the foreseeable future. The inventory of rental housing should be as vibrant as the inventory of homes for sale, or the rental inventory could begin to develop problems that reflect on the entire community.

Housing Units Comparison, 1990-2011 and 2000 Census Housing Values and Characteristics Comparison tables located at **Tab 11** and **Tab 12** provide additional details regarding housing occupancy rates and occupancy styles as well as the composition of the housing inventory.

B. The Market

The 2000 census indicated the annual housing market comprised approximately 21.8% of the inventory, or approximately 1,134 housing units. The housing market was comprised of 4,078 owner-occupied units and 1,099 rental units at that time. Typical annual turnover rates of approximately 10% of the owner-occupied housing units per year and approximately 40% of the renter-occupied housing units per year, the annual market could be expected to constitute approximately 848 units per year based on the inventory. The owner-occupied housing market consisted of 529 units in 2000 and the renter-occupied housing market consisted of 605 units in 2000. The inventory composition in 2000 indicated that 272 housing units were added in the previous year: 214 new owner-occupied units and 58 new renter-occupied units. Adding the units added in the previous year to the typical turnover rates expected based on the inventory, approximately 591 owner-occupied housing units would have been expected in the housing market in 2000 plus 526 renter-occupied housing units, for a total expected housing market in Independence in 2000 of 1,117 units. This correlates closely with the 2000 Census total of 1,134 units turnover for the previous year. The composition of the housing market in 2000 suggests that the owner-occupied segment of the market was slightly less than would have been expected based on the inventory and the renter-occupied segment of the market was operating a slightly higher velocity than would be expected on the basis of the inventory and new additions.

The robust housing market observed currently in Independence appears to have been in progress at the time of the 2000 Census. The turnover rate represents a relatively high annual turnover rate in the marketplace. However, the number of new housing units included in the turnover number for 2000 expands the market substantially. It does appear to indicate that the observed household and population growth of Independence was already in progress in 2000.

The annual housing market in Independence appears to be very robust. The market for owner occupied housing is robust for positive reasons. In addition, the substantial introduction of new housing units over the past several years should have had a positive influence on the overall value of the existing housing inventory. The overall value of the existing housing inventory should have grown at least at the rate of inflation. The market for existing dwelling units may be elevated above typical annual turnover rates by households taking advantage of the positive

market to “stair step” housing upgrades. Market observations suggest the City of Independence total owner-occupied housing market, including sales of existing homes and new homes, should range between 1,108 units and 1,274 units per year for the next several years. Approximately 415 units of new owner-occupied housing should enter the market each year on average through 2011. This means that approximately 2,075 new owner occupied households will come to the City of Independence between 2006 and 2011. This rate of growth is slightly slower than the pace of growth between 2000 and 2006. These new units are included in the annual market activity estimated for the City.

The City of Independence may comprise a disproportionate share of the new housing market in Kenton County for the next few years until available land for new residential development begins to run out. If growth in other communities in Kenton County runs at the pace observed in Independence, the County’s population may be considerably larger than projected in the next Census. This observation is based on the wide difference of estimated and projected growth between secondary data sources and the magnitude of growth based on local building permit activity.

The rental housing market has grown at a much lower pace than the owner occupied housing market. Approximately 40% of renter households move each year. The 2000 census indicated that 49.3% of rental households in Independence had moved within the last year prior to the census (46.8% excluding new rental units added to the inventory in the previous year). This turnover rate is slightly elevated, but does not appear to indicate any problems with the supply/demand balance in the marketplace. Demographic projections suggest that 165 housing units will be added to the rental inventory between 2006 and 2011. Based on an extrapolation of the pace of rental housing growth in Independence between 2000 and 2006, approximately 40 units are projected to be added to the inventory of rental housing in this time period. The market only added 15% of the projected number of rental housing units to the inventory between 2000 and 2006. Similar growth is likely to occur between 2006 and 2011. Therefore, it is more likely that approximately 40 rental units will be added to the housing inventory in the City of Independence between 2006 and 2011 rather than the 226 units projected by the demographers. Including the introduction of new rental units to the inventory, the annual rental market should grow from approximately 461 units per year to approximately 474 units per year.

Demographers project the vacancy rate to increase from 3.80%; 205 units in 2000, to approximately 7.70%; 479 units in 2006, and 10.50%; 721 units in 2011. While it is likely that periodic vacancies and units in transition for rental or for sale will go up in conjunction with the overall growth of the local market and the inventory, the increase in estimated vacancy percentages from 2000 through 2011 is improbable. If the vacancy percentage increases in a growth market of the magnitude of that exhibited by Independence it is because of the retirement of older marginal units from the inventory that have yet to be demolished. Given the relatively new overall composition of the housing inventory in Independence, it is highly unlikely the vacancy rate in the City of Independence is actually increasing. Given the growth of the inventory, vacancy as a percentage of the housing stock is likely to be decreasing. Based on the robust demand for housing, this is a much more likely market scenario than an increasing vacancy rate.

C. Future Demand

Future demand for housing in Independence through 2011 should be similar to the market observed between 2000 and 2006. New owner occupied housing units may be introduced at a slightly slower pace than that observed during the past six years and rental units are likely to be introduced at a much slower pace than projected by demographers. The pace of the current market appears to make it unlikely that many existing housing units will transition from owner occupancy to rental occupancy with the possible exception of some of the older inventory. Generally, a brisk sale market and overall increasing price levels make it attractive to sell versus rent housing units unless the age and/or condition of a given housing unit is atypically below average.

In essence, future demand should be a continuation of the market observed between 2000 and 2006 with approximately 415 new, owner occupied housing units added each year on the average and approximately 8 new, rental units added to the inventory each year. Overall, the owner housing market should range from 693 units to 859 units per year plus new additions (approximately 415 units per year on average). The rental housing market should range between 453 units and 466 units per year plus new additions (approximately 8 units per year on the average).

The overall age of the owner and rental segments of the housing market is relatively new and appears to be functionally adequate to meet market demand for a period of years into the future. The median construction date for owner occupied housing was 1993 while the median construction date for rental housing was 1999 at the time of the 2000 Census. The median housing value (owner reported) in the 2000 census was \$114,600 in the City of Independence. This was a relatively strong value indication in the general marketplace. Both the age of the inventory and the median, owner-reported housing value, indicate a vibrant housing market for the next several years.

The attractiveness of the area will help increase values in the older neighborhoods in the traditional core of Independence helping to encourage restoration and revitalization projects by individual home owners.

D. Competitive Supply

The rapid pace of new introductions to the owner-occupied segment of the local housing market is a strong indication that overall supply of housing in the sale segment of the market should be competitive for some time to come. While new rental units are virtually non-existent, the overall age of the rental inventory indicates that this stock of these housing units should be competitive for the foreseeable future. Continued introductions of new units to the inventory through 2011 will continue to support the conclusion that the local housing inventory should be competitive for the foreseeable future. As stated above, rental housing tends to age more rapidly than the owner-occupied inventory. Attention to maintenance and appearance of this inventory of housing will ensure that it remains as competitive as the owner-occupied housing inventory in Independence.

While introductions of new units is projected to continue at a robust pace through 2011, changes in economic conditions could result in a short-term supply/demand imbalance in the local market. Assuming it takes between 90 days and 180 days to complete a new home on a developed lot and annually approximately 415 homes are projected to be added to the housing inventory in Lebanon each year, builders' inventories of completed market homes should range between approximately 104 and 208 units for market consumption at any point in time. Inventories of completed homes in excess of 208 units would appear to indicate a slowing market. Of course, there are seasonal fluctuations in the market that could cause some variations in inventory levels, but the guidelines cited above can be used as a simple measure of current market velocity.

In the event of a more general economic slowdown, it would be better to have an inventory of developed, but unsold lots than completed, unsold homes.

E. Supply and Demand Balance

The market for new owner occupied housing averages approximately 415 units per year. Overall, the supply and demand for owner occupied homes appears to be roughly in balance. There are no indications of inordinate price inflation, extremely short marketing periods, or "bidding wars" that would suggest a critical housing supply constraint. None of the conditions of a serious supply constraint appear to be operative in the City of Independence, but there are a number of active subdivisions that enable the introduction of new units in pace with market demand. While the growth of rental housing has lagged the estimates and projections of demographers, there is no indication this is creating a shortage of rental units in the local market. Both the sale and rental housing markets appear to be in supply/demand balance at this time.

If a supply/demand imbalance were to occur it appears likely that it would manifest itself as supply shortage in the "sale" segment of the housing market. Rental units are only being added at a small fraction of the pace projected by the demographers. There is no indication that there is a rental housing shortage in Independence. An indication of a rental housing shortage is that rental rates may be bid up in the marketplace making it more attractive to rent a home than to sell it. This would result in an undesirable market condition. Rental rates that are increasing faster than the rate of inflation and/or prices in the home sale market may be indicators of such a supply constraint. Continued monitoring of rental rates in the local housing market for any abnormal price increases is in order.

F. Market Share and the Competition

As stated above, the City of Independence comprised approximately 12% of the market for housing in Kenton County between 2000 and 2006. Kenton County has experienced reasonable growth in recent years. This county is only a part of the Cincinnati CMSA. Other counties in the CMSA in eastern Indiana and in northern Kentucky have also experienced brisk urbanization in recent years. In the context of the Cincinnati CMSA housing market, the City of Independence comprised slightly less than 1% of the housing market between 2000 and 2006.

The City of Independence is projected to comprise approximately 14% of the Kenton County housing market between 2006 and 2011. The City of Independence is projected to account for approximately 1.1% of the housing in the Cincinnati CMSA by 2011. This change in market significance is more a function of the slow pace of housing growth in the more general Cincinnati CMSA market while the pace of housing growth in the City of Independence is projected to sustain itself through 2011 at a pace similar to the time period from 2000 through 2006.

Given the wide disparity of actual housing growth in Independence versus that estimated and projected by secondary demographic sources, no observations will be offered regarding growth in the City of Independence relative to Kenton County or the Cincinnati CMSA. In general, it appears that housing growth in Independence is atypically strong relative to the larger context market areas. As a result, Independence is likely to become a more significant municipality in Kenton County and the Cincinnati CMSA in the future. The next Census in 2010 will likely quantify this observation.

G. Observations and Conclusions

Based on the current and projected pace of housing growth in Independence, the city should be approximately 1.92 times the size it was in 2000. The housing inventory will have grown from 5,387 units in 2000, to approximately 8,251 units, today, and to approximately 10,366 housing units by 2011.

Based on observation and field-based estimates and projections, vacancy rates in Independence should be at, or below, 2.0% from now through 2011. This indicates a very strong housing market with a supply constraint. Traditionally, a 5% market vacancy rate has been regarded as representative of a stable (supply/demand balanced) market.

The overwhelming market for new growth is the owner-occupied housing segment comprised of freestanding, single-family homes on suburban lots. This is the segment of the housing market that is expected to continue to propel the Independence housing market through 2011.

While it would be a break with the dominant form of housing being built in Independence today, more diverse housing products should be considered in the future. Higher density housing products for younger persons as well as senior citizens could have roles in Independence. There is no question, Independence has a robust housing market, but it is concentrated in essentially one product type; freestanding, single-family homes in low density residential subdivisions. There is also no question that the housing in Independence appears to be popular with upwardly mobile families. Once again this is only a segment of the population that could find Independence to be a desirable place to live. Younger persons who have not yet reached the family formation years and seniors who may no longer want the responsibilities of freestanding homes are two large segments of the population that appear to be without new housing alternatives in Independence. The point of this observation is that there are higher density housing products that could be developed to serve more segments of the housing market for ownership and for rental. These housing products are higher density products that can be

interspersed in a suburban community like Independence without changing the character of the community, in general. New, higher density residential products for specific segments of the housing market should be a part of the future in Independence whether for sale or for rent.

The magnitude of residential growth in Independence is very likely to be followed by equally dynamic commercial development. The pace of growth in the housing market and that projected for the commercial development market may strain City services and school capacity in Independence. The magnitude and possibly the range of City services will have to expand in the coming years.

VII. THE OFFICE AND INDUSTRIAL MARKETS

Typically, the office and industrial markets would be addressed separately, but market conditions permit the discussion of these two land uses together for the study area and the City of Independence. Both office and industrial employers form the economic base of many communities. In the City of Independence, the industrial base is virtually non-existent and the office employment base is small. In general, the City is a “bedroom” community. Independence is growing because of the residential quality of life not because new jobs are available. Independence residents already have jobs elsewhere in the Cincinnati MSA they are in search of a “good place to live” and Independence fits that description with an array of new and existing residential products to meet the needs of families in search of a home. Because residents are not seeking new employment when they move to Independence, the industrial segment of the local market is likely to remain insignificant for the near term. However, the professional and service business segments of the local economy are likely to undergo unprecedented growth in the near future. Therefore, we will focus on the office and service business market, and touch on the industrial market, in analyzing Independence. The robust residential growth that Independence is experiencing is usually the precursor of commercial development. This appears to be the case in Independence. The following paragraphs will discuss the current status of the industrial and office markets along with some indication of the potential for new employment growth in the City.

A. The Current Inventory

An exhaustive inventory of existing office and industrial space was not conducted in the City of Independence. While there is office space in the City of Independence, much of the office space in the local market is occupied by businesses that serve the immediate area. Therefore, the majority of the office space in the local market is designed for small scale, medical practices, professional practices, and service businesses.

There are spaces suitable for office uses in several of the buildings in the traditional “downtown” of Independence. These structures are at the core of the study area on the existing Madison Pike (State Route 17). In addition, there are structures that could be renovated to serve office users. The existing structures suggest 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.

While the size of the inventory has not been determined, the existing inventory of office uses in the City appears to be, more or less, fully occupied. There are no new or newer buildings with substantial amounts of unoccupied space. Observation suggests that any expansion of the local market would have to take place in new or renovated structures in the City. New development may gravitate toward the relocated State Route 17 while renovation of existing structures along the existing Madison Pike corridor may serve this niche of the local office market.

B. The Market

Data from the 1997 and 2002 Economic censuses suggest that employment growth in the Independence market was not significant between these two census dates. Data from private demographic sources for 2006 suggests that the pace of growth experienced earlier may have remained essentially unchanged. This later proprietary data includes public employment that is excluded from the Economic Census data. Making this adjustment to the 2006 data suggests that private sector employment, in general, grew somewhat between 2002 and 2006. Due to the incompatibility of the data sources further definition of the exact sources of employment growth or decline cannot be accurately revealed. The appearance is that the market for office and industrial uses, typically employment driven, may be in a “slow growth” mode in the City at this time. However, population growth in recent years strongly suggests that new employers will arrive in town to serve the growing population and to bring medical, professional, and consumer services within closer reach of the citizens of Independence.

A detailed analysis was conducted for the City and for three drive-time areas spaced at five-minute intervals; five minutes, ten minutes, and fifteen minutes from the intersection of Madison Pike and McCullum Road. A fourth drive time was analyzed at a travel time of thirty minutes from the central intersection identified above. Household demand for services was based on field observation for households in the City of Independence and adjusted data taken from proprietary sources for the drive-time areas updated to include the actual number of households in the City of Independence. Similar adjustments were made to all of the data for 2011. This data is included in the in the charts for **Retail and Service Business Activity and Market Potential** located at **Tab 16** in the Appendices to this report. The **5 Minutes, 10 Minutes, and 15 Minutes Drive Time Area Maps** are included **Appendix 17** of this report for reference.

Based on the drive-time analysis of the market in the vicinity of Independence, most service categories are underserved until consumers travel more than fifteen minutes from the epicenter of the study area at Madison Pike and McCullum Road. A similar conclusion is reached when comparing the service businesses in the City to the demand for services generated by City residents, only. Among the more notable underserved service markets are “Health and Medical” services with 5.94% of market demand met, “Legal” services with 2.91% of market demand met, “Professional” services (engineers and architects, etc.) with 11.87% of market demand met, “Computer Services” with 2.94% of market demand met, “Child Care” services with 78.28% of market demand met, “Beauty and Barber Shops” with 45.30 % of market demand met, “Personal” and “Business” services with 25.74% and 9.77% of market demand met, respectively, and several other significant categories. The examples above are taken from the Table in Appendix 16. The remainder of the Table can be read the same way; the percentages indicate the amount of current (2006) market demand being met and the projected demand that can be met by existing merchants in 2011. The shortages indicated by the analysis suggest that population and household growth has outpaced the ability of commercial enterprises to find sites and or buildings to occupy and more conveniently serve the market.

Square footage estimates for new office uses are subjective. Many of the commercial enterprises that are expected to arrive in the local community are anticipated to be small scale, possibly locally owned, businesses and professional practices. Spaces such as these are difficult to

quantify because they are more dependent on the desires of the individual business owners and the image they wish to project as opposed to a more economic decision regarding the cost of rental space per square foot. Needless to say, the anticipated market will be unprecedented by historic standards in the City of Independence. Based on the supply and demand calculated on the basis of the current population and households in Independence (2006) and projected households in Independence (2011) approximately 22% of current market demand and 18% of projected market demand for services is being met by businesses based in Independence today. The complement of these percentages represents the underserved market or market demand in Independence unmet by professional and service businesses in the City today. With the exception of the smaller five minutes drive-time area, the market served percentages increase from those indicated for the City of Independence, but the market areas are larger than the City of Independence by itself; therefore, the underserved markets are still larger than the City alone. The square footage potential remains unchanged from the indications, cited above, in the interest of conservatism.

C. Future Demand

Future demand may be sporadic in the near term. Once the magnitude of growth in Independence is more clearly understood, the market will accelerate rapidly. Initial results of the next decennial census will likely mark the point where the demand for space in Independence accelerates to a new level of market activity. Based on a typical employment density of four persons per one thousand square feet of floor area, approximately 600,000 square feet of new office and service business space could be demanded by the expenditure potential of 2006 Independence residents alone. Based on this potential demand, as much as sixty acres of land could be needed for new office and service business development. Revitalization and/or adaptive reuse of existing space in Independence would reduce the need for new space, but there is not very much existing inventory to work with at this time. The estimated need for new office and service business space drops at the five-minute drive time (due to the smaller geographic area included in this drive-time area) then escalates at the ten-minute drive time (exceeding the estimated space need in the City) and escalates further at the ten-minute drive time. Of course, all businesses do not exhibit the same employment density and some service businesses are not “site based”; meaning that the services are delivered in the households served by the business. In addition, some businesses that fall outside the immediate area will still capture a share of the market even with new competitors in Independence and vicinity. The nature of the market still suggests that small companies will be the origin of a sizeable share of growth in professional and service businesses and employment in the future.

Office users are likely to be predominantly small scale. The majority of office users will be professional practices and site based service businesses that serve the local market. Some of these users will not be of sufficient size to justify a freestanding structure. Land for an office condominium development may be in order. This product has been a strong performer in the office markets of many communities in recent years while the office market in general has struggled. Office condominiums offer small office based businesses an opportunity for ownership that would not be available at a reasonable cost in freestanding structures. An alternative to an office condominium that is of a small size is a residential conversion to office

uses; an adaptive reuse. Some of the structures on Madison Pike could be alternatives to new office condominiums, but the cost of revitalization may be in excess of the cost of new construction. Public assistance may be needed if a comprehensive transition of the Madison Pike corridor is anticipated.

Demand for services of all types has been quantified by the percentages of demand in the current (2006) market and projected future (2011) market that are being met. The complement of these percentages represents the market that is currently underserved and the magnitude to which this underserved market will grow by 2011 unless more of the market demand is met today.

D. Competitive Supply

The City can provide for industrial growth by having a supply of “market ready” land to address the needs of local companies that may wish to expand, but must relocate to do so, as well as attract industry from other locations. At this time it appears that there is adequate land for potential industrial development in the City and in the immediate vicinity of the City to serve the potential needs of industrial companies. In the long-term the City may wish to provide more employment opportunities within the City’s boundaries for residents in the labor force.

Office development may require a similar focus on land. In addition, 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 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.

Office users may want to own their space. For this category of office user, the office condominium has become a recognized product offering in the marketplace. Office condominiums are frequently demised in space increments that are smaller than typical freestanding buildings offering the office user an opportunity to buy that would not be affordable if freestanding buildings were the only market choice.

Freestanding buildings are yet another alternative for office users. Restoration and revitalization projects are best 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 the Madison Pike corridor.

E. The Supply and Demand Balance

The dynamics of the office marketplace in the City of Independence, and to a lesser extent the industrial marketplace, strongly suggest that substantial business and employment growth will occur over the next several years. The ability of the City of Independence to capture a portion of this growth is dependent on its capacity to accommodate new office, and industrial, space users. The City appears to have a supply of development land and buildings that could be adaptively reused and revitalized for office users, but the supply of competitive office space, and space that could be converted to office uses, appears to be limited. The availability of physically attractive, fully functional office space appears to be very limited at this time. Restoration and revitalization alternatives appear to be available for prospective tenants and owner/users, but much of this space awaits revitalization. In essence, much of the existing space for office use on the landscape in the city is not in “market ready” condition. For a prospective user to be interested in this space, they must have the time and possibly financial resources to make the space ready for occupancy. Such tenant, or owner, prospects are a relatively small segment of the market, but the capacity of the Madison Pike corridor to accept new office users is limited as well. These observations suggest that a dynamic market for new office construction could be in the City’s future. The market may appear to be in a supply and demand balance at this time, but this appearance will give way to a much more dynamic growth period in Independence in the future.

F. Market Share and Competition

The City should be able to capture a sizeable share of the office growth that will almost certainly take place in the next few years. However, the constraints identified above may inhibit the City from capturing its proportionate share of this future growth. In addition, new competitive venues will continue to emerge in Kenton County, diluting the market influence that the City of Independence may exert.

As the urbanization of Kenton County continues, the City of Independence is transitioning from a freestanding small, urban center on the edge of a rural county to a residential and commercial hub in a matrix of suburban communities that form the fabric of the Cincinnati CMSA. It is this transition that offers Independence a bright future for the long term, but a challenge to manage this growth wisely in the near term.

G. Observations and Conclusions

At the present time Independence 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.

The analysis above suggests that a dynamic market for office and service business space is on the horizon in Independence. A simplified calculation suggests that the underserved segments of the medical, professional, and service business markets could require as much as 600,000 square

feet, more or less, to balance market supply of businesses with indigenous market demand. This calculation only takes into account the demand generated by Independence residents. The market can easily expand well beyond the limits of the City based on the improved roadway access that will be afforded by the new State Route 17. Of course, the City 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 Independence will hopefully balance or be skewed in favor of Independence based businesses in the future. This favorable balance is dependent on recruiting the “right” businesses to the “right” locations in Independence. Much of this direction will be to new improvements on newly developed sites. Managing the development process will be crucial to the outcome for the City.

Based on current market conditions and what appear to be significant 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 within Independence while not just yielding to development pressure to build any project that comes along. This approach to commercial development of all types will be necessary in order to manage the growth and future development of Independence to retain as much of the current “feel” of the community as possible while it continues to grow and evolve.

VIII. THE RETAIL MARKET

A. The Current Inventory

An inventory of existing retail square footage has not been compiled for the City of Independence. 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 Independence has many types of retail storeroom space within its boundaries. The traditional downtown is developed with a number of single and some multistory, mixed-use commercial buildings that once housed the businesses comprising the limited retail base of the City. Over the succeeding years, and especially in the decades following the end of World War II, the nature of retail businesses and the space needed to accommodate retailing has changed dramatically throughout the nation. Retail enterprises have transitioned from a 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 some of this transition at the southern end of the study area and beyond. The City has several single story, single tenant retail buildings in the Madison Pike corridor at the heart of the study area. Retail enterprises expanded out of the traditional “downtown” over time as their space needs grew and the buildings at the traditional heart of town could no longer accommodate them.

The City has been experiencing dramatic growth, now as a part of the rapid urbanization of Kenton County. The retail centers on the landscape in the City are no longer current for many of the large-scale retailers that comprise the anchor tenant base in the region and the nation. In addition, the urbanization of the County in general means that retailers have a more widely dispersed customer base than in the past and new retail venues are emerging elsewhere in Kenton County to compete with the older, established centers in the City of Independence and elsewhere.

The City has retail space. The question to be answered is, “Can this space be competitive in the current retail market?” The answer is likely to be both “Yes” and “No”. Some space may be reusable by other retail tenants; such as the existing Kroger. Other spaces represent formerly “branded boxes” that no longer fit the space requirements of major anchor retailers and cannot be readily expanded, or reconfigured, for efficient and effective uses in the future. For these obsolescent retail storerooms, redevelopment of the sites for new uses may be the only practical alternative in the marketplace.

The City must focus on facilitating reuse and redevelopment of functionally obsolescent retail, and other, space in the City while urban growth is in progress. Otherwise, new retail venues will emerge on the landscape in the City, or in close proximity to the City, thus serving the retail

demand of the population and households in the Independence. Existing locations could languish in the marketplace because these new retail locations, inside and outside the City, adequately serve the retail market and eliminate the need to use rejuvenated and/or redeveloped space in the City. In essence, the competitive stature of retail centers in the City must be reestablished before new competitive locations outside the City capture the market of competitive retailers who still wish to serve the population and households in the City of Independence. Should competition overtake the established centers in the City, the only alternative for the existing, obsolescent centers in the City would be to find alternative uses to occupy space and/or reuse the sites. Typically, non-retail land use alternatives have lower values than retail uses. Therefore, existing property owners will be confronted with the potential devaluation of their properties in the marketplace. This realization usually takes a long time for property owners to perceive. During the process, the properties usually languish in the marketplace or are leased to marginal retail competitors in the marketplace.

B. The Market

The pace of growth in the City of Independence and in Kenton County, in general, indicates the need for more retail space in more retail venues in the future. Growth numbers for Independence appear to indicate a lag between the growth of retail establishments and the growth of households with money to spend on retail goods and services.

Since the 2000 census, the City of Independence has added 2,878 households. An additional 2,115 households are projected between 2006 and 2011. The new households added between 2000 and 2006 in Independence added \$171,796,454 to the local economy based on 2006 average household income. Similarly households to be added in the City between 2006 and 2011 will contribute \$137,058,345 to the local economy based on projected average household income in 2011. Of course, existing household incomes will grow at the same time. Existing households in Independence, in the year 2000, added \$17,765,649 in total household income between 2000 and 2006. Existing households in Independence today will add \$41,181,490 in total household income between 2006 and 2011. This household income growth has added to the nominal, and real, aggregate income in the local economy.

The **Household Income Trends Comparison Index** located at **Tab 5**, in the Appendices of this report appear to show that average household incomes in the City of Independence escalated ahead of the pace of inflation, as measured by the Consumer Price Index (CPI) between 1990 and 2000. As a result, existing households should have had more discretionary income in 2000 than they had in 1990. The estimated pace of household income growth between 2000 and 2006 has lagged the pace of inflation and projected income growth between 2006 and 2011 is expected to lag inflation. This information is based on secondary data sources. Given the disparity of household growth in Independence between 2000 and 2006, between secondary sources and field observation, and the heavily weighted addition of owner-occupied, freestanding households, these estimates and projections are likely to be conservative. Existing and new households will have more nominal dollars to spend, but may be slightly lagging in real income terms between 2006 and 2011.

Consumer expenditures; i.e., all household spending comprises approximately 83% of average household income in Independence today. This percentage falls to 81% of average household income by 2011. Retail expenditures are only a part of total household consumer expenditures but they comprise a significant percentage of annual household income; estimated at 36% of average household income in Independence today and projected to consume 35% of average household income in Independence by 2011.

Consumer expenditures for new households in the City of Independence added between 2000 and 2006 are estimated at \$141,978,716. Consumer expenditures for new households projected for the City of Independence between 2006 and 2011 are projected at \$110,582,775. Similarly, retail expenditures for new households added between 2000 and 2006 in Independence are estimated at \$62,141,776. In the meantime, existing households in Independence, as of 2006, will add \$23,878,817 to consumer expenditures between 2006 and 2011.

Retail expenditures for new households projected for Independence between 2006 and 2011 are projected at \$48,336,210, based on 2011 income projections. In the meantime, existing households in Independence, as of 2006, are projected to add \$10,170,458 to retail expenditures between 2006 and 2011

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 2006. This expansion of retail development should continue through 2011 if the projected population and household growth for the City and the trading area are realized. This observation reinforces a statement made above that the City should be facilitating redevelopment of obsolescent retail sites now while the overall market is still growing. In addition, the timing appears to be appropriate to address the potential market for enterprises on the Madison Pike corridor. Increased demand for businesses in revitalized structures in the corridor should be directly correlated with the overall growth of consumer demand in the area for a broad range of consumer goods and services.

For purposes of estimating future demand for retail space, consumer expenditure potential will be translated into square footage estimates based upon national statistics for annual retail sales per square foot of gross floor area of multi-tenant retail centers. For purposes of this analysis, sales of enclosed regional malls have been excluded from consideration. Enclosed malls have been surpassed in the retail development community by multi-tenant, strip centers and lifestyle

centers, eliminating the enclosed concourses that were popular in the 1960's and 1970's. Therefore, emphasis will be placed on retail venue formats that are likely to occur in Independence and possibly elsewhere in Kenton County. For purposes of estimation, annual retail sales revenue per square foot of \$325 is applied to the 2006 estimates. Annual sales of \$367 will be applied to the 2011 estimates. This change in revenue corresponds to the projected change in the CPI over this five-year time frame.

Based on the estimated retail expenditure potential added between 2000 and 2006 in the City of Independence, 191,205 square feet of general retail space could be supported if all of the available retail expenditure dollars were captured in the City of Independence. Similarly, retail expenditure additions projected to result from household growth between 2006 and 2011 could result in retail space needs of an additional 131,706 square feet. For the period between 2000 and 2011, an additional 322,911 square feet of retail space could be demanded if all the retail expenditure potential generated by new households in the City can be captured by retail stores within the City limits. This projection does not count the additional retail expenditure dollars contributed by existing households because these appear to be 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.

It is likely that the growth in Independence is being reinforced by similar growth in other adjacent municipalities and unincorporated portions of Kenton County as well. Actual growth in adjacent areas has not been included in the field research for this analysis. Nevertheless, growth is most certainly in progress in adjacent geographic portions of the County. As areas of growth are included in the drive-time trading areas mapped for this analysis, the estimates and projections for retail sales may be conservative.

D. Competitive Supply

The next question to be addressed is that of competitive supply. The City of Independence currently has vacant retail space, although some of this space appears marginal in the current market. Combined retail demand increases through 2011 based on general annual retail sales per square foot estimated above, suggest that the City of Independence has a significant retail space deficit to make up in order to adequately serve the growing population within the City.

The more difficult part of the question to be answered is, "does any of the vacant space currently on the landscape in the City represent COMPETITIVE supply?" Once again the answer may be both "yes" and "no". For retailers to occupy the vacant storeroom of another retailer, especially a competitor, would have been beyond the realm of possibilities a decade ago. However, retail developers have recognized that their tenants are "nomadic" in nature and have allowed for flexibility in reconfiguring and/or redeveloping sites in the marketplace. In addition, a retailer may be able to establish an outlet at a lower rental cost and for a shorter time period if they are willing to go into a revitalized tenant space versus a new space.

Leading retailers in the Independence today are already seeing the effects of the rapidly growing population and are likely anxious to expand in order to preserve their market share in the future.

It is equally likely that these leading retailers will want to take space in the most visible location in the City. This visible location is the new Kentucky Route 17 corridor. The opening of this new corridor also opens up a significant amount of acreage to new commercial development. The location is at the epicenter of urban development of the County and access has just been developed. For some retailers their prospective new location is not that far removed from their old “existing” location, so existing consumers should have no problem in finding the new store and new consumers will be able to find the store easily because it is within an already established retail trade corridor. In essence, the previous location will be obsolescent. While obsolescent for leading retailers, existing retail storerooms may still be sufficient for merchants who deal with the local population versus a broader community base of consumers. This is the logic that should be applied to revitalizing and/or redeveloping the obsolescent space in the inventory in the Madison Pike corridor while the market is still expanding and the general location is competitive.

Competitive venues will dilute the significance of the Madison Pike corridor in the future. The development pace of Independence is likely to slow over the next few years as the City approaches “fully built” status. Of more concern is proposed development elsewhere in Kenton County south of Independence. A significant retail draw from future competitive venues could create a market force that could overshadow the retail market in the City of Independence, not just the Madison Pike corridor. This is another reason to act now to encourage revitalization of the retail space in the City before new and possibly larger venues open elsewhere in Kenton County.

Of course, there are competitive locations outside Independence and Kenton County that will capture a portion of the retail expenditure potential of Independence residents. These local market leakages are an expected component of retailing and the typical retail market. The objective of the City of Independence should be devoted to ensuring that residents of the City, and the vicinity, are offered outlets for as many of the “convenience”, “neighborhood”, and “community” based retail wants and needs as can be captured. This leaves the demand for goods and services usually offered at the “sub-regional” or “regional” level to exit the City. A very broad range of retailers fit within the categories identified for the City. A significant portion of the City’s effort in facilitating retail development and revitalization should be spent in aligning potential users, tenants, with owners and operators of existing retail spaces and centers and fitting the space needs within the walls of existing storerooms or on portions of existing retail sites that can be redeveloped. By emphasizing reuse, revitalization, and redevelopment, current venues that could easily languish in the context of significant new development can have their economic life spans extended through a period of rapid retail growth to help alleviate the potential to have overbuilt retail space 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 new households within the City between 2000 and 2011, 322,911 square feet of retail space was indicated. Based on a typical land-to-building ratio of 5:1, approximately 37 acres of land could potentially be consumed for retail

development in order to support the demand of Independence residents. Retail demand outside of the City of Independence could raise these numbers and the development of competitive venues outside of Independence could reduce the numbers indicated.

The City is not likely to be able to attract retailers who do business at the “sub-regional” or “regional” market levels of retail demand. There are already competing venues on the landscape and an interstate highway interchange is a more favorable location for accessing a “sub-regional” or “regional” trading base. Therefore, the first likely leakage of consumer expenditure dollars is at this level of consumer demand. Additionally, many of the new households moving to the City will 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. This daytime shopping will further reduce opportunities to capture retail dollars in the City. Based on the likelihood of market capture, the square footage estimates cited above should be regarded as the likely upper limits of potential market demand.

Household growth in Independence, by field observation, exceeds total household growth for Kenton County between 2000 and 2006 as estimated by secondary sources. A similar circumstance is projected for Independence and Kenton County between 2006 and 2011 based on an extrapolation of the current pace of household additions in Independence, even with a slight reduction of the pace of new additions between 2006 and 2011. It is highly improbable that no other jurisdictions in Kenton County are growing, or will be growing, between now and 2011. The pace of growth outside of Independence is the “unknown” in this discussion, but if this pace of growth is proportional to that observed in Independence, then Kenton County is adding households at a robust pace as well. The unknown is how much of this growth is likely to fall within the drive-time trading areas mapped for the epicenter in Independence selected for this analysis. This makes the estimation of market capture difficult to project, but a range can be established based on observed growth within Independence. Based on secondary data, the City of Independence was estimated to contribute approximately 25% of the estimated household growth in Kenton County between 2000 and 2006. This contribution was based on the addition of 561 households in the City as compared to the addition of 2,253 households in Kenton County. By observation, Independence has added 2,878 new households in the time period between 2000 and 2006. If Independence maintains a proportional contribution to household growth in Kenton County between 2000 and 2006, then an additional 11,512 households should be on the landscape in Kenton County today than were present in 2000. This appears to be as improbable as the total growth in Kenton County being captured by Independence, but the actual growth appears likely to fall between the two limits of the estimates based on the data observed and combined with the secondary data. Therefore, household growth in Kenton County is likely to have been between 2,878 households and 11,512 households between 2000 and 2006. Similarly, household growth in Independence between 2006 and 2011 is projected to be 23% of Kenton County’s growth during this time period. Therefore, household growth in Kenton County between 2006 and 2011 is likely to range between 2,115 households (the growth projected for Independence) and 9,196 households. The household growth range for Kenton County between 2000 and 2011 is likely to range from a lower limit of 4,993 households (all

attributable to Independence) and 20,708 households (based on the proportional share of growth in Independence from secondary sources).

As discussed above, retail leakages in Independence are likely to occur for the reasons cited above. The question of market capture and the amount of retail space this may justify is based on the estimated change in households between 2000 and the near-term projection date of 2011 for Independence and the trading areas mapped for the drive-time areas up to 15 minutes from Madison Pike and McCullum Road.

For purposes of this discussion a market capture probability of 50% will be ascribed to the potential to attract consumer expenditures before they escape the City. If it is assumed the City is the sole contributor to expanded retail demand, now and in the future, then “new” retail space needed to address expanded consumer demand is approximately 161,456 square feet. The addition of new retail tenants, or expansions of existing retail tenants, in already existing storeroom spaces should be considered a part of this “new” demand for space. This establishes the lower limit of the estimated demand for retail space in Independence as of today. If Independence is only contributing its proportional share of the overall household growth of Kenton County, then by applying a similar percentage (50% capture) to the anticipated overall expansion of retail expenditures in the County could result in demand for new retail space of approximately 672,731 square feet under roof.

By taking into account potential growth outside of Independence that could be served by retail development within the City and assuming typical land-to-building ratios of 5:1, then retail development potential should be expected to consume between 18.5 acres and 77.2 acres of land within the next five years in Independence. While this establishes the broad range, observed growth in the vicinity of Independence; although not quantified, coupled with the opening of a new segment of Kentucky Route 17 in Independence, is likely to yield demand for new retail space in the upper half of the observed range; in essence, between 48 and 77 acres between now and 2011.

F. Market Share and Competition

As stated above, the City represents approximately 25% and 23% of the County’s consumer expenditure growth between 2000-2006 and 2006-2011, respectively, based on secondary data sources. The City has the means; i.e., land for new retail development, and relatively little vacant retail space to be reused in the marketplace. If the City could attract new retail growth to meet the demand of new households in the City, a demand for almost 322,911 square feet of space could be projected. If the City attracted a proportionate share of the estimated growth in retail demand in the County, as much as 672,731 square feet of retail space could be developed. This upper limit is considered an optimistic estimate.

In the longer term, the City is likely to see its share of the retail market in the area reduced by further household growth and the development of new retail venues further south in Kenton County in the coming years. The City must try to find the elusive balance between the demand of consumers in the market today; many of whom are Independence residents, and the needs of a population and households in the future who will have more and newer choices. The 322,911

square feet of retail space projection, cited above, would likely reduce the trading area's competitive market share by approximately one half of its relative contribution to retail expenditure potential in the future. This may be a "safe cap" on retail growth for the long term, but there will be a great deal of pressure in the short run to exceed this limit to meet current consumer demand within the context of current, competitive venues on the landscape.

New competition in close proximity to the City of Independence is likely capture at least a portion of the new retail expenditure potential projected for the City by 2011. The closer this competition is to the established retail centers in the City the more harmful it could be. Much of the potentially negative influence of nearby competition will be determined by the competitive influences of the merchants who locate in new venue in the City or close to the City. If these new entries into the market directly compete with merchants already located in the City, it may be incumbent on the existing merchants to upgrade their stores in order to retain their market shares given new, more intense, competition. The ability of existing retail owners and operators to address these possible tenant demands will, in part, determine the future competitive position of the City of Independence for retail land uses as the City nears "full development" status and Kenton County continues to grow and urbanize in the future.

G. Observations and Conclusions

The City of Independence has an established, but limited retail business base within a recognized trading area.

The City has been experiencing dramatic growth, now as a part of the rapid urbanization of Kenton County. The retail centers on the landscape in the City are no longer current for many of the large-scale retailers that comprise the anchor tenant base in the region and the nation. In addition, the urbanization of the County in general means that retailers have a more widely dispersed customer base than in the past and new retail venues are emerging elsewhere in Kenton County to compete with the older, established centers in the City of Independence and elsewhere.

The City has added limited retail developments as needed in the past, but is now at the point where it may be the epicenter of future retail market growth for a trading area that is broader than the City's jurisdiction.

New competition and planned introductions of new retail venues in close proximity to existing retail venues in the City may overshadow the existing retail business base potentially destabilizing the markets for these existing retailers and/or the locations they currently occupy.

The relocation of Kentucky Route 17 to a new right-of-way away from the Madison Pike corridor will almost certainly make existing retail venues on the corridor functionally obsolescent forcing the relocation of many existing merchants.

The "traditional downtown" on the Madison Pike corridor could become the location of a number of small, locally owned, site based service businesses and specialty retailers.

The successful transition of this” downtown corridor” in Independence while there is a significant amount of commercial expansion in the City could be crucial to the future success of this business district.

Specialty retailers have to commit the long hours to manning their stores waiting for consumers to buy something in order for the store to be able to pay its bills and remain open. This can be a “long hours for low reward proposition” for the store operators. In essence, specialty retailers may be in their twilight to be replaced by cyber merchants and even charitable organizations that have expanded vigorously into the retail market. The point of this observation is that there is a limited market for specialty merchant space in any community, but it may be extremely limited while the market is undergoing substantial growth led by established chain retailers.

When new competitive retailers emerge in close proximity to the City in the future, their retail gravity may pull small retailers, dependent on the traffic generated by strong anchor tenants, to locations in closer proximity to the epicenter of new high-traffic retail outlets. The effect would be to erode the retail merchant base in the City, most likely drawing from merchants in the new Kentucky Route 17 corridor.

The City has been experiencing dramatic growth, now as a part of the rapid urbanization of Kenton County. The retail centers on the landscape in the City are no longer current for many of the large-scale retailers that comprise the anchor tenant base in the region and the nation. In addition, the urbanization of the County in general means that retailers have a more widely dispersed customer base than in the past and new retail venues are emerging elsewhere in Kenton County to compete with the older, established centers in the City of Independence and elsewhere.

A likely long-term scenario is that the City of Independence will decline in its importance as a retail center in Kenton County and beyond. This is likely be an outcome of the widespread urbanization of the southern portion of Kenton County in the future and the possible relocation of merchants who may come to Independence in the near-term, but want to be closer to the leading edge of growth in the future.

The City must try to find the elusive balance between the demand of consumers in the market today; many of whom are Independence residents, and the needs of a population and households in the future that will have more and newer choices. The 322,911 square feet of retail space projection, cited above, would likely reduce the trading area’s competitive market share by approximately one half of its relative contribution to retail expenditure potential in the future. This may be a “safe cap” on retail growth for the long term, but there will be a great deal of pressure in the short run to exceed this limit to meet current consumer demand within the context of current, competitive venues on the landscape.

While some decline in importance can be anticipated for the City’s retail business base in the future, the magnitude of decline can be mitigated by aggressively positioning new and existing retail centers with uses that appeal to the convenience, neighborhood and community levels of consumer demand. These uses, described by their typical sphere of market influence could represent a relatively stable merchant base even if more competitors enter the immediate market in the future.

The Madison Pike corridor is a likely location for specialty merchants, but may hold even more potential for site based, consumer service businesses. While these may be small-scale businesses they will still require easy access and off-street parking. The access and parking will help to offset the inability to park on the street and the inconvenient access this condition creates. Even if these prerequisites are met, it still takes local entrepreneurs to address the potential market for their goods and/or services.

It is unlikely that start-up businesses can afford to buy and renovate space for their use. Start-ups are risky for landlords as well. It is more likely that local businesses will originate in another location in the vicinity and relocate to the Madison Pike corridor once their market success is assured.

IX. OBSERVATIONS AND CONCLUSIONS

A. General Market Observations

The City of Independence and Kenton County are in the midst of an unprecedented period of growth and urbanization. Much of the growth has come from households seeking new homes in suburban settings that offer a quality lifestyle and close proximity to urban amenities and workplaces. Much of the growth has come to the City and the County from within the metropolitan area. Kenton County and Independence are ideal residential locations for two income households in which one spouse works in the City of Cincinnati and the other works in Northern Kentucky.

The pace of growth in Independence is projected to continue through 2011 only slightly off the pace of growth between 2000 and 2006. Within this time period, the City of Independence will likely to near the point of almost complete “build out” within its existing corporate boundaries. The capacity of Kenton County to accommodate additional growth once Independence has reached “build out” could dilute the influence the City currently has as a portion of the Kenton County. Certainly, the population of Independence may comprise a smaller share of the population of Kenton County than it has historically or does now given the pace of growth.

Independence is witnessing fast paced growth, but it is also one of the oldest established communities in the County. Therefore, Independence must address new development while also addressing issues of age and urban decline in its “traditional downtown” on the Madison Pike corridor.

The City has been able to maintain much of the character and vitality of its traditional “downtown”, but the relocation of Kentucky Route 17 will bring new commercial venues that are likely to erode the consumer base of the existing commercial corridor. The shift of traffic away from the existing Madison Pike corridor alone is likely to force the relocation of some merchants who are dependent on the daily traffic volume for their business. Specialty merchants that populate the downtown corridor will also be challenged to maintain their business viability in the same way many locally owned retail businesses were challenged in the past to maintain their customer base in the face of intense chain retail competition. The older buildings in the Madison Pike corridor will require substantial investments in maintenance and renovation in order to retain their character in the future. The Madison Pike corridor expresses the tradition and heritage of Independence or it would not be the central corridor in the study area for which this market analysis has been conducted. The character expressed by this “traditional downtown” corridor, in part, translates into the lifestyle that brings new households to the City. As such, the downtown will require continued monitoring, private investment, and possible public intervention in order to retain its vitality in future years.

Residential growth is seen as almost a given in the next five years. Commercial growth; however, is directly related to the City’s capacity to address the needs of business and industry within the City limits. The City does not appear to have an adequate supply of existing, modern, fully functional, commercial buildings of any type for prospects who do not wish to build new buildings. Conversely, the City appears to have sufficient land for future commercial, industrial,

and retail development. It will be incumbent on City officials to oversee the development of the available land in the City for the most productive, long-term benefit of the City of Independence.

In general, efforts should be made to facilitate revitalization, reuse or redevelopment of existing space or sites in the Madison Pike corridor while the consumer market is still growing and all potential competitive venues are not yet in operation. Major developments proposed in close proximity to the Madison Pike corridor will draw demand away from existing locations and overshadow the competitive position of this corridor, as it exists today. These new venues could make it difficult to maintain quality tenants in existing locations along the Madison Pike corridor in the future. Efforts should begin before competition emerges to work with existing property owners and the developers of new venues to mitigate the impact of new locations on established locations within the City.

The process of revitalizing the Madison Pike corridor and the “traditional downtown” area of Independence, a mix of land uses is likely to emerge. This mix will help facilitate the revitalization and/or restoration process in the Madison Pike corridor, but the concept of mixed uses should not be overlooked in the development of new land uses in the City. There may be opportunities to introduce mixed-use commercial and residential projects that include components of retail and office uses in conjunction with high-density residential products for the local market.

In general, there are two ways to create mixed-use developments. The first way is to mix uses within the shell of a single, multi-story building. This is a vertical mix of uses; retail on the first floor, office space on the second floor, and residential units on the third floor for example. The second way to mix uses is in the form of a multi-purpose campus in which individual development pods may be of single use, but the combination of pods in the development create a mix of retail, office and residential uses on the “campus” of the overall project. Both methods of creating mixed-use developments could be applicable to Independence. This type of development would be a break with the traditional form of development experienced in Independence to date, but this form of development can provide an array of uses in any new development project. Even if a mixed-use project proves desirable in Independence, market indicators should not be ignored and the scale of the development should reflect the magnitude of market demand anticipated for the products to be offered.

B. Specific Recommendations for Madison Pike and the Study Area

Madison Pike is the traditional “downtown” corridor of Independence and should be a natural corridor for expansion of the image and character that is what the City of Independence wants to project in the future.

Prospects for revitalized and restored historic structures and small-scale commercial buildings are a small niche of the market. Frequently, the cost of revitalizing or restoring an old structure is more expensive than building a new structure of equivalent size. Buyers can be surprised by the oversight of “landmarks commissions” or “historic preservation” groups that may have regulatory authority over restoration projects. These surprises usually result in additional time and money than was originally planned for restoration projects. Because of the number of

unknowns in any revitalization or restoration project, financial institutions are reluctant to lend on these projects.

When done, a project may have an historical appearance, but it must be fully functional space in the context of the occupant's competitive market. This means the restoration must have modern climate control with energy efficiency. ADA compliance is a requirement. Telephone, communications and data linkages must be state of the art. Signage must be clearly observable from the street at normal speeds. The occupant must have easy access along with an identity and visibility. The Madison Pike corridor does not accommodate "on street" parking. Employees and customers are likely to arrive by car. Contiguous, on-site parking and access from the primary thoroughfare or side streets is an absolute prerequisite to successful restoration/revitalization. Parking and its access must be clearly labeled with way finding directional signage if necessary. The parking and access requirements may be among the most important prerequisites to restoration/revitalization of the corridor.

If restoration is not possible, new construction utilizing complementary architectural cues and building materials should be permitted. Some effort should be devoted to maintaining a consistent scale between restored and new structures in the corridor if this situation arises. A complementary new structure in the corridor will be better in the long term than languishing properties interspersed with restored properties.

The City should be proactive in setting the stage for restoration, revitalization, and/or redevelopment by securing reciprocal easements for access and off-street parking. The City should consider facilitating financing for restoration projects in conjunction with local financial institutions. In addition, the City should be willing to "buy down" costs in excess of new construction and/or appraised values as restored. A "loan convertible to grant" type program secured by a junior lien may be the means to accomplish this goal. Obviously, some of the regulatory and oversight concerns expressed above should be clearly stated so that potential buyers know precisely what hurdles they will have to clear and who will be responsible for approving their plans. A "how to" guide may be in order. Finally, the City may want to consider a demonstration project. This is essentially speculative development, but it may be useful as a "pump priming" exercise. This step should only be taken if none of the other steps results in any market interest.

The reader should remember, the statement above, prospects for restored and revitalized properties represent a niche in the general market. Many users of professional or general office space want "new" space. This segment of the market will not be attracted to existing buildings in the Madison Pike corridor, but could be attracted to the corridor if redevelopment opportunities also exist. Maintaining the scale of new projects will be important to the overall character of the corridor, so some market participants will not fit in the corridor under any circumstances.

Finally, revitalization, reuse and/or redevelopment projects are long-term projects. In many cases it has taken over twenty years to effect broad change in a targeted area. The rapid pace of growth in, and in the vicinity of, Independence should be helpful to accelerate the pace of revitalization in the Madison Pike corridor, but City should not count on development elsewhere in the City benefiting the Madison Pike corridor or its vicinity. Some candidates for the corridor are likely to be lured to new developments based on the prospect of market growth and activity

in these evolving areas as opposed to maintaining the vitality of an existing area. Nevertheless, the opportunities are definitely more plentiful when the market is in a state of general growth. This appears to characterize the circumstances of Independence today and in the near future.

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TAB 1

POPULATION TRENDS ANALYSIS 1990 - 2011

POPULATION TREND COMPARISONS; 1990										
	1990		1990		1990		1990		1990	
	City of Independence		Kenton County		Cincinnati MSA		State of Kentucky		United States	
Total Population	10,449		141,997		1,844,912		3,685,292		248,710,012	
Total Households	3,462		52,678		688,641		1,379,768		91,947,641	
Persons per Household	3.02		2.70		2.68		2.67		2.70	
Female Population	5,279	50.52%	73,635	51.86%	957,709	51.91%	1,900,056	51.56%	127,470,619	51.25%
Male Population	5,170	49.48%	68,362	48.14%	887,203	48.09%	1,785,236	48.44%	121,239,393	48.75%
AGE										
Age 0 - 4	8.70%	909	8.10%	11,502	7.80%	143,903	6.80%	250,600	7.40%	18,404,541
Age 5 - 14	18.20%	1,902	15.40%	21,868	14.90%	274,892	14.70%	541,738	14.20%	35,316,822
Age 15 - 19	7.90%	825	6.90%	9,798	7.20%	132,834	7.70%	283,767	7.10%	17,658,411
Age 20 - 24	6.80%	711	7.30%	10,366	7.50%	138,368	7.50%	276,397	7.70%	19,150,671
Age 25 - 34	18.20%	1,902	18.20%	25,843	17.40%	321,015	16.60%	611,758	17.40%	43,275,542
Age 35 - 44	16.70%	1,745	15.10%	21,442	14.90%	274,892	14.90%	549,109	15.10%	37,555,212
Age 45 - 54	10.30%	1,076	9.50%	13,490	9.90%	182,646	10.40%	383,270	10.10%	25,119,711
Age 55 - 64	6.90%	721	8.00%	11,360	8.60%	158,662	8.80%	324,306	8.50%	21,140,351
Age 65 - 74	4.30%	449	6.70%	9,514	6.80%	125,454	7.30%	269,026	7.30%	18,155,831
Age 75 - 84	1.70%	178	3.70%	5,254	3.80%	70,107	4.10%	151,097	4.00%	9,948,400
Age 85 +	0.40%	42	1.10%	1,562	1.20%	22,139	1.30%	47,909	1.20%	2,984,520
Median Age	29.7		31.8		32.3		33		32.9	

POPULATION TREND COMPARISONS; 2000										
	2000		2000		2000		2000		2000	
	City of Independence		Kenton County		Cincinnati MSA		State of Kentucky		United States	
Total Population	14,981		151,464		2,009,632		4,041,769		281,421,906	
Total Households	5,181		59,444		779,226		1,590,647		105,480,101	
Persons per Household	2.89		2.55		2.58		2.54		2.67	
Female Population	7,441	49.67%	77,181	50.96%	1,033,507	51.43%	2,066,401	51.13%	143,368,343	50.94%
Male Population	7,540	50.33%	74,283	49.04%	976,125	48.57%	1,975,368	48.87%	138,053,563	49.06%
AGE										
Age 0 - 4	8.90%	1,333	7.30%	11,057	7.00%	140,674	6.60%	266,757	6.80%	19,136,690
Age 5 - 14	17.30%	2,592	14.80%	22,417	15.00%	301,445	13.80%	557,764	14.60%	41,087,598
Age 15 - 19	7.40%	1,109	6.80%	10,300	7.30%	146,703	7.20%	291,007	7.20%	20,262,377
Age 20 - 24	6.10%	914	6.60%	9,997	6.60%	132,636	7.00%	282,924	6.70%	18,855,268
Age 25 - 34	17.60%	2,637	15.30%	23,174	14.10%	283,358	14.10%	569,889	14.20%	39,961,911
Age 35 - 44	17.60%	2,637	16.70%	25,294	16.60%	333,599	15.90%	642,641	16.00%	45,027,505
Age 45 - 54	11.90%	1,783	13.50%	20,448	13.50%	271,300	13.80%	557,764	13.40%	37,710,535
Age 55 - 64	6.70%	1,004	7.90%	11,966	8.20%	164,790	9.20%	371,843	8.60%	24,202,284
Age 65 - 74	4.10%	614	5.90%	8,936	6.30%	126,607	6.80%	274,840	6.50%	18,292,424
Age 75 - 84	2.00%	300	3.90%	5,907	4.00%	80,385	4.30%	173,796	4.40%	12,382,564
Age 85 +	0.40%	60	1.20%	1,818	1.40%	28,135	1.40%	56,585	1.50%	4,221,329
Median Age	31.4		34.5		35		35.9		35.3	

POPULATION TREND COMPARISONS; 2006										
	2006		2006		2006		2006		2006	
	City of Independence		Kenton County		Cincinnati MSA		State of Kentucky		United States	
Total Population	16,244		153,989		2,080,865		4,194,357		299,088,112	
Total Households	5,742		61,697		809,430		1,674,201		111,826,380	
Persons per Household	2.83		2.50		2.57		2.51		2.67	
Female Population	8,015	49.34%	77,699	50.46%	1,063,587	51.11%	2,133,301	50.86%	151,655,844	50.71%
Male Population	8,229	50.66%	76,290	49.54%	1,017,278	48.89%	2,061,056	49.14%	147,432,321	49.29%
AGE										
Age 0 - 4	9.20%	1,494	7.40%	11,395	6.80%	141,499	6.50%	272,633	6.80%	20,337,992
Age 5 - 14	16.50%	2,680	14.00%	21,558	13.70%	285,079	12.90%	541,072	13.60%	40,675,983
Age 15 - 19	7.50%	1,218	6.80%	10,471	7.20%	149,822	6.70%	281,022	7.00%	20,936,168
Age 20 - 24	6.00%	975	6.40%	9,855	7.00%	145,661	6.90%	289,411	7.00%	20,936,168
Age 25 - 34	15.40%	2,502	13.30%	20,481	13.20%	274,674	13.60%	570,433	13.50%	40,376,895
Age 35 - 44	16.10%	2,615	15.20%	23,406	14.80%	307,968	14.40%	603,987	14.50%	43,367,776
Age 45 - 54	13.40%	2,177	15.10%	23,252	15.00%	312,130	14.70%	616,570	14.40%	43,068,688
Age 55 - 64	9.00%	1,462	10.60%	16,323	10.40%	216,410	11.20%	469,768	10.50%	31,404,252
Age 65 - 74	4.40%	715	6.00%	9,239	6.20%	129,014	7.10%	297,799	6.50%	19,440,727
Age 75 - 84	2.10%	341	3.80%	5,852	4.10%	85,315	4.30%	180,357	4.30%	12,860,789
Age 85 +	0.50%	81	1.50%	2,310	1.70%	35,375	1.60%	67,110	1.80%	5,383,586
Median Age	32.4		37.5		36.5		37.4		36.5	

POPULATION TREND COMPARISONS; 2011										
	2011		2011		2011		2011		2011	
	City of Independence		Kenton County		Cincinnati MSA		State of Kentucky		United States	
Total Population	17,107		155,896		2,137,673		4,315,483		313,518,258	
Total Households	6,145		63,415		835,588		1,741,045		117,033,680	
Persons per Household	2.78		2.46		2.56		2.48		2.68	
Female Population	8,387	49.03%	80,442	51.60%	1,087,660	50.88%	2,186,504	50.67%	158,451,150	50.54%
Male Population	8,720	50.97%	75,454	48.40%	1,050,013	49.12%	2,128,979	49.33%	155,067,202	49.46%
AGE										
Age 0 - 4	9.30%	1,591	7.40%	11,536	6.90%	147,499	6.50%	280,506	6.80%	21,319,242
Age 5 - 14	16.30%	2,788	13.80%	21,514	13.10%	280,035	12.50%	539,435	13.10%	41,070,892
Age 15 - 19	7.50%	1,283	6.80%	10,601	6.80%	145,362	6.40%	276,191	6.70%	21,005,723
Age 20 - 24	6.20%	1,061	6.60%	10,289	6.90%	147,499	6.50%	280,506	6.80%	21,319,242
Age 25 - 34	14.30%	2,446	12.30%	19,175	13.20%	282,173	13.40%	578,275	13.40%	42,011,447
Age 35 - 44	14.50%	2,481	13.60%	21,202	13.20%	282,173	13.30%	573,959	13.30%	41,697,928
Age 45 - 54	13.40%	2,292	14.90%	23,229	15.00%	320,651	14.50%	625,745	14.40%	45,146,629
Age 55 - 64	10.50%	1,796	12.30%	19,175	12.20%	260,796	12.50%	539,435	12.00%	37,622,191
Age 65 - 74	5.30%	907	7.10%	11,069	7.10%	151,775	8.10%	349,554	7.40%	23,200,351
Age 75 - 84	2.10%	359	3.80%	5,924	4.00%	85,507	4.50%	194,197	4.20%	13,167,767
Age 85 +	0.50%	86	1.60%	2,494	1.70%	36,340	1.80%	77,679	1.80%	5,643,329
Median Age	32.7		37.5		37.5		38.5		37.5	

**KENTON COUNTY
KENTUCKY POPULATION TRENDS; 1990-2011**

	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	141,997		N/A	151,464		9,467	153,989		2,525	155,896		1,907	13,899
Total Households	52,678		N/A	59,444		6,766	61,697		2,253	63,415		1,718	10,737
Persons per Household	2.70		N/A	2.55		(0.15)	2.50		(0.05)	2.46		(0.04)	(0.24)
Female Population	73,635	51.86%	N/A	77,181	50.96%	3,546	77,699	50.46%	518	80,442	51.60%	2,743	6,807
Male Population	68,362	48.14%	N/A	74,283	49.04%	5,921	76,290	49.54%	2,007	75,454	48.40%	(836)	7,092
Age													
Age 0 - 4	8.10%	11,502	N/A	7.30%	11,057	(445)	7.40%	11,395	338	7.40%	11,536	141	35
Age 5 - 14	15.40%	21,868	N/A	14.80%	22,417	549	14.00%	21,558	(858)	13.80%	21,514	(45)	(354)
Age 15 - 19	6.90%	9,798	N/A	6.80%	10,300	502	6.80%	10,471	172	6.80%	10,601	130	803
Age 20 - 24	7.30%	10,366	N/A	6.60%	9,997	(369)	6.40%	9,855	(141)	6.60%	10,289	434	(77)
Age 25 - 34	18.20%	25,843	N/A	15.30%	23,174	(2,669)	13.30%	20,481	(2,693)	12.30%	19,175	(1,305)	(6,668)
Age 35 - 44	15.10%	21,442	N/A	16.70%	25,294	3,853	15.20%	23,406	(1,888)	13.60%	21,202	(2,204)	(240)
Age 45 - 54	9.50%	13,490	N/A	13.50%	20,448	6,958	15.10%	23,252	2,805	14.90%	23,229	(24)	9,739
Age 55 - 64	8.00%	11,360	N/A	7.90%	11,966	606	10.60%	16,323	4,357	12.30%	19,175	2,852	7,815
Age 65 - 74	6.70%	9,514	N/A	5.90%	8,936	(577)	6.00%	9,239	303	7.10%	11,069	1,829	1,555
Age 75 - 84	3.70%	5,254	N/A	3.90%	5,907	653	3.80%	5,852	(56)	3.80%	5,924	72	670
Age 85 +	1.10%	1,562	N/A	1.20%	1,818	256	1.50%	2,310	492	1.60%	2,494	185	932
Median Age	31.8			34.5			37.5			37.5		38.6	

**CINCINNATI MSA
OHIO POPULATION TRENDS; 1990-2011**

	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	1,844,912		N/A	2,009,632		164,720	2,080,865		71,233	2,137,673		56,808	292,761
Total Households	688,641		N/A	779,226		90,585	809,430		30,204	835,588		26,158	146,947
Persons per Household	2.68		N/A	2.58		(0.10)	2.57		(0.01)	2.56		(0.01)	(0.12)
Female Population	957,709	51.91%	N/A	1,033,507	51.43%	75,798	1,063,587	51.11%	30,080	1,087,660	50.88%	24,073	129,951
Male Population	887,203	48.09%	N/A	976,125	48.57%	88,922	1,017,278	48.89%	41,153	1,050,013	49.12%	32,735	162,810
AGE													
Age 0 - 4	7.80%	143,903	N/A	7.00%	140,674	(3,229)	6.80%	141,499	825	6.90%	147,499	6,001	3,596
Age 5 - 14	14.90%	274,892	N/A	15.00%	301,445	26,553	13.70%	285,079	(16,366)	13.10%	280,035	(5,043)	5,143
Age 15 - 19	7.20%	132,834	N/A	7.30%	146,703	13,869	7.20%	149,822	3,119	6.80%	145,362	(4,461)	12,528
Age 20 - 24	7.50%	138,368	N/A	6.60%	132,636	(5,733)	7.00%	145,661	13,025	6.90%	147,499	1,839	9,131
Age 25 - 34	17.40%	321,015	N/A	14.10%	283,358	(37,657)	13.20%	274,674	(8,684)	13.20%	282,173	7,499	(38,842)
Age 35 - 44	14.90%	274,892	N/A	16.60%	333,599	58,707	14.80%	307,968	(25,631)	13.20%	282,173	(25,795)	7,281
Age 45 - 54	9.90%	182,646	N/A	13.50%	271,300	88,654	15.00%	312,130	40,829	15.00%	320,651	8,521	138,005
Age 55 - 64	8.60%	158,662	N/A	8.20%	164,790	6,127	10.40%	216,410	51,620	12.20%	260,796	44,386	102,134
Age 65 - 74	6.80%	125,454	N/A	6.30%	126,607	1,153	6.20%	129,014	2,407	7.10%	151,775	22,761	26,321
Age 75 - 84	3.80%	70,107	N/A	4.00%	80,385	10,279	4.10%	85,315	4,930	4.00%	85,507	191	15,400
Age 85 +	1.20%	22,139	N/A	1.40%	28,135	5,996	1.70%	35,375	7,240	1.70%	36,340	966	14,201
Median Age	32.3			35			36.5			37.5		38.6	

**CITY OF INDEPENDENCE
KENTUCKY POPULATION TRENDS; 1990-2011**

	1990		80-'90		2000		90-'00		2006		00-'06		2011		06-'11		TOTAL
			CHANGE				CHANGE				CHANGE			CHANGE		CHANGE	
Total Population	10,449		N/A	14,981		4,532	16,244		1,263	17,107		863	6,658				
Total Households	3,462		N/A	5,181		1,719	5,742		561	6,145		403	2,683				
Persons per Household	3.02		N/A	2.89		(0.13)	2.83		(0.06)	2.78		(0.05)	(0.23)				
Female Population	5,279	50.52%	N/A	7,441	49.67%	2,162	8,015	49.34%	574	8,387	49.03%	372	3,108				
Male Population	5,170	49.48%	N/A	7,540	50.33%	2,370	8,229	50.66%	689	8,720	50.97%	491	3,550				
Age																	
Age 0 - 4	8.70%	909	N/A	8.90%	1,333	424	9.20%	1,494	161	9.30%	1,591	97	682				
Age 5 - 14	18.20%	1,902	N/A	17.30%	2,592	690	16.50%	2,680	89	16.30%	2,788	108	887				
Age 15 - 19	7.90%	825	N/A	7.40%	1,109	283	7.50%	1,218	110	7.50%	1,283	65	458				
Age 20 - 24	6.80%	711	N/A	6.10%	914	203	6.00%	975	61	6.20%	1,061	86	350				
Age 25 - 34	18.20%	1,902	N/A	17.60%	2,637	735	15.40%	2,502	(135)	14.30%	2,446	(55)	545				
Age 35 - 44	16.70%	1,745	N/A	17.60%	2,637	892	16.10%	2,615	(21)	14.50%	2,481	(135)	736				
Age 45 - 54	10.30%	1,076	N/A	11.90%	1,783	706	13.40%	2,177	394	13.40%	2,292	116	1,216				
Age 55 - 64	6.90%	721	N/A	6.70%	1,004	283	9.00%	1,462	458	10.50%	1,796	334	1,075				
Age 65 - 74	4.30%	449	N/A	4.10%	614	165	4.40%	715	101	5.30%	907	192	457				
Age 75 - 84	1.70%	178	N/A	2.00%	300	122	2.10%	341	42	2.10%	359	18	182				
Age 85 +	0.40%	42	N/A	0.40%	60	18	0.50%	81	21	0.50%	86	4	44				
Median Age	29.7			31.4			32.4			32.7							
Workforce Participation																	
Population 16+				10,834			11,842			12,454							
Participation Rate				0.7509			0.7509			0.7509							
Resident Workforce				8,135			8,892			9,352							

CITY OF INDEPENDENCE
POPULATION TRENDS ANALYSIS; 1990-2011

	1990		80-'90		2000		90-'00		2006		00-'06		2011		06-'11		00-'11		TOTAL
			CHANGE			CHANGE	Observed Trends	CHANGE	Observed Trends	CHANGE	Observed Trends	CHANGE	CHANGE	CHANGE	CHANGE	CHANGE	CHANGE	CHANGE	
Total Population	10,449		N/A	14,981		4,532	22,807		7,826	28,284		5,477	13,303		17,835				
Total Households	3,462		N/A	5,181		1,719	8,059		2,878	10,174		2,115	4,993		6,712				
Persons per Household	3.02		N/A	2.89		(0.13)	2.83		(0.06)	2.78		(0.05)	(0.11)		(0.24)				
Female Population	5,279	50.52%	N/A	7,441	49.67%	2,162	11,253	49.34%	3,812	13,868	49.03%	2,615	6,427		8,589				
Male Population	5,170	49.48%	N/A	7,540	50.33%	2,370	11,554	50.66%	4,014	14,416	50.97%	2,862	6,876		9,246				
Age																			
Age 0 - 4	8.70%	909	N/A	8.90%	1,333	424	9.20%	2,098	765	9.30%	2,630	532	1,297		1,721				
Age 5 - 14	18.20%	1,902	N/A	17.30%	2,592	690	16.50%	3,763	1,171	16.30%	4,610	847	2,019		2,709				
Age 15 - 19	7.90%	825	N/A	7.40%	1,109	283	7.50%	1,711	602	7.50%	2,121	411	1,013		1,296				
Age 20 - 24	6.80%	711	N/A	6.10%	914	203	6.00%	1,368	455	6.20%	1,754	385	840		1,043				
Age 25 - 34	18.20%	1,902	N/A	17.60%	2,637	735	15.40%	3,512	876	14.30%	4,045	532	1,408		2,143				
Age 35 - 44	16.70%	1,745	N/A	17.60%	2,637	892	16.10%	3,672	1,035	14.50%	4,101	429	1,465		2,356				
Age 45 - 54	10.30%	1,076	N/A	11.90%	1,783	706	13.40%	3,056	1,273	13.40%	3,790	734	2,007		2,714				
Age 55 - 64	6.90%	721	N/A	6.70%	1,004	283	9.00%	2,053	1,049	10.50%	2,970	917	1,966		2,249				
Age 65 - 74	4.30%	449	N/A	4.10%	614	165	4.40%	1,004	389	5.30%	1,499	496	885		1,050				
Age 75 - 84	1.70%	178	N/A	2.00%	300	122	2.10%	479	179	2.10%	594	115	294		416				
Age 85 +	0.40%	42	N/A	0.40%	60	18	0.50%	114	54	0.50%	141	27	81		100				
Median Age	29.7			31.4			32.4			32.7									
Workforce Participation																			
Population 16+		7,484		10,834			16,626			20,591		3,964	9,756		13,107				
Participation Rate		0.7509		0.7509			0.7509			0.7509		0.7509	0.7509		0.7509				
Resident Workforce		5,619		8,135			12,485			15,462		2,977	7,326		9,842				

KENTUCKY POPULATION TRENDS: 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	3,685,292		N/A	4,041,769		356,477	4,194,357		152,588	4,315,483		121,126	630,191
Total Households	1,379,768		N/A	1,590,647		210,879	1,674,201		83,554	1,741,045		66,844	361,277
Persons per Household	2.67		N/A	2.54		(0.13)	2.51		(0.04)	2.48		(0.03)	(0.19)
Female Population	1,900,056	51.56%	N/A	2,066,401	51.13%	166,345	2,133,301	50.86%	66,900	2,186,504	50.67%	53,203	286,448
Male Population	1,785,236	48.44%	N/A	1,975,368	48.87%	190,132	2,061,056	49.14%	85,688	2,128,979	49.33%	67,923	343,743
AGE													
Age 0 - 4	6.80%	250,600	N/A	6.60%	266,757	16,157	6.50%	272,633	5,876	6.50%	280,506	7,873	29,907
Age 5 - 14	14.70%	541,738	N/A	13.80%	557,764	16,026	12.90%	541,072	(16,692)	12.50%	539,435	(1,637)	(2,303)
Age 15 - 19	7.70%	283,767	N/A	7.20%	291,007	7,240	6.70%	281,022	(9,985)	6.40%	276,191	(4,831)	(7,577)
Age 20 - 24	7.50%	276,397	N/A	7.00%	282,924	6,527	6.90%	289,411	6,487	6.50%	280,506	(8,904)	4,109
Age 25 - 34	16.60%	611,758	N/A	14.10%	569,889	(41,869)	13.60%	570,433	543	13.40%	578,275	7,842	(33,484)
Age 35 - 44	14.90%	549,109	N/A	15.90%	642,641	93,533	14.40%	603,987	(38,654)	13.30%	573,959	(30,028)	24,851
Age 45 - 54	10.40%	383,270	N/A	13.80%	557,764	174,494	14.70%	616,570	58,806	14.50%	625,745	9,175	242,475
Age 55 - 64	8.80%	324,306	N/A	9.20%	371,843	47,537	11.20%	469,768	97,925	12.50%	539,435	69,667	215,130
Age 65 - 74	7.30%	269,026	N/A	6.80%	274,840	5,814	7.10%	297,799	22,959	8.10%	349,554	51,755	80,528
Age 75 - 84	4.10%	151,097	N/A	4.30%	173,796	22,699	4.30%	180,357	6,561	4.50%	194,197	13,839	43,100
Age 85 +	1.30%	47,909	N/A	1.40%	56,585	8,676	1.60%	67,110	10,525	1.80%	77,679	10,569	29,770
Median Age	33			35.9			37.4			38.5		38.6	

U.S. POPULATION TRENDS; 1990-2011													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Population	248,710,012		N/A	281,421,906		32,711,894	299,088,112		17,666,206	313,518,258		14,430,146	64,808,246
Total Households	91,947,641		N/A	105,480,101		13,532,460	111,826,380		6,346,279	117,033,680		5,207,300	25,086,039
Persons per Household	2.70			2.67		2.42	2.67		2.78	2.68		2.77	2.58
Female Population	127,470,619	51.25%	N/A	143,368,343	50.94%	15,897,724	151,655,844	50.71%	8,287,501	158,451,150	50.54%	6,795,306	30,980,531
Male Population	121,239,393	48.75%	N/A	138,053,563	49.06%	16,814,170	147,432,321	49.29%	9,378,758	155,067,202	49.46%	7,634,881	33,827,809
Age													
Age 0 - 4	7.40%	18,404,541	N/A	6.80%	19,136,690	732,149	6.80%	20,337,992	1,201,302	6.80%	21,319,242	981,250	2,914,701
Age 5 - 14	14.20%	35,316,822	N/A	14.60%	41,087,598	5,770,777	13.60%	40,675,983	(411,615)	13.10%	41,070,892	394,909	5,754,070
Age 15 - 19	7.10%	17,658,411	N/A	7.20%	20,262,377	2,603,966	7.00%	20,936,168	673,791	6.70%	21,005,723	69,555	3,347,312
Age 20 - 24	7.70%	19,150,671	N/A	6.70%	18,855,268	(295,403)	7.00%	20,936,168	2,080,900	6.80%	21,319,242	383,074	2,168,571
Age 25 - 34	17.40%	43,275,542	N/A	14.20%	39,961,911	(3,313,631)	13.50%	40,376,895	414,984	13.40%	42,011,447	1,634,551	(1,264,096)
Age 35 - 44	15.10%	37,555,212	N/A	16.00%	45,027,505	7,472,293	14.50%	43,367,776	(1,659,729)	13.30%	41,697,928	(1,669,848)	4,142,717
Age 45 - 54	10.10%	25,119,711	N/A	13.40%	37,710,535	12,590,824	14.40%	43,068,688	5,358,153	14.40%	45,146,629	2,077,941	20,026,918
Age 55 - 64	8.50%	21,140,351	N/A	8.60%	24,202,284	3,061,933	10.50%	31,404,252	7,201,968	12.00%	37,622,191	6,217,939	16,481,840
Age 65 - 74	7.30%	18,155,831	N/A	6.50%	18,292,424	136,593	6.50%	19,440,727	1,148,303	7.40%	23,200,351	3,759,624	5,044,520
Age 75 - 84	4.00%	9,948,400	N/A	4.40%	12,382,564	2,434,163	4.30%	12,860,789	478,225	4.20%	13,167,767	306,978	3,219,366
Age 85 +	1.20%	2,984,520	N/A	1.50%	4,221,329	1,236,808	1.80%	5,383,586	1,162,257	1.80%	5,643,329	259,743	2,658,809
Median Age	32.9			35.3			36.5			37.5		38.6	

TAB 2

HOUSEHOLD DETAILS 1990 - 2011

HOUSEHOLD DETAILS COMPARISON; 1990										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	1990		1990		1990		1990		1990	
Population & Household Overview										
Population	10,449		141,997		1,844,912		3,685,292		248,710,012	
Household Population	10,432		140,116		1,802,834		3,584,114		242,012,667	
Family Population	93.30%	9,733	86.10%	120,640	85.50%	1,541,423	87.30%	3,128,932	84.30%	204,016,678
Non-family Population	6.70%	699	13.90%	19,476	14.50%	261,411	12.70%	455,182	15.70%	37,995,989
Group Quarters Population	17		1,881		42,078		101,178		6,697,345	
Households	3,462		52,678		688,641		1,379,768		91,947,641	
Family Households	85.30%	2,953	71.00%	37,401	70.60%	486,181	73.60%	1,015,509	70.20%	64,547,244
Non-family Households	14.70%	509	29.00%	15,277	29.40%	202,460	26.40%	364,259	29.80%	27,400,397
Households by Presence of Children										
Total Households with Children	1,814		20,860		263,539		538,234		33,586,335	
Family Hhlds with Children	1,804		20,664		261,286		533,921		33,240,565	
Married Couple	80.40%	1,450	75.20%	15,539	73.90%	193,090	76.10%	406,314	73.30%	24,365,334
Male Hhldr-No Spouse	3.60%	65	4.10%	847	4.10%	10,713	3.80%	20,289	4.80%	1,595,547
Female Hhldr-No Spouse	15.40%	278	19.70%	4,071	21.20%	55,393	19.30%	103,047	20.80%	6,914,038
Non-family Hhlds with Children	10		196		2,253		4,313		345,770	
Male Hhldr-No Spouse	0.50%	0	0.70%	1	0.70%	16	0.70%	30	0.80%	2,766
Female Hhldr-No Spouse	0.10%	0	0.20%	0	0.10%	2	0.10%	4	0.20%	692
Total Households w/out Children	1,648		31,820		425,088		841,533		58,360,234	
Family Hhlds w/out Children	1,149		16,754		225,047		482,067		31,277,281	
Married Couple	60.30%	693	42.80%	7,171	44.30%	99,696	48.40%	233,320	44.70%	13,980,945
Male Hhldr-No Spouse	2.70%	31	2.60%	436	2.20%	4,951	2.20%	10,605	2.60%	813,209
Female Hhldr-No Spouse	6.60%	76	7.20%	1,206	6.40%	14,403	6.70%	32,298	6.30%	1,970,469
Non-family Hhlds w/out Children	500		15,066		200,041		359,466		27,082,953	
Male Hhldr-No Spouse	12.60%	63	19.70%	2,968	19.60%	39,208	17.10%	61,469	20.30%	5,497,839
Female Hhldr-No Spouse	17.70%	89	27.70%	4,173	27.50%	55,011	25.60%	92,023	26.10%	7,068,651
Size of Household										
1 Person Households	12.70%	1,325	25.20%	35,309	25.20%	454,314	23.30%	835,099	24.60%	59,535,116
2 Person Households	28.40%	2,963	29.10%	40,774	30.40%	548,062	31.90%	1,143,332	32.00%	77,444,053
3 Person Households	22.10%	2,305	18.00%	25,221	17.90%	322,707	19.70%	706,070	17.40%	42,110,204
4 Person Households	22.80%	2,378	16.20%	22,699	15.90%	286,651	16.10%	577,042	15.10%	36,543,913
5 Person Households	9.20%	960	7.50%	10,509	7.10%	128,001	6.20%	222,215	6.70%	16,214,849
6 Person Households	3.20%	334	2.60%	3,643	2.40%	43,268	1.90%	68,098	2.50%	6,050,317
7+ Person Households	1.70%	177	1.40%	1,962	1.20%	21,634	0.90%	32,257	1.70%	4,114,215
Average Household Size	3.01		2.66		2.62		2.6		2.63	

HOUSEHOLD DETAILS COMPARISON; 2000										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2000		2000		2000		2000		2000	
Population & Household Overview										
Population	14,981		151,464		2,009,632		4,041,769		281,421,906	
Household Population	14,965		149,598		1,965,177		3,926,965		273,643,273	
Family Population	91.30%	13,663	83.80%	125,363	84.30%	1,656,644	85.30%	3,349,701	84.60%	231,502,209
Non-family Population	8.70%	1,302	16.20%	24,235	15.70%	308,533	14.70%	577,264	15.40%	42,141,064
Group Quarters Population	16		1,866		44,455		114,804		7,778,633	
Households	5,181		59,444		779,226		1,590,647		105,480,101	
Family Households	80.70%	4,181	66.40%	39,471	67.50%	525,978	69.40%	1,103,909	68.10%	71,831,949
Non-family Households	19.30%	1,000	33.60%	19,973	32.50%	253,248	30.60%	486,738	31.90%	33,648,152
Households by Presence of Children										
Total Households with Children	2,545		21,589		284,513		564,175		38,022,115	
Family Hhlds with Children	2,511		21,326		281,581		557,953		37,612,106	
Married Couple	75.10%	1,886	69.60%	14,843	69.40%	195,417	70.30%	392,241	68.90%	25,914,741
Male Hhldr-No Spouse	6.70%	168	6.80%	1,450	6.30%	17,740	6.10%	34,035	6.80%	2,557,623
Female Hhldr-No Spouse	16.80%	422	22.40%	4,777	23.30%	65,608	22.50%	125,539	23.20%	8,726,009
Non-family Hhlds with Children	35		263		2,932		6,222		410,009	
Male Hhldr-No Spouse	1.10%	0	1.00%	3	0.80%	23	0.90%	56	0.80%	3,280
Female Hhldr-No Spouse	0.20%	0	0.20%	1	0.20%	6	0.20%	12	0.30%	1,230
Total Households w/out Children	2,636		37,855		494,713		1,026,472		67,457,986	
Family Hhlds w/out Children	1,672		18,118		244,023		546,445		34,175,241	
Married Couple	53.20%	890	39.00%	7,066	41.40%	101,026	45.00%	245,900	41.90%	14,319,426
Male Hhldr-No Spouse	3.30%	55	2.70%	489	2.30%	5,613	2.30%	12,568	2.70%	922,732
Female Hhldr-No Spouse	7.00%	117	6.20%	1,123	5.70%	13,909	6.00%	32,787	6.00%	2,050,514
Non-family Hhlds w/out Children	963		19,737		250,690		480,027		33,282,745	
Male Hhldr-No Spouse	19.30%	186	24.20%	4,776	22.80%	57,157	20.70%	99,366	22.60%	7,521,900
Female Hhldr-No Spouse	17.20%	166	28.00%	5,526	27.90%	69,943	26.10%	125,287	26.70%	8,886,493
Size of Household										
1 Person Households	15.10%	2,260	27.80%	41,588	27.20%	534,528	26.00%	1,021,011	25.80%	70,599,964
2 Person Households	32.30%	4,834	30.90%	46,226	31.90%	626,891	33.90%	1,331,241	32.60%	89,207,707
3 Person Households	20.40%	3,053	17.40%	26,030	16.80%	330,150	18.40%	722,562	16.60%	45,424,783
4 Person Households	21.50%	3,217	14.30%	21,393	14.60%	286,916	14.10%	553,702	14.20%	38,857,345
5 Person Households	8.10%	1,212	6.70%	10,023	6.60%	129,702	5.40%	212,056	6.70%	18,334,099
6 Person Households	2.50%	374	2.10%	3,142	2.10%	41,269	1.50%	58,904	2.50%	6,841,082
7+ Person Households	1.00%	150	0.90%	1,346	0.90%	17,687	0.70%	27,489	1.70%	4,651,936
Average Household Size	2.89		2.52		2.52		2.47		2.59	

Prepared by GEM PUBLIC SECTOR SERVICES
from Data Provided by DemographicsNow.com

HOUSEHOLD DETAILS COMPARISON; 2006										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2006		2006		2006		2006		2006	
Population & Household Overview										
Population	16,244		153,989		2,080,865		4,194,357		299,088,112	
Household Population	16,228		152,123		2,035,878		4,079,601		290,940,719	
Family Population	91.00%	14,767	83.50%	127,023	84.50%	1,720,317	85.60%	3,492,138	84.60%	246,135,848
Non-family Population	9.00%	1,461	16.50%	25,100	15.50%	315,561	14.40%	587,463	15.40%	44,804,871
Group Quarters Population	16		1,866		44,987		114,756		8,147,393	
Households	5,742		61,697		809,430		1,674,201		111,826,380	
Family Households	79.80%	4,582	65.80%	40,597	66.70%	539,890	69.30%	1,160,221	66.80%	74,700,022
Non-family Households	20.20%	1,160	34.20%	21,100	33.30%	269,540	30.70%	513,980	33.20%	37,126,358
Households by Presence of Children										
Total Households with Children	2,732		21,770		281,823		577,157		39,042,996	
Family Hhlds with Childrer	2,697		21,518		277,602		571,619		38,493,389	
Married Couple	69.30%	1,869	64.70%	13,922	65.90%	182,940	64.70%	369,837	65.60%	25,251,663
Male Hhldr-No Spouse	8.00%	216	8.20%	1,764	7.60%	21,098	8.00%	45,730	7.40%	2,848,511
Female Hhldr-No Spouse	21.50%	580	26.00%	5,595	25.00%	69,401	26.30%	150,336	25.60%	9,854,308
Non-family Hhlds with Children	35		252		4,221		5,538		549,607	
Male Hhldr-No Spouse	1.20%	0	1.00%	3	1.20%	51	0.90%	50	1.10%	6,046
Female Hhldr-No Spouse	0.10%	0	0.10%	0	0.30%	13	0.10%	6	0.30%	1,649
Total Households w/out Children	3,010		39,927		527,607		1,097,044		72,783,384	
Family Hhlds w/out Childrer	1,888		19,094		261,922		588,452		36,261,093	
Married Couple	53.60%	1,012	40.00%	7,638	42.60%	111,579	46.00%	270,688	41.00%	14,867,048
Male Hhldr-No Spouse	3.80%	72	3.00%	573	2.60%	6,810	3.30%	19,419	2.90%	1,051,572
Female Hhldr-No Spouse	5.40%	102	4.80%	917	4.50%	11,786	4.30%	25,303	5.90%	2,139,404
Non-family Hhlds w/out Children	1,123		20,833		265,685		508,592		36,522,291	
Male Hhldr-No Spouse	19.00%	213	23.40%	4,875	22.60%	60,045	19.50%	99,175	23.40%	8,546,216
Female Hhldr-No Spouse	18.30%	206	28.80%	6,000	27.80%	73,860	26.90%	136,811	26.80%	9,787,974
Size of Household										
1 Person Households	15.70%	2,548	28.60%	43,507	27.20%	553,759	26.50%	1,081,094	25.60%	74,480,824
2 Person Households	31.50%	5,112	31.70%	48,223	32.20%	655,553	34.50%	1,407,462	32.60%	94,846,674
3 Person Households	21.80%	3,538	17.40%	26,469	16.80%	342,028	18.40%	750,647	16.50%	48,005,219
4 Person Households	19.60%	3,181	13.40%	20,384	14.40%	293,166	13.40%	546,667	14.40%	41,895,464
5 Person Households	7.80%	1,266	6.10%	9,280	6.40%	130,296	5.00%	203,980	6.70%	19,493,028
6 Person Households	2.60%	422	2.00%	3,042	2.10%	42,753	1.50%	61,194	2.40%	6,982,577
7+ Person Households	1.10%	179	0.90%	1,369	0.90%	18,323	0.70%	28,557	1.70%	4,945,992
Average Household Size	2.83		2.47		2.52		2.44		2.6	

HOUSEHOLD DETAILS COMPARISON; 2011										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2011		2011		2011		2011		2011	
Population & Household Overview										
Population	17,107		155,896		2,137,673		4,315,483		313,518,258	
Household Population	17,090		154,030		2,092,422		4,200,767		305,055,777	
Family Population	91.80%	15,689	84.30%	129,847	85.40%	1,786,928	86.50%	3,633,663	85.60%	261,127,745
Non-family Population	8.20%	1,401	15.70%	24,183	14.60%	305,494	13.50%	567,104	14.40%	43,928,032
Group Quarters Population	16		1,866		45,251		114,716		8,462,481	
Households	6,145		63,415		835,588		1,741,045		117,033,680	
Family Households	79.20%	4,867	65.40%	41,473	66.10%	552,324	69.20%	1,204,803	65.90%	77,125,195
Non-family Households	20.80%	1,278	34.60%	21,942	33.90%	283,264	30.80%	536,242	34.10%	39,908,485
Households by Presence of Children										
Total Households with Children	2,847		21,839		278,436		586,932		39,918,541	
Family Hhlds with Children	2,811		21,600		272,981		581,595		39,211,462	
Married Couple	64.80%	1,822	60.80%	13,133	63.10%	172,251	60.30%	350,702	62.80%	24,624,798
Male Hhldr-No Spouse	9.00%	253	9.30%	2,009	8.40%	22,930	9.50%	55,252	7.90%	3,097,705
Female Hhldr-No Spouse	25.00%	703	28.80%	6,221	26.50%	72,340	29.40%	170,989	27.50%	10,783,152
Non-family Hhlds with Children	36		239		5,455		5,337		707,079	
Male Hhldr-No Spouse	1.20%	0	1.00%	2	1.60%	87	0.90%	48	1.30%	9,192
Female Hhldr-No Spouse	0.10%	0	0.10%	0	0.40%	22	0.00%	0	0.40%	2,828
Total Households w/out Children	3,298		41,576		557,152		1,154,113		77,115,139	
Family Hhlds w/out Childrer	2,053		19,882		279,337		622,848		37,890,026	
Married Couple	53.90%	1,107	40.70%	8,092	43.40%	121,232	46.60%	290,247	40.30%	15,269,680
Male Hhldr-No Spouse	4.00%	82	3.20%	636	3.00%	8,380	4.00%	24,914	3.10%	1,174,591
Female Hhldr-No Spouse	4.40%	90	3.90%	775	3.70%	10,335	3.30%	20,554	5.80%	2,197,622
Non-family Hhlds w/out Children	1,245		21,694		277,815		531,265		39,225,113	
Male Hhldr-No Spouse	18.50%	230	22.70%	4,925	22.20%	61,675	18.60%	98,815	23.90%	9,374,802
Female Hhldr-No Spouse	19.30%	240	29.50%	6,400	27.60%	76,677	27.40%	145,567	26.90%	10,551,555
Size of Household										
1 Person Households	16.40%	2,803	29.10%	44,823	27.40%	573,324	26.80%	1,125,806	25.50%	77,789,223
2 Person Households	32.30%	5,520	32.30%	49,752	32.60%	682,130	34.90%	1,466,068	32.50%	99,143,128
3 Person Households	22.50%	3,845	17.80%	27,417	16.90%	353,619	18.40%	772,941	16.50%	50,334,203
4 Person Households	18.70%	3,196	13.00%	20,024	14.10%	295,032	12.90%	541,899	14.60%	44,538,143
5 Person Households	7.50%	1,282	5.90%	9,088	6.20%	129,730	4.90%	205,838	6.80%	20,743,793
6 Person Households	2.50%	427	1.90%	2,927	2.00%	41,848	1.40%	58,811	2.40%	7,321,339
7+ Person Households	0.10%	17	0.10%	154	0.90%	18,832	0.70%	29,405	1.70%	5,185,948
Average Household Size	2.78		2.43		2.5		2.41		2.61	

KENTON COUNTY, KENTUCKY HOUSEHOLD DETAILS: 1990-2011

	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Population & Household Overview													
Population	141,997		N/A	151,464		9,467	153,989		2,525	155,896		1,907	13,899
Household Population	140,116		N/A	149,598		9,482	152,123		2,525	154,030		1,907	13,914
Family Population	86.10%	120,640	N/A	83.80%	125,363	4,723	83.50%	127,023	1,660	84.30%	129,847	2,825	9,207
Non-family Population	13.90%	19,476	N/A	16.20%	24,235	4,759	16.50%	25,100	865	15.70%	24,183	(918)	4,707
Group Quarters Population	1,881		N/A	1,866		(15)	1,866		0	1,866		0	(15)
Households	52,678		N/A	59,444		6,766	61,697		2,253	63,415		1,718	10,737
Family Households	71.00%	37,401	N/A	66.40%	39,471	2,069	65.80%	40,597	1,126	65.40%	41,473	877	4,072
Non-family Households	29.00%	15,277	N/A	33.60%	19,973	4,697	34.20%	21,100	1,127	34.60%	21,942	841	6,665
Households by Presence of Children													
Total Households with Children	20,860		N/A	21,589		729	21,770		181	21,839		69	979
Family Hhlds with Children	20,664		N/A	21,326		662	21,518		192	21,600		82	936
Married Couple	75.20%	15,539	N/A	69.60%	14,843	(696)	64.70%	13,922	(921)	60.80%	13,133	(789)	(2,407)
Male Hhldr-No Spouse	4.10%	847	N/A	6.80%	1,430	603	8.20%	1,764	314	9.30%	2,009	244	1,162
Female Hhldr-No Spouse	19.70%	4,071	N/A	22.40%	4,777	706	26.00%	5,595	818	28.80%	6,221	626	2,150
Non-family Hhlds with Children	196		N/A	263		67	252		(11)	239		(13)	43
Male Hhldr-No Spouse	0.70%	1	N/A	1.00%	3	2	1.00%	3	(0)	1.00%	2	(0)	1
Female Hhldr-No Spouse	0.20%	0	N/A	0.20%	1	0	0.10%	0	(0)	0.10%	0	(0)	(0)
Total Households w/out Children	31,820		N/A	37,855		6,035	39,927		2,072	41,576		1,649	9,756
Family Hhlds w/out Children	16,754		N/A	18,118		1,364	19,094		976	19,882		788	3,128
Married Couple	42.80%	7,171	N/A	39.00%	7,066	(105)	40.00%	7,638	572	40.70%	8,092	454	921
Male Hhldr-No Spouse	2.60%	436	N/A	2.70%	489	54	3.00%	573	84	3.20%	636	63	201
Female Hhldr-No Spouse	7.20%	1,206	N/A	6.20%	1,123	(83)	4.80%	917	(207)	3.90%	775	(141)	(431)
Non-family Hhlds w/out Children	15,066		N/A	19,737		4,671	20,833		1,096	21,694		861	6,628
Male Hhldr-No Spouse	19.70%	2,968	N/A	24.20%	4,776	1,808	23.40%	4,875	99	22.70%	4,925	50	1,957
Female Hhldr-No Spouse	27.70%	4,173	N/A	28.00%	5,526	1,353	28.80%	6,000	474	29.50%	6,400	400	2,226
Size of Household													
1 Person Households	25.20%	35,309	N/A	27.80%	41,588	6,279	28.60%	43,507	1,919	29.10%	44,823	1,316	9,513
2 Person Households	29.10%	40,774	N/A	30.90%	46,226	5,452	31.70%	48,223	1,997	32.30%	49,752	1,529	8,978
3 Person Households	18.00%	25,221	N/A	17.40%	26,030	809	17.40%	26,469	439	17.80%	27,417	948	2,196
4 Person Households	16.20%	22,699	N/A	14.30%	21,393	(1,306)	13.40%	20,384	(1,008)	13.00%	20,024	(361)	(2,675)
5 Person Households	7.50%	10,509	N/A	6.70%	10,023	(486)	6.10%	9,280	(744)	5.90%	9,088	(192)	(1,421)
6 Person Households	2.60%	3,643	N/A	2.10%	3,142	(501)	2.00%	3,042	(99)	1.90%	2,927	(116)	(716)
7+ Person Households	1.40%	1,962	N/A	0.90%	1,346	(615)	0.90%	1,369	23	0.10%	154	(1,215)	(1,808)
Average Household Size	2.66		N/A	2.52		(0.14)	2.47		(0.05)	2.43		(0.04)	(0.23)

CINCINNATI MSA HOUSEHOLD DETAILS; 1990-2011

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	1990	80-'90		2000	90-'00		2006	00-'06		2011	06-'11		CHANGE
Population & Household Overview													
Population	1,844,912		N/A	2,009,632	164,720		2,080,865	71,233		2,137,673	56,808		292,761
Household Population	1,802,834		N/A	1,965,177	162,343		2,035,878	70,701		2,092,422	56,544		289,588
Family Population	85.50%	1,541,423	N/A	84.30%	1,656,644	115,221	84.50%	1,720,317	63,673	85.40%	1,786,928	66,611	245,505
Non-family Population	14.50%	261,411	N/A	15.70%	308,533	47,122	15.50%	315,561	7,028	14.60%	305,494	(10,067)	44,083
Group Quarters Population	42,078		N/A	44,455	2,377		44,987	532		45,251	264		3,173
Households	688,641		N/A	779,226	90,585		809,430	30,204		835,588	26,158		146,947
Family Households	70.60%	486,181	N/A	67.50%	525,978	39,797	66.70%	539,890	13,912	66.10%	552,324	12,434	66,143
Non-family Households	29.40%	202,460	N/A	32.50%	253,248	50,788	33.30%	269,540	16,292	33.90%	283,264	13,724	80,804
Households by Presence of Children													
Total Households with Children	263,539		N/A	284,513	20,974		281,823	(2,690)		278,436	(3,387)		14,897
Family Hhlds with Children	261,286		N/A	281,581	20,295		277,602	(3,979)		272,981	(4,621)		11,695
Married Couple	73.90%	193,090	N/A	69.40%	195,417	2,327	65.90%	182,940	(12,477)	63.10%	172,251	(10,689)	(20,839)
Male Hhldr-No Spouse	4.10%	10,713	N/A	6.30%	17,740	7,027	7.60%	21,098	3,358	8.40%	22,930	1,833	12,218
Female Hhldr-No Spouse	21.20%	55,393	N/A	23.30%	65,608	10,216	25.00%	69,401	3,792	26.50%	72,340	2,939	16,947
Non-family Hhlds with Children	2,253		N/A	2,932	679		4,221	1,289		5,455	1,234		3,202
Male Hhldr-No Spouse	0.70%	16	N/A	0.80%	23	8	1.20%	51	27	1.60%	87	37	72
Female Hhldr-No Spouse	0.10%	2	N/A	0.20%	6	4	0.30%	13	7	0.40%	22	9	20
Total Households w/out Children	425,088		N/A	494,713	69,625		527,607	32,894		557,152	29,545		132,064
Family Hhlds w/out Children	225,047		N/A	244,023	18,976		261,922	17,899		279,337	17,415		54,290
Married Couple	44.30%	99,696	N/A	41.40%	101,026	1,330	42.60%	111,579	10,553	43.40%	121,232	9,653	21,536
Male Hhldr-No Spouse	2.20%	4,951	N/A	2.30%	5,613	661	2.60%	6,810	1,197	3.00%	8,380	1,570	3,429
Female Hhldr-No Spouse	6.40%	14,403	N/A	5.70%	13,909	(494)	4.50%	11,786	(2,123)	3.70%	10,335	(1,451)	(4,068)
Non-family Hhlds w/out Children	200,041		N/A	250,690	50,649		265,685	14,995		277,815	12,130		77,774
Male Hhldr-No Spouse	19.60%	39,208	N/A	22.80%	57,157	17,949	22.60%	60,045	2,887	22.20%	61,675	1,630	22,467
Female Hhldr-No Spouse	27.50%	55,011	N/A	27.90%	69,943	14,931	27.80%	73,860	3,918	27.60%	76,677	2,817	21,666
Size of Household													
1 Person Households	25.20%	454,314	N/A	27.20%	534,528	80,214	27.20%	553,759	19,231	27.40%	573,324	19,565	119,009
2 Person Households	30.40%	548,062	N/A	31.90%	626,891	78,830	32.20%	655,553	28,661	32.60%	682,130	26,577	134,068
3 Person Households	17.90%	322,707	N/A	16.80%	330,150	7,442	16.80%	342,028	11,878	16.90%	353,619	11,592	30,912
4 Person Households	15.90%	286,651	N/A	14.60%	286,916	265	14.40%	293,166	6,251	14.10%	295,032	1,865	8,381
5 Person Households	7.10%	128,001	N/A	6.60%	129,702	1,700	6.40%	130,296	595	6.20%	129,730	(566)	1,729
6 Person Households	2.40%	43,268	N/A	2.10%	41,269	(1,999)	2.10%	42,753	1,485	2.00%	41,848	(905)	(1,420)
7+ Person Households	1.20%	21,634	N/A	0.90%	17,687	(3,947)	0.90%	18,323	636	0.90%	18,832	509	(2,802)
Average Household Size	2.62		N/A	2.52		(0.10)	2.52	0.00		2.5	(0.02)		(0.12)

**CITY OF INDEPENDENCE
HOUSEHOLD DETAILS: 1990-2011**

	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Population & Household Overview													
Population	10,449		N/A	14,981		4,532	16,244		1,263	17,107		863	6,658
Household Population	10,432		N/A	14,965		4,533	16,228		1,263	17,090		862	6,658
Family Population	93.30%	9,733	N/A	91.30%	13,663	3,930	91.00%	14,767	1,104	91.80%	15,689	921	5,956
Non-family Population	6.70%	699	N/A	8.70%	1,302	603	9.00%	1,461	159	8.20%	1,401	(59)	702
Group Quarters Population	17		N/A	16		(1)	16		0	16		0	(1)
Households	3,462		N/A	5,181		1,719	5,742		561	6,145		403	2,683
Family Households	85.30%	2,953	N/A	80.70%	4,181	1,228	79.80%	4,582	401	79.20%	4,867	285	1,914
Non-family Households	14.70%	509	N/A	19.30%	1,000	491	20.20%	1,160	160	20.80%	1,278	118	769
Households by Presence of Children													
Total Households with Children	1,814		N/A	2,545		731	2,732		187	2,847		115	1,033
Family Hhlds with Children	1,804		N/A	2,511		707	2,697		186	2,811		114	1,007
Married Couple	80.40%	1,450	N/A	75.10%	1,886	435	69.30%	1,869	(17)	64.80%	1,822	(47)	371
Male Hhldr-No Spouse	3.60%	65	N/A	6.70%	168	103	8.00%	216	48	9.00%	253	37	188
Female Hhldr-No Spouse	15.40%	278	N/A	16.80%	422	144	21.50%	580	158	25.00%	703	123	425
Non-family Hhlds with Children	10		N/A	35		25	35		0	36		1	26
Male Hhldr-No Spouse	0.50%	0	N/A	1.10%	0	0	1.20%	0	0	1.20%	0	0	0
Female Hhldr-No Spouse	0.10%	0	N/A	0.20%	0	0	0.10%	0	(0)	0.10%	0	0	0
Total Households w/out Children	1,648		N/A	2,636		988	3,010		374	3,298		288	1,650
Family Hhlds w/out Children	1,149		N/A	1,672		523	1,888		216	2,053		165	904
Married Couple	60.30%	693	N/A	53.20%	890	197	53.60%	1,012	122	53.90%	1,107	95	414
Male Hhldr-No Spouse	2.70%	31	N/A	3.30%	55	24	3.80%	72	17	4.00%	82	10	51
Female Hhldr-No Spouse	6.60%	76	N/A	7.00%	117	41	5.40%	102	(15)	4.40%	90	(12)	14
Non-family Hhlds w/out Children	500		N/A	963		463	1,123		160	1,245		122	745
Male Hhldr-No Spouse	12.60%	63	N/A	19.30%	186	123	19.00%	213	28	18.50%	230	17	167
Female Hhldr-No Spouse	17.70%	89	N/A	17.20%	166	77	18.30%	206	40	19.30%	240	35	152
Size of Household													
1 Person Households	12.70%	1,325	N/A	15.10%	2,260	935	15.70%	2,548	288	16.40%	2,803	255	1,478
2 Person Households	28.40%	2,963	N/A	32.30%	4,834	1,871	31.50%	5,112	278	32.30%	5,520	408	2,557
3 Person Households	22.10%	2,305	N/A	20.40%	3,053	747	21.80%	3,538	485	22.50%	3,845	308	1,540
4 Person Households	22.80%	2,378	N/A	21.50%	3,217	839	19.60%	3,181	(37)	18.70%	3,196	15	817
5 Person Households	9.20%	960	N/A	8.10%	1,212	252	7.80%	1,266	54	7.50%	1,282	16	322
6 Person Households	3.20%	334	N/A	2.50%	374	40	2.60%	422	48	2.50%	427	5	93
7+ Person Households	1.70%	177	N/A	1.00%	150	(28)	1.10%	179	29	0.10%	17	(161)	(160)
Average Household Size	3.01		N/A	2.89		(0.12)	2.83		(0.06)	2.78		(0.05)	(0.23)

STATE OF KENTUCKY HOUSEHOLD DETAILS; 1990-2011													
	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY			
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
													CHANGE
Population & Household Overview													
Population	3,685,292		N/A	4,041,769		356,477	4,194,357		152,588	4,315,483		121,126	630,191
Household Population	3,584,114		N/A	3,926,965		342,851	4,079,601		152,636	4,200,767		121,166	616,653
Family Population	87.30%	3,128,932	N/A	85.30%	3,349,701	220,770	85.60%	3,492,138	142,437	86.50%	3,633,663	141,525	504,732
Non-family Population	12.70%	455,182	N/A	14.70%	577,264	122,081	14.40%	587,463	10,199	13.50%	567,104	(20,359)	111,921
Group Quarters Population	101,178		N/A	114,804		13,626	114,756		(48)	114,716		(40)	13,538
Households	1,379,768		N/A	1,590,647		210,879	1,674,201		83,554	1,741,045		66,844	361,277
Family Households	73.60%	1,015,509	N/A	69.40%	1,103,909	88,400	69.30%	1,160,221	56,312	69.20%	1,204,803	44,582	189,294
Non-family Households	26.40%	364,259	N/A	30.60%	486,738	122,479	30.70%	513,980	27,242	30.80%	536,242	22,262	171,983
Households by Presence of Children													
Total Households with Children	538,234		N/A	564,175		25,941	577,157		12,982	586,932		9,775	48,698
Family Hhlds with Childrer	533,921		N/A	557,953		24,032	571,619		13,666	581,595		9,976	47,674
Married Couple	76.10%	406,314	N/A	70.30%	392,241	(14,073)	64.70%	369,837	(22,403)	60.30%	350,702	(19,136)	(55,612)
Male Hhldr-No Spouse	3.80%	20,289	N/A	6.10%	34,035	13,746	8.00%	45,730	11,694	9.50%	55,252	9,522	34,963
Female Hhldr-No Spouse	19.30%	103,047	N/A	22.50%	125,539	22,493	26.30%	150,336	24,796	29.40%	170,989	20,653	67,942
Non-family Hhlds with Childrer	4,313		N/A	6,222		1,909	5,538		(684)	5,337		(201)	1,024
Male Hhldr-No Spouse	0.70%	30	N/A	0.90%	56	26	0.90%	50	(6)	0.90%	48	(2)	18
Female Hhldr-No Spouse	0.10%	4	N/A	0.20%	12	8	0.10%	6	(7)	0.00%	0	(6)	(4)
Total Households w/out Children	841,533		N/A	1,026,472		184,939	1,097,044		70,572	1,154,113		57,069	312,580
Family Hhlds w/out Childrer	482,067		N/A	546,445		64,378	588,452		42,007	622,848		34,396	140,781
Married Couple	48.40%	233,320	N/A	45.00%	245,900	12,580	46.00%	270,688	24,788	46.60%	290,247	19,559	56,927
Male Hhldr-No Spouse	2.20%	10,605	N/A	2.30%	12,568	1,963	3.30%	19,419	6,851	4.00%	24,914	5,495	14,308
Female Hhldr-No Spouse	6.70%	32,298	N/A	6.00%	32,787	488	4.30%	25,303	(7,483)	3.30%	20,554	(4,749)	(11,745)
Non-family Hhlds w/out Childrer	359,466		N/A	480,027		120,561	508,592		28,565	531,265		22,673	171,799
Male Hhldr-No Spouse	17.10%	61,469	N/A	20.70%	99,366	37,897	19.50%	99,175	(190)	18.60%	98,815	(360)	37,347
Female Hhldr-No Spouse	25.60%	92,023	N/A	26.10%	125,287	33,264	26.90%	136,811	11,524	27.40%	145,567	8,755	53,543
Size of Household													
1 Person Households	23.30%	835,099	N/A	26.00%	1,021,011	185,912	26.50%	1,081,094	60,083	26.80%	1,125,806	44,711	290,707
2 Person Households	31.90%	1,143,332	N/A	33.90%	1,331,241	187,909	34.50%	1,407,462	76,221	34.90%	1,466,068	58,605	322,735
3 Person Households	19.70%	706,070	N/A	18.40%	722,562	16,491	18.40%	750,647	28,085	18.40%	772,941	22,295	66,871
4 Person Households	16.10%	577,042	N/A	14.10%	553,702	(23,340)	13.40%	546,667	(7,036)	12.90%	541,899	(4,768)	(35,143)
5 Person Households	6.20%	222,215	N/A	5.40%	212,056	(10,159)	5.00%	203,980	(8,076)	4.90%	205,838	1,858	(16,377)
6 Person Households	1.90%	68,098	N/A	1.50%	58,904	(9,194)	1.50%	61,194	2,290	1.40%	58,811	(2,383)	(9,287)
7+ Person Households	0.90%	32,257	N/A	0.70%	27,489	(4,768)	0.70%	28,557	1,068	0.70%	29,405	848	(2,852)
Average Household Size	2.6		N/A	2.47		(0.13)	2.44		(0.03)	2.41		(0.03)	(0.19)

UNITED STATES HOUSEHOLD DETAILS; 1990-2011													
	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL			
	1990		80-'90	2000		90-'00	2006		00-'06	2011	06-'11	CHANGE	
Population & Household Overview													
Population	248,710,012		N/A	281,421,906		32,711,894	299,088,112		17,666,206	313,518,258		14,430,146	64,808,246
Household Population	242,012,667		N/A	273,643,273		31,630,606	290,940,719		17,297,446	305,055,777		14,115,058	63,043,110
Family Population	84.30%	204,016,678	N/A	84.60%	231,502,209	27,485,531	84.60%	246,135,848	14,633,639	85.60%	261,127,745	14,991,897	57,111,067
Non-family Population	15.70%	37,995,989	N/A	15.40%	42,141,064	4,145,075	15.40%	44,804,871	2,663,807	14.40%	43,928,032	(876,839)	5,932,043
Group Quarters Population	6,697,345		N/A	7,778,633		1,081,288	8,147,393		368,760	8,462,481		315,088	1,765,136
Households	91,947,641		N/A	105,480,101		13,532,460	111,826,380		6,346,279	117,033,680		5,207,300	25,086,039
Family Households	70.20%	64,547,244	N/A	68.10%	71,831,949	7,284,705	66.80%	74,700,022	2,868,073	65.90%	77,125,195	2,425,173	12,577,951
Non-family Households	29.80%	27,400,397	N/A	31.90%	33,648,152	6,247,755	33.20%	37,126,358	3,478,206	34.10%	39,908,485	2,782,127	12,508,088
Households by Presence of Children													
Total Households with Children	33,586,335		N/A	38,022,115		4,435,780	39,042,996		1,020,881	39,918,541		875,545	6,332,206
Family Hhlds with Children	33,240,565		N/A	37,612,106		4,371,541	38,493,389		881,283	39,211,462		718,073	5,970,897
Married Couple	73.30%	24,365,334	N/A	68.90%	25,914,741	1,549,407	65.60%	25,251,663	(663,078)	62.80%	24,624,798	(626,865)	259,464
Male Hhldr-No Spouse	4.80%	1,595,547	N/A	6.80%	2,557,623	962,076	7.40%	2,848,511	290,888	7.90%	3,097,705	249,195	1,502,158
Female Hhldr-No Spouse	20.80%	6,914,038	N/A	23.20%	8,726,009	1,811,971	25.60%	9,854,308	1,128,299	27.50%	10,783,152	928,844	3,869,115
Non-family Hhlds with Children	345,770		N/A	410,009		64,239	549,607		139,598	707,079		157,472	361,309
Male Hhldr-No Spouse	0.80%	2,766	N/A	0.80%	3,280	514	1.10%	6,046	2,766	1.30%	9,192	3,146	6,426
Female Hhldr-No Spouse	0.20%	692	N/A	0.30%	1,230	538	0.30%	1,649	419	0.40%	2,828	1,179	2,137
Total Households w/out Children	58,360,234		N/A	67,457,986		9,097,752	72,783,384		5,325,398	77,115,139		4,331,755	18,754,905
Family Hhlds w/out Children	31,277,281		N/A	34,175,241		2,897,960	36,261,093		2,085,852	37,890,026		1,628,933	6,612,745
Married Couple	44.70%	13,980,945	N/A	41.90%	14,319,426	338,481	41.00%	14,867,048	547,622	40.30%	15,269,680	402,632	1,288,736
Male Hhldr-No Spouse	2.60%	813,209	N/A	2.70%	922,732	109,522	2.90%	1,051,572	128,840	3.10%	1,174,591	123,019	361,382
Female Hhldr-No Spouse	6.30%	1,970,469	N/A	6.00%	2,050,514	80,046	5.90%	2,139,404	88,890	5.80%	2,197,622	58,217	227,153
Non-family Hhlds w/out Children	27,082,953		N/A	33,282,745		6,199,792	36,522,291		3,239,546	39,225,113		2,702,822	12,142,160
Male Hhldr-No Spouse	20.30%	5,497,839	N/A	22.60%	7,521,900	2,024,061	23.40%	8,546,216	1,024,316	23.90%	9,374,802	828,586	3,876,963
Female Hhldr-No Spouse	26.10%	7,068,651	N/A	26.70%	8,886,493	1,817,842	26.80%	9,787,974	901,481	26.90%	10,551,555	763,581	3,482,905
Size of Household													
1 Person Households	24.60%	59,535,116	N/A	25.80%	70,599,964	11,064,848	25.60%	74,480,824	3,880,860	25.50%	77,789,223	3,308,399	18,254,107
2 Person Households	32.00%	77,444,053	N/A	32.60%	89,207,707	11,763,654	32.60%	94,846,674	5,638,967	32.50%	99,143,128	4,296,453	21,699,074
3 Person Households	17.40%	42,110,204	N/A	16.60%	45,424,783	3,314,579	16.50%	48,005,219	2,580,435	16.50%	50,334,203	2,328,985	8,223,999
4 Person Households	15.10%	36,543,913	N/A	14.20%	38,857,345	2,313,432	14.40%	41,895,464	3,038,119	14.60%	44,538,143	2,642,680	7,994,231
5 Person Households	6.70%	16,214,849	N/A	6.70%	18,334,099	2,119,251	6.70%	19,493,028	1,158,929	6.80%	20,743,793	1,250,765	4,528,944
6 Person Households	2.50%	6,050,317	N/A	2.50%	6,841,082	790,765	2.40%	6,982,577	141,495	2.40%	7,321,339	338,761	1,271,022
7+ Person Households	1.70%	4,114,215	N/A	1.70%	4,651,936	537,720	1.70%	4,945,992	294,057	1.70%	5,185,948	239,956	1,071,733
Average Household Size	2.63		N/A	2.59		(0.04)	2.6		0.01	2.61		0.01	(0.02)

TAB 3

HOUSEHOLD INCOME TRENDS 1990 - 2011

HOUSEHOLD INCOME TRENDS COMPARISON; 1990										
	1990		1990		1990		1990		1990	
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	3,462		52,678		688,641		1,379,768		91,947,641	
Household Income										
\$0 - \$9,999	9.30%	322	14.70%	7,744	15.20%	104,673	23.20%	320,106	15.40%	14,159,937
\$10,000 - \$14,999	5.00%	173	8.00%	4,214	8.10%	55,780	11.30%	155,914	8.80%	8,091,392
\$15,000 - \$19,999	7.40%	256	8.70%	4,583	8.80%	60,600	10.20%	140,736	8.80%	8,091,392
\$20,000 - \$24,999	7.90%	273	9.10%	4,794	8.50%	58,534	9.40%	129,698	8.70%	7,999,445
\$25,000 - \$29,999	8.50%	294	8.40%	4,425	8.20%	56,469	8.30%	114,521	8.10%	7,447,759
\$30,000 - \$34,999	10.20%	353	8.70%	4,583	8.00%	55,091	7.50%	103,483	7.80%	7,171,916
\$35,000 - \$39,999	10.00%	346	7.50%	3,951	7.20%	49,582	6.10%	84,166	6.80%	6,252,440
\$40,000 - \$49,999	17.70%	613	12.20%	6,427	11.90%	81,948	9.20%	126,939	11.10%	10,206,188
\$50,000 - \$59,999	11.40%	395	8.30%	4,372	8.20%	56,469	5.80%	80,027	7.90%	7,263,864
\$60,000 - \$74,999	8.10%	280	7.20%	3,793	7.40%	50,959	4.40%	60,710	7.20%	6,620,230
\$75,000 - \$99,999	3.30%	114	4.30%	2,265	4.80%	33,055	2.60%	35,874	5.10%	4,689,330
\$100,000 - \$124,999	0.60%	21	1.30%	685	1.70%	11,707	0.90%	12,418	2.00%	1,838,953
\$125,000 - \$149,999	0.20%	7	0.70%	369	0.70%	4,820	0.40%	5,519	0.80%	735,581
\$150,000 +	0.60%	21	1.00%	527	1.40%	9,641	0.80%	11,038	1.60%	1,471,162
Average Household Income	\$37,841		\$36,436		\$37,936		\$29,357		\$38,464	
Median Household Income	\$35,849		\$30,558		\$30,688		\$22,568		\$30,102	
Per Capita Income	\$12,402		\$13,575		\$14,271		\$11,137		\$14,381	

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 1990										
	1990		1990		1990		1990		1990	
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	3,462		52,678		688,641		1,379,768		91,947,641	
Household Income										
\$0 - \$9,999	9.30%	9.30%	14.70%	14.70%	15.20%	15.20%	23.20%	23.20%	15.40%	15.40%
\$10,000 - \$14,999	5.00%	14.30%	8.00%	22.70%	8.10%	23.30%	11.30%	34.50%	8.80%	24.20%
\$15,000 - \$19,999	7.40%	21.70%	8.70%	31.40%	8.80%	32.10%	10.20%	44.70%	8.80%	33.00%
\$20,000 - \$24,999	7.90%	29.60%	9.10%	40.50%	8.50%	40.60%	9.40%	54.10%	8.70%	41.70%
\$25,000 - \$29,999	8.50%	38.10%	8.40%	48.90%	8.20%	48.80%	8.30%	62.40%	8.10%	49.80%
\$30,000 - \$34,999	10.20%	48.30%	8.70%	57.60%	8.00%	56.80%	7.50%	69.90%	7.80%	57.60%
\$35,000 - \$39,999	10.00%	58.30%	7.50%	65.10%	7.20%	64.00%	6.10%	76.00%	6.80%	64.40%
\$40,000 - \$49,999	17.70%	76.00%	12.20%	77.30%	11.90%	75.90%	9.20%	85.20%	11.10%	75.50%
\$50,000 - \$59,999	11.40%	87.40%	8.30%	85.60%	8.20%	84.10%	5.80%	91.00%	7.90%	83.40%
\$60,000 - \$74,999	8.10%	95.50%	7.20%	92.80%	7.40%	91.50%	4.40%	95.40%	7.20%	90.60%
\$75,000 - \$99,999	3.30%	98.80%	4.30%	97.10%	4.80%	96.30%	2.60%	98.00%	5.10%	95.70%
\$100,000 - \$124,999	0.60%	99.40%	1.30%	98.40%	1.70%	98.00%	0.90%	98.90%	2.00%	97.70%
\$125,000 - \$149,999	0.20%	99.60%	0.70%	99.10%	0.70%	98.70%	0.40%	99.30%	0.80%	98.50%
\$150,000 +	0.60%	100.20%	1.00%	100.10%	1.40%	100.10%	0.80%	100.10%	1.60%	100.10%
Average Household Income	\$37,841		\$36,436		\$37,936		\$29,357		\$38,464	
Median Household Income	\$35,849		\$30,558		\$30,688		\$22,568		\$30,102	
Per Capita Income	\$12,402		\$13,575		\$14,271		\$11,137		\$14,381	

HOUSEHOLD INCOME TRENDS COMPARISON; 2000										
	2000		2000		2000		2000		2000	
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	5,181		59,444		779,226		1,590,647		105,480,101	
Household Income										
\$0 - \$9,999	5.00%	259	8.10%	4,815	8.50%	66,234	13.90%	221,100	9.50%	10,020,610
\$10,000 - \$14,999	2.90%	150	5.50%	3,269	5.60%	43,637	8.40%	133,614	6.30%	6,645,246
\$15,000 - \$19,999	3.90%	202	6.10%	3,626	5.80%	45,195	7.70%	122,480	6.30%	6,645,246
\$20,000 - \$24,999	4.80%	249	6.00%	3,567	6.20%	48,312	7.70%	122,480	6.60%	6,961,687
\$25,000 - \$29,999	5.60%	290	6.60%	3,923	6.20%	48,312	7.20%	114,527	6.40%	6,750,726
\$30,000 - \$34,999	4.00%	207	6.40%	3,804	6.30%	49,091	6.60%	104,983	6.40%	6,750,726
\$35,000 - \$39,999	6.30%	326	6.30%	3,745	5.90%	45,974	6.00%	95,439	5.90%	6,223,326
\$40,000 - \$49,999	16.00%	829	11.90%	7,074	10.80%	84,156	10.40%	165,427	10.60%	11,180,891
\$50,000 - \$59,999	12.90%	668	9.90%	5,885	9.50%	74,026	8.40%	133,614	9.00%	9,493,209
\$60,000 - \$74,999	17.30%	896	11.70%	6,955	11.40%	88,832	8.90%	141,568	10.40%	10,969,931
\$75,000 - \$99,999	13.10%	679	10.40%	6,182	11.30%	88,053	7.70%	122,480	10.20%	10,758,970
\$100,000 - \$124,999	5.10%	264	5.30%	3,151	5.50%	42,857	3.20%	50,901	5.20%	5,484,965
\$125,000 - \$149,999	1.70%	88	1.90%	1,129	2.50%	19,481	1.40%	22,269	2.50%	2,637,003
\$150,000 +	1.50%	78	3.90%	2,318	4.50%	35,065	2.60%	41,357	4.60%	4,852,085
Average Household Income	\$56,264		\$55,828		\$58,274		\$45,246		\$56,643	
Median Household Income	\$51,065		\$44,092		\$44,853		\$33,831		\$42,257	
Per Capita Income	\$19,458		\$21,910		\$22,596		\$17,807		\$21,231	

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 2000										
	2000		2000		2000		2000		2000	
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	5,181		59,444		779,226		1,590,647		105,480,101	
Household Income										
\$0 - \$9,999	5.00%	5.00%	8.10%	8.10%	8.50%	8.50%	13.90%	13.90%	9.50%	9.50%
\$10,000 - \$14,999	2.90%	7.90%	5.50%	13.60%	5.60%	14.10%	8.40%	22.30%	6.30%	15.80%
\$15,000 - \$19,999	3.90%	11.80%	6.10%	19.70%	5.80%	19.90%	7.70%	30.00%	6.30%	22.10%
\$20,000 - \$24,999	4.80%	16.60%	6.00%	25.70%	6.20%	26.10%	7.70%	37.70%	6.60%	28.70%
\$25,000 - \$29,999	5.60%	22.20%	6.60%	32.30%	6.20%	32.30%	7.20%	44.90%	6.40%	35.10%
\$30,000 - \$34,999	4.00%	26.20%	6.40%	38.70%	6.30%	38.60%	6.60%	51.50%	6.40%	41.50%
\$35,000 - \$39,999	6.30%	32.50%	6.30%	45.00%	5.90%	44.50%	6.00%	57.50%	5.90%	47.40%
\$40,000 - \$49,999	16.00%	48.50%	11.90%	56.90%	10.80%	55.30%	10.40%	67.90%	10.60%	58.00%
\$50,000 - \$59,999	12.90%	61.40%	9.90%	66.80%	9.50%	64.80%	8.40%	76.30%	9.00%	67.00%
\$60,000 - \$74,999	17.30%	78.70%	11.70%	78.50%	11.40%	76.20%	8.90%	85.20%	10.40%	77.40%
\$75,000 - \$99,999	13.10%	91.80%	10.40%	88.90%	11.30%	87.50%	7.70%	92.90%	10.20%	87.60%
\$100,000 - \$124,999	5.10%	96.90%	5.30%	94.20%	5.50%	93.00%	3.20%	96.10%	5.20%	92.80%
\$125,000 - \$149,999	1.70%	98.60%	1.90%	96.10%	2.50%	95.50%	1.40%	97.50%	2.50%	95.30%
\$150,000 +	1.50%	100.10%	3.90%	100.00%	4.50%	100.00%	2.60%	100.10%	4.60%	99.90%
Average Household Income	\$56,264		\$55,828		\$58,274		\$45,246		\$56,643	
Median Household Income	\$51,065		\$44,092		\$44,853		\$33,831		\$42,257	
Per Capita Income	\$19,458		\$21,910		\$22,596		\$17,807		\$21,231	

HOUSEHOLD INCOME TRENDS COMPARISON; 2006										
	2006		2006		2006		2006		2006	
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	5,742		61,697		809,430		1,674,201		111,826,380	
Household Income										
\$0 - \$9,999	5.20%	299	7.50%	4,627	7.60%	61,517	12.90%	215,972	8.70%	9,728,895
\$10,000 - \$14,999	2.50%	144	4.50%	2,776	4.40%	35,615	7.10%	118,868	5.10%	5,703,145
\$15,000 - \$19,999	3.20%	184	5.00%	3,085	4.80%	38,853	6.70%	112,171	5.30%	5,926,798
\$20,000 - \$24,999	4.00%	230	5.40%	3,332	5.40%	43,709	7.00%	117,194	5.80%	6,485,930
\$25,000 - \$29,999	4.30%	247	5.40%	3,332	5.30%	42,900	6.50%	108,823	5.60%	6,262,277
\$30,000 - \$34,999	4.60%	264	6.00%	3,702	5.60%	45,328	6.40%	107,149	5.90%	6,597,756
\$35,000 - \$39,999	3.90%	224	5.70%	3,517	5.50%	44,519	5.80%	97,104	5.60%	6,262,277
\$40,000 - \$49,999	11.20%	643	10.10%	6,231	9.50%	76,896	9.50%	159,049	9.50%	10,623,506
\$50,000 - \$59,999	13.50%	775	9.90%	6,108	8.90%	72,039	8.40%	140,633	8.70%	9,728,895
\$60,000 - \$74,999	16.90%	970	12.30%	7,589	11.90%	96,322	9.90%	165,746	11.00%	12,300,902
\$75,000 - \$99,999	17.10%	982	12.30%	7,589	12.90%	104,416	9.40%	157,375	11.70%	13,083,686
\$100,000 - \$124,999	8.20%	471	7.20%	4,442	7.80%	63,136	4.80%	80,362	7.10%	7,939,673
\$125,000 - \$149,999	2.90%	167	3.30%	2,036	3.80%	30,758	2.10%	35,158	3.60%	4,025,750
\$150,000 +	2.70%	155	5.30%	3,270	6.50%	52,613	3.60%	60,271	6.50%	7,268,715
Average Household Income	\$59,693		\$62,903		\$65,305		\$50,373		\$63,629	
Median Household Income	\$57,896		\$50,333		\$51,873		\$38,022		\$48,271	
Per Capita Income	\$21,072		\$25,808		\$26,098		\$20,698		\$24,529	

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 2006										
	2006		2006		2006		2006		2006	
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	5,742		61,697		809,430		1,674,201		111,826,380	
Household Income										
\$0 - \$9,999	5.20%	5.20%	7.50%	7.50%	7.60%	7.60%	12.90%	12.90%	8.70%	8.70%
\$10,000 - \$14,999	2.50%	7.70%	4.50%	12.00%	4.40%	12.00%	7.10%	20.00%	5.10%	13.80%
\$15,000 - \$19,999	3.20%	10.90%	5.00%	17.00%	4.80%	16.80%	6.70%	26.70%	5.30%	19.10%
\$20,000 - \$24,999	4.00%	14.90%	5.40%	22.40%	5.40%	22.20%	7.00%	33.70%	5.80%	24.90%
\$25,000 - \$29,999	4.30%	19.20%	5.40%	27.80%	5.30%	27.50%	6.50%	40.20%	5.60%	30.50%
\$30,000 - \$34,999	4.60%	23.80%	6.00%	33.80%	5.60%	33.10%	6.40%	46.60%	5.90%	36.40%
\$35,000 - \$39,999	3.90%	27.70%	5.70%	39.50%	5.50%	38.60%	5.80%	52.40%	5.60%	42.00%
\$40,000 - \$49,999	11.20%	38.90%	10.10%	49.60%	9.50%	48.10%	9.50%	61.90%	9.50%	51.50%
\$50,000 - \$59,999	13.50%	52.40%	9.90%	59.50%	8.90%	57.00%	8.40%	70.30%	8.70%	60.20%
\$60,000 - \$74,999	16.90%	69.30%	12.30%	71.80%	11.90%	68.90%	9.90%	80.20%	11.00%	71.20%
\$75,000 - \$99,999	17.10%	86.40%	12.30%	84.10%	12.90%	81.80%	9.40%	89.60%	11.70%	82.90%
\$100,000 - \$124,999	8.20%	94.60%	7.20%	91.30%	7.80%	89.60%	4.80%	94.40%	7.10%	90.00%
\$125,000 - \$149,999	2.90%	97.50%	3.30%	94.60%	3.80%	93.40%	2.10%	96.50%	3.60%	93.60%
\$150,000 +	2.70%	100.20%	5.30%	99.90%	6.50%	99.90%	3.60%	100.10%	6.50%	100.10%
Average Household Income	\$59,693		\$62,903		\$65,305		\$50,373		\$63,629	
Median Household Income	\$57,896		\$50,333		\$51,873		\$38,022		\$48,271	
Per Capita Income	\$21,072		\$25,808		\$26,098		\$20,698		\$24,529	

HOUSEHOLD INCOME TRENDS COMPARISON; 2011

	2011		2011		2011		2011		2011	
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	6,145		63,415		835,588		1,741,045		117,033,680	
Household Income										
\$0 - \$9,999	5.30%	326	7.20%	4,566	7.10%	59,327	12.30%	214,149	8.20%	9,596,762
\$10,000 - \$14,999	2.20%	135	4.00%	2,537	3.80%	31,752	6.30%	109,686	4.50%	5,266,516
\$15,000 - \$19,999	2.80%	172	4.40%	2,790	4.20%	35,095	6.10%	106,204	4.70%	5,500,583
\$20,000 - \$24,999	3.70%	227	5.20%	3,298	5.00%	41,779	6.70%	116,650	5.50%	6,436,852
\$25,000 - \$29,999	4.20%	258	5.20%	3,298	5.20%	43,451	6.50%	113,168	5.60%	6,553,886
\$30,000 - \$34,999	4.80%	295	5.80%	3,678	5.40%	45,122	6.30%	109,686	5.60%	6,553,886
\$35,000 - \$39,999	2.50%	154	4.10%	2,600	4.00%	33,424	4.40%	76,606	4.10%	4,798,381
\$40,000 - \$49,999	9.10%	559	10.00%	6,342	9.50%	79,381	9.70%	168,881	9.60%	11,235,233
\$50,000 - \$59,999	12.90%	793	9.60%	6,088	8.60%	71,861	8.30%	144,507	8.50%	9,947,863
\$60,000 - \$74,999	14.50%	891	11.50%	7,293	11.00%	91,915	9.60%	167,140	10.40%	12,171,503
\$75,000 - \$99,999	20.20%	1,241	13.90%	8,815	14.10%	117,818	10.60%	184,551	12.70%	14,863,277
\$100,000 - \$124,999	9.30%	571	7.60%	4,820	8.60%	71,861	5.60%	97,499	7.60%	8,894,560
\$125,000 - \$149,999	4.70%	289	4.80%	3,044	5.20%	43,451	3.00%	52,231	4.70%	5,500,583
\$150,000 +	3.90%	240	6.70%	4,249	8.40%	70,189	4.60%	80,088	8.20%	9,596,762
Average Household Income	\$64,803		\$67,971		\$70,715		\$54,496		\$68,881	
Median Household Income	\$62,816		\$54,676		\$56,918		\$41,523		\$52,633	
Per Capita Income	\$23,236		\$28,247		\$28,377		\$22,609		\$26,492	

CUMMULATIVE HOUSEHOLD INCOME TRENDS COMPARISON; 2011										
	2011		2011		2011		2011		2011	
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Total Households	6,145		63,415		835,588		1,741,045		117,033,680	
Household Income										
\$0 - \$9,999	5.30%	5.30%	7.20%	7.20%	7.10%	7.10%	12.30%	12.30%	8.20%	8.20%
\$10,000 - \$14,999	2.20%	7.50%	4.00%	11.20%	3.80%	10.90%	6.30%	18.60%	4.50%	12.70%
\$15,000 - \$19,999	2.80%	10.30%	4.40%	15.60%	4.20%	15.10%	6.10%	24.70%	4.70%	17.40%
\$20,000 - \$24,999	3.70%	14.00%	5.20%	20.80%	5.00%	20.10%	6.70%	31.40%	5.50%	22.90%
\$25,000 - \$29,999	4.20%	18.20%	5.20%	26.00%	5.20%	25.30%	6.50%	37.90%	5.60%	28.50%
\$30,000 - \$34,999	4.80%	23.00%	5.80%	31.80%	5.40%	30.70%	6.30%	44.20%	5.60%	34.10%
\$35,000 - \$39,999	2.50%	25.50%	4.10%	35.90%	4.00%	34.70%	4.40%	48.60%	4.10%	38.20%
\$40,000 - \$49,999	9.10%	34.60%	10.00%	45.90%	9.50%	44.20%	9.70%	58.30%	9.60%	47.80%
\$50,000 - \$59,999	12.90%	47.50%	9.60%	55.50%	8.60%	52.80%	8.30%	66.60%	8.50%	56.30%
\$60,000 - \$74,999	14.50%	62.00%	11.50%	67.00%	11.00%	63.80%	9.60%	76.20%	10.40%	66.70%
\$75,000 - \$99,999	20.20%	82.20%	13.90%	80.90%	14.10%	77.90%	10.60%	86.80%	12.70%	79.40%
\$100,000 - \$124,999	9.30%	91.50%	7.60%	88.50%	8.60%	86.50%	5.60%	92.40%	7.60%	87.00%
\$125,000 - \$149,999	4.70%	96.20%	4.80%	93.30%	5.20%	91.70%	3.00%	95.40%	4.70%	91.70%
\$150,000 +	3.90%	100.10%	6.70%	100.00%	8.40%	100.10%	4.60%	100.00%	8.20%	99.90%
Average Household Income	\$64,803		\$67,971		\$70,715		\$54,496		\$68,881	
Median Household Income	\$62,816		\$54,676		\$56,918		\$41,523		\$52,633	
Per Capita Income	\$23,236		\$28,247		\$28,377		\$22,609		\$26,492	

HOUSEHOLD INCOME TRENDS; 1990-2011
KENTON COUNTY

	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	52,678		N/A	59,444		6,766	61,697		2,253	63,415		1,718	10,737
Household Income													
\$0 - \$9,999	14.70%	7,744	N/A	8.10%	4,815	(2,929)	7.50%	4,627	(188)	7.20%	4,566	(61)	(3,178)
\$10,000 - \$14,999	8.00%	4,214	N/A	5.50%	3,269	(945)	4.50%	2,776	(493)	4.00%	2,537	(240)	(1,678)
\$15,000 - \$19,999	8.70%	4,583	N/A	6.10%	3,626	(957)	5.00%	3,085	(541)	4.40%	2,790	(295)	(1,793)
\$20,000 - \$24,999	9.10%	4,794	N/A	6.00%	3,567	(1,227)	5.40%	3,332	(235)	5.20%	3,298	(34)	(1,496)
\$25,000 - \$29,999	8.40%	4,425	N/A	6.60%	3,923	(502)	5.40%	3,332	(592)	5.20%	3,298	(34)	(1,127)
\$30,000 - \$34,999	8.70%	4,583	N/A	6.40%	3,804	(779)	6.00%	3,702	(103)	5.80%	3,678	(24)	(905)
\$35,000 - \$39,999	7.50%	3,951	N/A	6.30%	3,745	(206)	5.70%	3,517	(228)	4.10%	2,600	(917)	(1,351)
\$40,000 - \$49,999	12.20%	6,427	N/A	11.90%	7,074	647	10.10%	6,231	(842)	10.00%	6,342	110	(85)
\$50,000 - \$59,999	8.30%	4,372	N/A	9.90%	5,885	1,513	9.90%	6,108	223	9.60%	6,088	(20)	203
\$60,000 - \$74,999	7.20%	3,793	N/A	11.70%	6,955	3,162	12.30%	7,589	634	11.50%	7,293	(296)	338
\$75,000 - \$99,999	4.30%	2,265	N/A	10.40%	6,182	3,917	12.30%	7,589	1,407	13.90%	8,815	1,226	2,633
\$100,000 - \$124,999	1.30%	685	N/A	5.30%	3,151	2,466	7.20%	4,442	1,292	7.60%	4,820	377	1,669
\$125,000 - \$149,999	0.70%	369	N/A	1.90%	1,129	761	3.30%	2,036	907	4.80%	3,044	1,008	1,914
\$150,000 +	1.00%	527	N/A	3.90%	2,318	1,792	5.30%	3,270	952	6.70%	4,249	979	1,930
Average Household Income	\$36,436		N/A	\$55,828		\$19,392	\$62,903		\$7,075	\$67,971		\$5,068	\$31,535
Median Household Income	\$30,558		N/A	\$44,092		\$13,534	\$50,333		\$6,241	\$54,676		\$4,343	\$24,118
Per Capita Income	\$13,575		N/A	\$21,910		\$8,335	\$25,808		\$3,898	\$28,247		\$2,439	\$14,672

HOUSEHOLD INCOME TRENDS 1990-2011; AVERAGE INCOME						
	CITY OF INDEPENDENCE	KENTON COUNTY	CINCINNATI MSA	STATE OF KENTUCKY	UNITED STATES	CPI-U
1990						
Average Household Income	\$37,841	\$36,436	\$37,936	\$29,357	\$38,464	128.9
Change Index	N/A	N/A	N/A	N/A	N/A	N/A
Median Household Income	\$35,849	\$30,558	\$30,688	\$22,568	\$30,102	
Change Index	N/A	N/A	N/A	N/A	N/A	
Per Capita Income	\$12,402	\$13,575	\$14,271	\$11,137	\$14,381	
Change Index	N/A	N/A	N/A	N/A	N/A	
2000						
Average Household Income	\$56,264	\$55,828	\$58,274	\$45,246	\$56,643	171.3
Change Index	1.49	1.53	1.54	1.54	1.47	1.33
Median Household Income	\$51,065	\$44,092	\$44,853	\$33,831	\$42,257	
Change Index	1.42	1.44	1.46	1.50	1.40	
Per Capita Income	\$19,458	\$21,910	\$22,596	\$17,807	\$21,231	
Change Index	1.57	1.61	1.58	1.60	1.48	
2006 Estimate						
Average Household Income	\$59,693	\$62,903	\$65,305	\$50,373	\$63,629	201.5
Change Index	1.06	1.13	1.12	1.11	1.12	1.18
Median Household Income	\$57,896	\$50,333	\$51,873	\$38,022	\$48,271	
Change Index	1.13	1.14	1.16	1.12	1.14	
Per Capita Income	\$21,072	\$25,808	\$26,098	\$20,698	\$24,529	
Change Index	1.08	1.18	1.15	1.16	1.16	
2011 Projection						
Average Household Income	\$64,803	\$67,971	\$70,715	\$54,496	\$68,881	227.4
Change Index	1.09	1.08	1.08	1.08	1.08	1.13
Median Household Income	\$62,816	\$54,676	\$56,918	\$41,523	\$52,633	
Change Index	1.08	1.09	1.10	1.09	1.09	
Per Capita Income	\$23,236	\$28,247	\$28,377	\$22,609	\$26,492	
Change Index	1.10	1.09	1.09	1.09	1.08	

**HOUSEHOLD INCOME TRENDS; 1990-2011
CINCINNATI MSA**

	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	688,641		N/A	779,226		90,585	809,430		30,204	835,588		26,158	146,947
Household Income													
\$0 - \$9,999	15.20%	104,673	N/A	8.50%	66,234	(38,439)	7.60%	61,517	(4,718)	7.10%	59,327	(2,190)	(45,347)
\$10,000 - \$14,999	8.10%	55,780	N/A	5.60%	43,637	(12,143)	4.40%	35,615	(8,022)	3.80%	31,752	(3,863)	(24,028)
\$15,000 - \$19,999	8.80%	60,600	N/A	5.80%	45,195	(15,405)	4.80%	38,853	(6,342)	4.20%	35,095	(3,758)	(25,506)
\$20,000 - \$24,999	8.50%	58,534	N/A	6.20%	48,312	(10,222)	5.40%	43,709	(4,603)	5.00%	41,779	(1,930)	(16,755)
\$25,000 - \$29,999	8.20%	56,469	N/A	6.20%	48,312	(8,157)	5.30%	42,900	(5,412)	5.20%	43,451	551	(13,018)
\$30,000 - \$34,999	8.00%	55,091	N/A	6.30%	49,091	(6,000)	5.60%	45,328	(3,763)	5.40%	45,122	(206)	(9,970)
\$35,000 - \$39,999	7.20%	49,582	N/A	5.90%	45,974	(3,608)	5.50%	44,519	(1,456)	4.00%	33,424	(11,095)	(16,159)
\$40,000 - \$49,999	11.90%	81,948	N/A	10.80%	84,156	2,208	9.50%	76,896	(7,261)	9.50%	79,381	2,485	(2,567)
\$50,000 - \$59,999	8.20%	56,469	N/A	9.50%	74,026	17,558	8.90%	72,039	(1,987)	8.60%	71,861	(179)	(2,166)
\$60,000 - \$74,999	7.40%	50,959	N/A	11.40%	88,832	37,872	11.90%	96,322	7,490	11.00%	91,915	(4,407)	3,083
\$75,000 - \$99,999	4.80%	33,055	N/A	11.30%	88,053	54,998	12.90%	104,416	16,364	14.10%	117,818	13,401	29,765
\$100,000 - \$124,999	1.70%	11,707	N/A	5.50%	42,857	31,151	7.80%	63,136	20,278	8.60%	71,861	8,725	29,003
\$125,000 - \$149,999	0.70%	4,820	N/A	2.50%	19,481	14,660	3.80%	30,758	11,278	5.20%	43,451	12,692	23,970
\$150,000 +	1.40%	9,641	N/A	4.50%	35,065	25,424	6.50%	52,613	17,548	8.40%	70,189	17,576	35,124
Average Household Income	\$37,936		N/A	\$58,274		\$20,338	\$65,305		\$7,031	\$70,715		\$5,410	\$32,779
Median Household Income	\$30,688		N/A	\$44,853		\$14,165	\$51,873		\$7,020	\$56,918		\$5,045	\$26,230
Per Capita Income	\$14,271		N/A	\$22,596		\$8,325	\$26,098		\$3,502	\$28,377		\$2,279	\$14,106

**HOUSEHOLD INCOME TRENDS; 1990-2011
CITY OF INDEPENDENCE, KENTUCKY**

	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	3,462		N/A	5,181		1,719	5,742		561	6,145		403	2,683
Household Income													
\$0 - \$9,999	9.30%	322	N/A	5.00%	259	(63)	5.20%	299	40	5.30%	326	27	4
\$10,000 - \$14,999	5.00%	173	N/A	2.90%	150	(23)	2.50%	144	(7)	2.20%	135	(8)	(38)
\$15,000 - \$19,999	7.40%	256	N/A	3.90%	202	(54)	3.20%	184	(18)	2.80%	172	(12)	(84)
\$20,000 - \$24,999	7.90%	273	N/A	4.80%	249	(25)	4.00%	230	(19)	3.70%	227	(2)	(46)
\$25,000 - \$29,999	8.50%	294	N/A	5.60%	290	(4)	4.30%	247	(43)	4.20%	258	11	(36)
\$30,000 - \$34,999	10.20%	353	N/A	4.00%	207	(146)	4.60%	264	57	4.80%	295	31	(58)
\$35,000 - \$39,999	10.00%	346	N/A	6.30%	326	(20)	3.90%	224	(102)	2.50%	154	(70)	(193)
\$40,000 - \$49,999	17.70%	613	N/A	16.00%	829	216	11.20%	643	(186)	9.10%	559	(84)	(54)
\$50,000 - \$59,999	11.40%	395	N/A	12.90%	668	274	13.50%	775	107	12.90%	793	18	124
\$60,000 - \$74,999	8.10%	280	N/A	17.30%	896	616	16.90%	970	74	14.50%	891	(79)	(5)
\$75,000 - \$99,999	3.30%	114	N/A	13.10%	679	564	17.10%	982	303	20.20%	1,241	259	563
\$100,000 - \$124,999	0.60%	21	N/A	5.10%	264	243	8.20%	471	207	9.30%	571	101	307
\$125,000 - \$149,999	0.20%	7	N/A	1.70%	88	81	2.90%	167	78	4.70%	289	122	201
\$150,000 +	0.60%	21	N/A	1.50%	78	57	2.70%	155	77	3.90%	240	85	162
Average Household Income	\$37,841		N/A	\$56,264		\$18,423	\$59,693		\$3,429	\$64,803		\$5,110	\$26,962
Median Household Income	\$35,849		N/A	\$51,065		\$15,216	\$57,896		\$6,831	\$62,816		\$4,920	\$26,967
Per Capita Income	\$12,402		N/A	\$19,458		\$7,056	\$21,072		\$1,614	\$23,236		\$2,164	\$10,834

**HOUSEHOLD INCOME TRENDS; 1990-2011
STATE OF KENTUCKY**

	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	1,379,768		N/A	1,590,647		210,879	1,674,201		83,554	1,741,045		66,844	361,277
Household Income													
\$0 - \$9,999	23.20%	320,106	N/A	13.90%	221,100	(99,006)	12.90%	215,972	(5,128)	12.30%	214,149	(1,823)	(105,958)
\$10,000 - \$14,999	11.30%	155,914	N/A	8.40%	133,614	(22,299)	7.10%	118,868	(14,746)	6.30%	109,686	(9,182)	(46,228)
\$15,000 - \$19,999	10.20%	140,736	N/A	7.70%	122,480	(18,257)	6.70%	112,171	(10,308)	6.10%	106,204	(5,968)	(34,533)
\$20,000 - \$24,999	9.40%	129,698	N/A	7.70%	122,480	(7,218)	7.00%	117,194	(5,286)	6.70%	116,650	(544)	(13,048)
\$25,000 - \$29,999	8.30%	114,521	N/A	7.20%	114,527	6	6.50%	108,823	(5,704)	6.50%	113,168	4,345	(1,353)
\$30,000 - \$34,999	7.50%	103,483	N/A	6.60%	104,983	1,500	6.40%	107,149	2,166	6.30%	109,686	2,537	6,203
\$35,000 - \$39,999	6.10%	84,166	N/A	6.00%	95,439	11,273	5.80%	97,104	1,665	4.40%	76,606	(20,498)	(7,560)
\$40,000 - \$49,999	9.20%	126,939	N/A	10.40%	165,427	38,489	9.50%	159,049	(6,378)	9.70%	168,881	9,832	41,943
\$50,000 - \$59,999	5.80%	80,027	N/A	8.40%	133,614	53,588	8.40%	140,633	7,019	8.30%	144,507	3,874	10,892
\$60,000 - \$74,999	4.40%	60,710	N/A	8.90%	141,568	80,858	9.90%	165,746	24,178	9.60%	167,140	1,394	25,573
\$75,000 - \$99,999	2.60%	35,874	N/A	7.70%	122,480	86,606	9.40%	157,375	34,895	10.60%	184,551	27,176	62,071
\$100,000 - \$124,999	0.90%	12,418	N/A	3.20%	50,901	38,483	4.80%	80,362	29,461	5.60%	97,499	17,137	46,598
\$125,000 - \$149,999	0.40%	5,519	N/A	1.40%	22,269	16,750	2.10%	35,158	12,889	3.00%	52,231	17,073	29,962
\$150,000 +	0.80%	11,038	N/A	2.60%	41,357	30,319	3.60%	60,271	18,914	4.60%	80,088	19,817	38,731
Average Household Income	\$29,357		N/A	\$45,246		\$15,889	\$50,373		\$5,127	\$54,496		\$4,123	\$25,139
Median Household Income	\$22,568		N/A	\$33,831		\$11,263	\$38,022		\$4,191	\$41,523		\$3,501	\$18,955
Per Capita Income	\$11,137		N/A	\$17,807		\$6,670	\$20,698		\$2,891	\$22,609		\$1,911	\$11,472

HOUSEHOLD INCOME TRENDS; 1990-2011													
UNITED STATES													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Total Households	91,947,641		N/A	105,480,101		13,532,460	111,826,380		6,346,279	117,033,680		5,207,300	25,086,039
Household Income													
\$0 - \$9,999	15.40%	14,159,937	N/A	9.50%	10,020,610	(4,139,327)	8.70%	9,728,895	(291,715)	8.20%	9,596,762	(132,133)	(4,563,175)
\$10,000 - \$14,999	8.80%	8,091,392	N/A	6.30%	6,645,246	(1,446,146)	5.10%	5,703,145	(942,101)	4.50%	5,266,516	(436,630)	(2,824,877)
\$15,000 - \$19,999	8.80%	8,091,392	N/A	6.30%	6,645,246	(1,446,146)	5.30%	5,926,798	(718,448)	4.70%	5,500,583	(426,215)	(2,590,809)
\$20,000 - \$24,999	8.70%	7,999,445	N/A	6.60%	6,961,687	(1,037,758)	5.80%	6,485,930	(475,757)	5.50%	6,436,852	(49,078)	(1,562,592)
\$25,000 - \$29,999	8.10%	7,447,759	N/A	6.40%	6,750,726	(697,032)	5.60%	6,262,277	(488,449)	5.60%	6,553,886	291,609	(893,873)
\$30,000 - \$34,999	7.80%	7,171,916	N/A	6.40%	6,750,726	(421,190)	5.90%	6,597,756	(152,970)	5.60%	6,553,886	(43,870)	(618,030)
\$35,000 - \$39,999	6.80%	6,252,440	N/A	5.90%	6,223,326	(29,114)	5.60%	6,262,277	38,951	4.10%	4,798,381	(1,463,896)	(1,454,059)
\$40,000 - \$49,999	11.10%	10,206,188	N/A	10.60%	11,180,891	974,703	9.50%	10,623,506	(557,385)	9.60%	11,235,233	611,727	1,029,045
\$50,000 - \$59,999	7.90%	7,263,864	N/A	9.00%	9,493,209	2,229,345	8.70%	9,728,895	235,686	8.50%	9,947,863	218,968	454,654
\$60,000 - \$74,999	7.20%	6,620,230	N/A	10.40%	10,969,931	4,349,700	11.00%	12,300,902	1,330,971	10.40%	12,171,503	(129,399)	1,201,572
\$75,000 - \$99,999	5.10%	4,689,330	N/A	10.20%	10,758,970	6,069,641	11.70%	13,083,686	2,324,716	12.70%	14,863,277	1,779,591	4,104,307
\$100,000 - \$124,999	2.00%	1,838,953	N/A	5.20%	5,484,965	3,646,012	7.10%	7,939,673	2,454,708	7.60%	8,894,560	954,887	3,409,594
\$125,000 - \$149,999	0.80%	735,581	N/A	2.50%	2,637,003	1,901,421	3.60%	4,025,750	1,388,747	4.70%	5,500,583	1,474,833	2,863,580
\$150,000 +	1.60%	1,471,162	N/A	4.60%	4,852,085	3,380,922	6.50%	7,268,715	2,416,630	8.20%	9,596,762	2,328,047	4,744,677
Average Household Income	\$38,464		N/A	\$56,643		\$18,179	\$63,629		\$6,986	\$68,881		\$5,252	\$30,417
Median Household Income	\$30,102		N/A	\$42,257		\$12,155	\$48,271		\$6,014	\$52,633		\$4,362	\$22,531
Per Capita Income	\$14,381		N/A	\$21,231		\$6,850	\$24,529		\$3,298	\$26,492		\$1,963	\$12,111

TAB 4

**HOUSEHOLD INCOME BY AGE OF HEAD
OF
HOUSEHOLD 2000 - 2011**

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2000

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2000		2000		2000		2000		2000	
Total 15 - 24 Years	268		3,366		45,448		94,076		5,533,613	
% Income \$ 0 to \$9,999	7.90%	21	16.00%	539	21.50%	9,771	24.40%	22,955	21.00%	1,162,059
% Income \$ 10,000 to \$19,999	11.50%	31	18.30%	616	20.80%	9,453	24.20%	22,766	21.50%	1,189,727
% Income \$ 20,000 to \$29,999	20.30%	54	18.70%	629	18.80%	8,544	20.10%	18,909	19.30%	1,067,987
% Income \$ 30,000 to \$39,999	16.00%	43	17.90%	603	14.50%	6,590	13.40%	12,606	14.00%	774,706
% Income \$ 40,000 to \$49,999	14.70%	39	11.10%	374	10.10%	4,590	7.90%	7,432	9.20%	509,092
% Income \$ 50,000 to \$59,999	11.40%	31	7.00%	236	5.90%	2,681	4.20%	3,951	5.70%	315,416
% Income \$ 60,000 to \$74,999	4.20%	11	5.70%	192	4.40%	2,000	3.10%	2,916	4.40%	243,479
% Income \$ 75,000 to \$99,999	2.30%	6	3.20%	108	2.70%	1,227	1.60%	1,505	2.90%	160,475
% Income \$100,000 to \$124,999	9.50%	25	1.70%	57	0.80%	364	0.60%	564	1.00%	55,336
% Income \$125,000 to \$149,999	0.30%	1	0.10%	3	0.30%	136	0.20%	188	0.40%	22,134
% Income \$150,000 to \$199,999	1.60%	4	0.20%	7	0.30%	136	0.20%	188	0.30%	16,601
% Income \$200,000 or more	0.40%	1	0.20%	7	0.20%	91	0.20%	188	0.30%	16,601
25 - 34										
Total 25 - 34	1,266		11,685		142,180		275,396		18,297,815	
% Income \$ 0 to \$9,999	3.90%	49	6.80%	795	7.10%	10,095	10.90%	30,018	7.80%	1,427,230
% Income \$ 10,000 to \$19,999	3.80%	48	8.30%	970	9.50%	13,507	14.00%	38,555	10.90%	1,994,462
% Income \$ 20,000 to \$29,999	9.10%	115	13.40%	1,566	13.30%	18,910	17.00%	46,817	14.30%	2,616,588
% Income \$ 30,000 to \$39,999	12.10%	153	15.40%	1,799	13.90%	19,763	15.30%	42,136	14.80%	2,708,077
% Income \$ 40,000 to \$49,999	19.50%	247	12.90%	1,507	18.40%	26,161	12.80%	35,251	12.70%	2,323,823
% Income \$ 50,000 to \$59,999	11.40%	144	13.20%	1,542	11.60%	16,493	10.20%	28,090	10.70%	1,957,866
% Income \$ 60,000 to \$74,999	21.90%	277	14.80%	1,729	13.80%	19,621	9.50%	26,163	11.50%	2,104,249
% Income \$ 75,000 to \$99,999	12.60%	160	8.70%	1,017	10.50%	14,929	6.50%	17,901	9.40%	1,719,995
% Income \$100,000 to \$124,999	4.30%	54	3.50%	409	3.80%	5,403	2.10%	5,783	3.90%	713,615
% Income \$125,000 to \$149,999	0.80%	10	0.90%	105	1.50%	2,133	0.80%	2,203	1.70%	311,063
% Income \$150,000 to \$199,999	0.20%	3	0.50%	58	1.00%	1,422	0.60%	1,652	1.30%	237,872
% Income \$200,000 or more	0.40%	5	0.50%	58	0.70%	995	0.50%	1,377	1.10%	201,276

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2000

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2000		2000		2000		2000		2000	
Total 35 - 44	1,446		13,953		182,954		344,989		23,968,233	
% Income \$ 0 to \$9,999	5.10%	74	5.00%	698	5.40%	9,880	9.50%	32,774	6.40%	1,533,967
% Income \$ 10,000 to \$19,999	4.10%	59	7.50%	1,046	7.10%	12,990	11.90%	41,054	8.60%	2,061,268
% Income \$ 20,000 to \$29,999	7.40%	107	9.70%	1,353	9.70%	17,747	13.40%	46,229	11.00%	2,636,506
% Income \$ 30,000 to \$39,999	7.10%	103	12.40%	1,730	11.50%	21,040	13.00%	44,849	12.10%	2,900,156
% Income \$ 40,000 to \$49,999	14.10%	204	12.20%	1,702	11.40%	20,857	11.80%	40,709	11.50%	2,756,347
% Income \$ 50,000 to \$59,999	17.60%	254	10.80%	1,507	10.80%	19,759	10.20%	35,189	10.50%	2,516,664
% Income \$ 60,000 to \$74,999	23.40%	338	15.90%	2,219	14.50%	26,528	11.90%	41,054	12.80%	3,067,934
% Income \$ 75,000 to \$99,999	15.10%	218	13.10%	1,828	14.30%	26,162	9.80%	33,809	12.70%	3,043,966
% Income \$100,000 to \$124,999	3.80%	55	6.30%	879	6.90%	12,624	4.10%	14,145	6.20%	1,486,030
% Income \$125,000 to \$149,999	1.50%	22	2.30%	321	3.10%	5,672	1.70%	5,865	2.90%	695,079
% Income \$150,000 to \$199,999	0.10%	1	2.20%	307	2.60%	4,757	1.40%	4,830	2.60%	623,174
% Income \$200,000 or more	0.70%	10	2.70%	377	2.60%	4,757	1.40%	4,830	2.70%	647,142
45 - 54										
Total 45 - 54	1,025		11,900		156,611		316,284		21,292,629	
% Income \$ 0 to \$9,999	3.10%	32	5.40%	643	5.40%	8,457	10.20%	32,261	6.50%	1,384,021
% Income \$ 10,000 to \$19,999	6.20%	64	7.60%	904	6.40%	10,023	10.90%	34,475	7.80%	1,660,825
% Income \$ 20,000 to \$29,999	9.00%	92	8.90%	1,059	8.50%	13,312	11.50%	36,373	9.50%	2,022,800
% Income \$ 30,000 to \$39,999	8.20%	84	10.30%	1,226	10.10%	15,818	11.50%	36,373	10.40%	2,214,433
% Income \$ 40,000 to \$49,999	14.10%	145	10.60%	1,261	9.80%	15,348	11.00%	34,791	10.30%	2,193,141
% Income \$ 50,000 to \$59,999	13.00%	133	9.90%	1,178	10.00%	15,661	9.60%	30,363	9.80%	2,086,678
% Income \$ 60,000 to \$74,999	13.70%	140	12.20%	1,452	13.00%	20,359	11.60%	36,689	12.50%	2,661,579
% Income \$ 75,000 to \$99,999	18.20%	187	15.60%	1,856	15.90%	24,901	12.00%	37,954	14.20%	3,023,553
% Income \$100,000 to \$124,999	9.00%	92	8.80%	1,047	9.10%	14,252	5.30%	16,763	8.00%	1,703,410
% Income \$125,000 to \$149,999	3.00%	31	3.90%	464	4.20%	6,578	2.40%	7,591	4.00%	851,705
% Income \$150,000 to \$199,999	1.40%	14	3.20%	381	3.80%	5,951	2.00%	6,326	3.50%	745,242
% Income \$200,000 or more	1.10%	11	3.80%	452	3.80%	5,951	2.10%	6,642	3.60%	766,535

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2000

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2000		2000		2000		2000		2000	
Total 55 - 64	587		7,365		99,884		224,015		14,247,057	
% Income \$ 0 to \$9,999	6.60%	39	8.10%	597	8.20%	8,190	15.10%	33,826	9.20%	1,310,729
% Income \$ 10,000 to \$19,999	5.80%	34	8.60%	633	9.60%	9,589	14.80%	33,154	10.40%	1,481,694
% Income \$ 20,000 to \$29,999	11.30%	66	13.00%	957	11.30%	11,287	13.80%	30,914	11.40%	1,624,164
% Income \$ 30,000 to \$39,999	12.80%	75	12.50%	921	11.40%	11,387	12.20%	27,330	11.30%	1,609,917
% Income \$ 40,000 to \$49,999	18.10%	106	13.10%	965	10.70%	10,688	10.10%	22,626	10.20%	1,453,200
% Income \$ 50,000 to \$59,999	10.20%	60	9.30%	685	9.40%	9,389	8.10%	18,145	9.10%	1,296,482
% Income \$ 60,000 to \$74,999	14.50%	85	10.40%	766	11.00%	10,987	8.70%	19,489	10.80%	1,538,682
% Income \$ 75,000 to \$99,999	12.80%	75	11.40%	840	12.10%	12,086	8.20%	18,369	11.40%	1,624,164
% Income \$100,000 to \$124,999	4.20%	25	6.20%	457	6.70%	6,692	3.90%	8,737	6.40%	911,812
% Income \$125,000 to \$149,999	1.90%	11	2.00%	147	3.30%	3,296	1.70%	3,808	3.40%	484,400
% Income \$150,000 to \$199,999	0.00%	0	2.10%	155	2.90%	2,897	1.50%	3,360	3.10%	441,659
% Income \$200,000 or more	1.90%	11	3.40%	250	3.50%	3,496	1.90%	4,256	3.40%	484,400
65 - 74										
Total 65 - 74	375		5,877		81,422		180,169		11,507,562	
% Income \$ 0 to \$9,999	6.80%	26	11.40%	670	10.50%	8,549	17.30%	31,169	11.90%	1,369,400
% Income \$ 10,000 to \$19,999	14.20%	53	20.40%	1,199	17.70%	14,412	23.30%	41,979	18.40%	2,117,391
% Income \$ 20,000 to \$29,999	17.40%	65	15.80%	929	17.40%	14,167	17.70%	31,890	16.50%	1,898,748
% Income \$ 30,000 to \$39,999	12.00%	45	12.50%	735	14.10%	11,481	12.70%	22,881	13.50%	1,553,521
% Income \$ 40,000 to \$49,999	16.20%	61	11.10%	652	10.70%	8,712	8.80%	15,855	10.10%	1,162,264
% Income \$ 50,000 to \$59,999	7.10%	27	8.10%	476	7.80%	6,351	5.80%	10,450	7.30%	840,052
% Income \$ 60,000 to \$74,999	10.10%	38	7.60%	447	7.40%	6,025	5.30%	9,549	7.40%	851,560
% Income \$ 75,000 to \$99,999	5.60%	21	5.90%	347	6.50%	5,292	4.40%	7,927	6.60%	759,499
% Income \$100,000 to \$124,999	3.60%	14	3.30%	194	3.00%	2,443	1.80%	3,243	3.30%	379,750
% Income \$125,000 to \$149,999	3.40%	13	1.30%	76	1.50%	1,221	0.80%	1,441	1.70%	195,629
% Income \$150,000 to \$199,999	1.90%	7	1.10%	65	1.40%	1,140	0.90%	1,622	1.50%	172,613
% Income \$200,000 or more	1.90%	7	1.50%	88	2.00%	1,628	1.40%	2,522	2.00%	230,151

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2000

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2000		2000		2000		2000		2000	
Total 75 +	214		5,298		70,727		155,718		10,633,192	
% Income \$ 0 to \$9,999	8.50%	18	16.40%	869	15.80%	11,175	24.40%	37,995	17.50%	1,860,809
% Income \$ 10,000 to \$19,999	30.20%	65	29.20%	1,547	26.40%	18,672	29.10%	45,314	25.90%	2,753,997
% Income \$ 20,000 to \$29,999	16.60%	36	19.40%	1,028	18.40%	13,014	16.40%	25,538	17.30%	1,839,542
% Income \$ 30,000 to \$39,999	13.00%	28	10.20%	540	12.20%	8,629	9.80%	15,260	11.40%	1,212,184
% Income \$ 40,000 to \$49,999	14.30%	31	8.90%	472	7.40%	5,234	6.20%	9,655	7.60%	808,123
% Income \$ 50,000 to \$59,999	9.30%	20	5.00%	265	5.30%	3,749	4.10%	6,384	5.20%	552,926
% Income \$ 60,000 to \$74,999	2.00%	4	3.10%	164	4.60%	3,253	3.60%	5,606	5.00%	531,660
% Income \$ 75,000 to \$99,999	5.50%	12	3.80%	201	4.40%	3,112	2.90%	4,516	4.40%	467,860
% Income \$100,000 to \$124,999	0.40%	1	1.60%	85	1.90%	1,344	1.20%	1,869	2.20%	233,930
% Income \$125,000 to \$149,999	0.00%	0	0.50%	26	1.00%	707	0.60%	934	1.10%	116,965
% Income \$150,000 to \$199,999	0.00%	0	0.80%	42	1.00%	707	0.60%	934	1.00%	106,332
% Income \$200,000 or more	0.30%	1	1.30%	69	1.80%	1,273	1.20%	1,869	1.50%	159,498
Total Head of Household	5,181		59,444		779,226		1,590,647		105,480,101	
Age 15 - 24	5.20%	269	5.70%	3,388	5.80%	45,195	5.90%	93,848	5.20%	5,484,965
Age 25 - 34	24.40%	1,264	19.70%	11,710	18.20%	141,819	17.30%	275,182	17.30%	18,248,057
Age 35 - 44	27.90%	1,445	23.50%	13,969	23.50%	183,118	21.70%	345,170	22.70%	23,943,983
Age 45 - 54	19.80%	1,026	20.00%	11,889	20.10%	156,624	19.90%	316,539	20.20%	21,306,980
Age 55 - 64	11.30%	585	12.40%	7,371	12.80%	99,741	14.10%	224,281	13.50%	14,239,814
Age 65 - 74	7.20%	373	9.90%	5,885	10.50%	81,819	11.30%	179,743	10.90%	11,497,331
Age 75 +	4.10%	212	8.90%	5,291	9.00%	70,130	9.80%	155,883	10.10%	10,653,490
Median Age of Head of Household	42.1		45.5		46.1		47.4		47.2	

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2006

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2006		2006		2006		2006		2006	
Total 15 - 24 Years	310		3,461		47,260		93,179		5,809,384	
% Income \$ 0 to \$9,999	11.50%	36	14.00%	485	17.80%	8,412	21.10%	19,661	16.80%	975,977
% Income \$ 10,000 to \$19,999	8.70%	27	14.90%	516	16.00%	7,562	19.10%	17,797	16.60%	964,358
% Income \$ 20,000 to \$29,999	13.50%	42	15.40%	533	15.90%	7,514	17.60%	16,400	16.60%	964,358
% Income \$ 30,000 to \$39,999	12.30%	38	16.40%	568	14.00%	6,616	12.90%	12,020	13.70%	795,886
% Income \$ 40,000 to \$49,999	9.20%	29	9.30%	322	9.60%	4,537	7.80%	7,268	9.10%	528,654
% Income \$ 50,000 to \$59,999	13.40%	42	8.70%	301	6.90%	3,261	5.60%	5,218	6.70%	389,229
% Income \$ 60,000 to \$74,999	7.00%	22	7.50%	260	6.50%	3,072	5.20%	4,845	6.50%	377,610
% Income \$ 75,000 to \$99,999	6.30%	20	5.30%	183	5.30%	2,505	3.70%	3,448	5.30%	307,897
% Income \$100,000 to \$124,999	10.20%	32	3.80%	132	2.70%	1,276	2.40%	2,236	2.90%	168,472
% Income \$125,000 to \$149,999	2.10%	7	1.70%	59	1.90%	898	1.80%	1,677	2.20%	127,806
% Income \$150,000 to \$199,999	5.20%	16	1.90%	66	1.80%	851	1.60%	1,491	1.90%	110,378
% Income \$200,000 or more	0.60%	2	1.20%	42	1.50%	709	1.30%	1,211	1.80%	104,569
25 - 34										
Total 25 - 34	1,202		10,320		135,087		274,446		18,202,111	
% Income \$ 0 to \$9,999	4.70%	56	6.60%	681	6.70%	9,051	10.70%	29,366	7.80%	1,419,765
% Income \$ 10,000 to \$19,999	3.30%	40	7.60%	784	8.10%	10,942	12.50%	34,306	9.70%	1,765,605
% Income \$ 20,000 to \$29,999	6.80%	82	11.40%	1,176	11.30%	15,265	15.00%	41,167	12.60%	2,293,466
% Income \$ 30,000 to \$39,999	10.80%	130	14.30%	1,476	12.70%	17,156	14.40%	39,520	13.50%	2,457,285
% Income \$ 40,000 to \$49,999	13.30%	160	11.70%	1,207	11.30%	15,265	11.30%	31,012	11.20%	2,038,636
% Income \$ 50,000 to \$59,999	13.30%	160	12.60%	1,300	10.70%	14,454	9.90%	27,170	10.10%	1,838,413
% Income \$ 60,000 to \$74,999	20.10%	242	15.00%	1,548	14.00%	18,912	10.40%	28,542	12.00%	2,184,253
% Income \$ 75,000 to \$99,999	16.30%	196	10.90%	1,125	12.60%	17,021	8.50%	23,328	11.00%	2,002,232
% Income \$100,000 to \$124,999	8.70%	105	5.40%	557	6.10%	8,240	3.70%	10,155	5.70%	1,037,520
% Income \$125,000 to \$149,999	1.20%	14	1.90%	196	2.80%	3,782	1.50%	4,117	2.60%	473,255
% Income \$150,000 to \$199,999	1.00%	12	1.20%	124	1.80%	2,432	1.00%	2,744	2.00%	364,042
% Income \$200,000 or more	0.70%	8	1.40%	144	1.80%	2,432	1.10%	3,019	2.00%	364,042

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2006

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2006		2006		2006		2006		2006	
Total 35 - 44	1,442		12,948		165,252		321,161		22,467,878	
% Income \$ 0 to \$9,999	5.20%	75	5.40%	699	5.30%	8,758	9.40%	30,189	6.40%	1,437,944
% Income \$ 10,000 to \$19,999	3.90%	56	6.70%	868	6.30%	10,411	10.70%	34,364	7.70%	1,730,027
% Income \$ 20,000 to \$29,999	7.10%	102	9.10%	1,178	8.70%	14,377	12.30%	39,503	9.90%	2,224,320
% Income \$ 30,000 to \$39,999	6.30%	91	11.00%	1,424	10.50%	17,351	12.30%	39,503	11.10%	2,493,934
% Income \$ 40,000 to \$49,999	11.00%	159	10.60%	1,372	9.80%	16,195	10.40%	33,401	10.00%	2,246,788
% Income \$ 50,000 to \$59,999	16.30%	235	10.50%	1,360	9.60%	15,864	9.80%	31,474	9.50%	2,134,448
% Income \$ 60,000 to \$74,999	19.90%	287	15.30%	1,981	14.10%	23,301	12.30%	39,503	12.70%	2,853,421
% Income \$ 75,000 to \$99,999	19.00%	274	14.60%	1,890	15.20%	25,118	11.20%	35,970	13.70%	3,078,099
% Income \$100,000 to \$124,999	6.40%	92	7.80%	1,010	9.10%	15,038	5.70%	18,306	8.10%	1,819,898
% Income \$125,000 to \$149,999	3.10%	45	3.70%	479	4.40%	7,271	2.30%	7,387	3.90%	876,247
% Income \$150,000 to \$199,999	0.80%	12	2.00%	259	3.30%	5,453	1.70%	5,460	3.20%	718,972
% Income \$200,000 or more	0.90%	13	3.40%	440	3.80%	6,280	2.00%	6,423	3.80%	853,779
45 - 54										
Total 45 - 54	1,249		13,484		176,820		346,783		23,808,809	
% Income \$ 0 to \$9,999	3.00%	37	5.20%	701	5.30%	9,371	9.70%	33,638	6.30%	1,499,955
% Income \$ 10,000 to \$19,999	4.90%	61	6.60%	890	5.70%	10,079	9.90%	34,332	7.00%	1,666,617
% Income \$ 20,000 to \$29,999	6.80%	85	7.60%	1,025	7.80%	13,792	10.70%	37,106	8.70%	2,071,366
% Income \$ 30,000 to \$39,999	6.90%	86	9.60%	1,294	9.10%	16,091	11.00%	38,146	9.70%	2,309,454
% Income \$ 40,000 to \$49,999	9.80%	122	9.20%	1,241	8.50%	15,030	9.70%	33,638	9.00%	2,142,793
% Income \$ 50,000 to \$59,999	13.70%	171	9.90%	1,335	8.90%	15,737	9.20%	31,904	8.90%	2,118,984
% Income \$ 60,000 to \$74,999	15.90%	199	12.80%	1,726	12.70%	22,456	11.90%	41,267	12.30%	2,928,484
% Income \$ 75,000 to \$99,999	20.00%	250	16.00%	2,157	16.40%	28,998	13.10%	45,429	14.80%	3,523,704
% Income \$100,000 to \$124,999	13.00%	162	10.50%	1,416	11.20%	19,804	6.80%	23,581	9.70%	2,309,454
% Income \$125,000 to \$149,999	3.40%	42	5.00%	674	5.20%	9,195	3.00%	10,403	4.90%	1,166,632
% Income \$150,000 to \$199,999	1.50%	19	3.20%	431	4.40%	7,780	2.20%	7,629	4.00%	952,352
% Income \$200,000 or more	1.20%	15	4.40%	593	4.80%	8,487	2.70%	9,363	4.70%	1,119,014

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2006

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2006		2006		2006		2006		2006	
Total 55 - 64	866		9,959		127,601		279,748		18,135,659	
% Income \$ 0 to \$9,999	6.00%	52	7.40%	737	7.20%	9,187	13.40%	37,486	8.20%	1,487,124
% Income \$ 10,000 to \$19,999	5.70%	49	7.60%	757	7.90%	10,080	12.70%	35,528	8.80%	1,595,938
% Income \$ 20,000 to \$29,999	7.80%	68	10.30%	1,026	9.70%	12,377	12.60%	35,248	10.10%	1,831,702
% Income \$ 30,000 to \$39,999	9.10%	79	11.60%	1,155	10.60%	13,526	12.00%	33,570	10.60%	1,922,380
% Income \$ 40,000 to \$49,999	11.10%	96	10.40%	1,036	9.30%	11,867	9.30%	26,017	9.10%	1,650,345
% Income \$ 50,000 to \$59,999	11.40%	99	9.50%	946	8.70%	11,101	8.20%	22,939	8.60%	1,559,667
% Income \$ 60,000 to \$74,999	16.50%	143	12.00%	1,195	11.70%	14,929	9.90%	27,695	11.20%	2,031,194
% Income \$ 75,000 to \$99,999	20.00%	173	13.50%	1,344	13.70%	17,481	9.90%	27,695	12.60%	2,285,093
% Income \$100,000 to \$124,999	5.50%	48	7.90%	787	9.00%	11,484	5.50%	15,386	8.20%	1,487,124
% Income \$125,000 to \$149,999	4.40%	38	3.30%	329	4.40%	5,614	2.40%	6,714	4.30%	779,833
% Income \$150,000 to \$199,999	1.80%	16	2.60%	259	3.50%	4,466	1.80%	5,035	3.70%	671,019
% Income \$200,000 or more	0.90%	8	3.90%	388	4.30%	5,487	2.50%	6,994	4.60%	834,240
Total 65 - 74	427		6,055		81,331		192,569		11,937,784	
% Income \$ 0 to \$9,999	5.60%	24	9.90%	599	8.90%	7,238	15.80%	30,426	10.50%	1,253,467
% Income \$ 10,000 to \$19,999	9.70%	41	14.80%	896	13.10%	10,654	18.80%	36,203	14.30%	1,707,103
% Income \$ 20,000 to \$29,999	14.80%	63	14.10%	854	14.10%	11,468	15.80%	30,426	14.00%	1,671,290
% Income \$ 30,000 to \$39,999	10.10%	43	11.70%	708	12.90%	10,492	12.40%	23,879	12.60%	1,504,161
% Income \$ 40,000 to \$49,999	12.10%	52	10.00%	606	10.00%	8,133	8.60%	16,561	9.40%	1,122,152
% Income \$ 50,000 to \$59,999	10.10%	43	8.40%	509	8.10%	6,588	6.70%	12,902	7.70%	919,209
% Income \$ 60,000 to \$74,999	14.00%	60	9.40%	569	9.40%	7,645	7.20%	13,865	9.00%	1,074,401
% Income \$ 75,000 to \$99,999	10.90%	47	8.80%	533	9.60%	7,808	6.60%	12,710	8.90%	1,062,463
% Income \$100,000 to \$124,999	5.90%	25	5.20%	315	5.30%	4,311	3.40%	6,547	5.30%	632,703
% Income \$125,000 to \$149,999	2.90%	12	3.10%	188	3.00%	2,440	1.50%	2,889	2.80%	334,258
% Income \$150,000 to \$199,999	2.40%	10	1.90%	115	2.40%	1,952	1.40%	2,696	2.40%	286,507
% Income \$200,000 or more	1.60%	7	2.80%	170	3.30%	2,684	2.10%	4,044	3.20%	382,009

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2006

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2006		2006		2006		2006		2006	
Total 75 +	247		5,470		76,079		166,315		11,464,754	
% Income \$ 0 to \$9,999	7.10%	18	13.70%	749	13.00%	9,890	20.80%	34,594	14.70%	1,685,319
% Income \$ 10,000 to \$19,999	19.80%	49	20.90%	1,143	18.80%	14,303	22.70%	37,754	19.30%	2,212,698
% Income \$ 20,000 to \$29,999	14.50%	36	16.10%	881	15.40%	11,716	15.10%	25,114	15.00%	1,719,713
% Income \$ 30,000 to \$39,999	8.20%	20	10.80%	591	11.80%	8,977	10.60%	17,629	11.50%	1,318,447
% Income \$ 40,000 to \$49,999	11.50%	28	8.40%	459	8.10%	6,162	7.00%	11,642	7.90%	905,716
% Income \$ 50,000 to \$59,999	10.20%	25	6.50%	356	6.50%	4,945	5.60%	9,314	6.40%	733,744
% Income \$ 60,000 to \$74,999	7.40%	18	6.20%	339	7.40%	5,630	5.80%	9,646	7.20%	825,462
% Income \$ 75,000 to \$99,999	8.70%	21	7.20%	394	7.70%	5,858	5.20%	8,648	7.00%	802,533
% Income \$100,000 to \$124,999	3.30%	8	3.80%	208	4.10%	3,119	2.80%	4,657	4.20%	481,520
% Income \$125,000 to \$149,999	2.60%	6	2.20%	120	2.40%	1,826	1.50%	2,495	2.30%	263,689
% Income \$150,000 to \$199,999	5.40%	13	2.20%	120	2.00%	1,522	1.20%	1,996	1.90%	217,830
% Income \$200,000 or more	1.50%	4	2.10%	115	2.80%	2,130	1.90%	3,160	2.70%	309,548
HOUSEHOLD AGE COMPARISON; 2006										
Total Head of Household	5,742		61,697		809,430		1,674,201		111,826,379	
Age 15 - 24	5.40%	310	5.60%	3,455	5.80%	46,947	5.60%	93,755	5.20%	5,814,972
Age 25 - 34	20.90%	1,200	16.70%	10,303	16.70%	135,175	16.40%	274,569	16.30%	18,227,700
Age 35 - 44	25.10%	1,441	21.00%	12,956	20.40%	165,124	19.20%	321,447	20.10%	22,477,102
Age 45 - 54	21.80%	1,252	21.90%	13,512	21.80%	176,456	20.70%	346,560	21.30%	23,819,019
Age 55 - 64	15.10%	867	16.10%	9,933	15.80%	127,890	16.70%	279,592	16.20%	18,115,873
Age 65 - 74	7.40%	425	9.80%	6,046	10.00%	80,943	11.50%	192,533	10.70%	11,965,423
Age 75 +	4.30%	247	8.90%	5,491	9.40%	76,086	9.90%	165,746	10.30%	11,518,117
Median Age of Head of Household	44.4		48		48.2		49.2		48.9	

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2011

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2011		2011		2011		2011		2011	
Total 15 - 24 Years	341		3,560		46,310		90,171		5,764,682	
% Income \$ 0 to \$9,999	12.00%	41	13.50%	481	16.50%	7,641	19.60%	17,674	15.40%	887,761
% Income \$ 10,000 to \$19,999	7.30%	25	13.00%	463	14.10%	6,530	16.90%	15,239	14.50%	835,879
% Income \$ 20,000 to \$29,999	12.70%	43	15.30%	545	15.40%	7,132	17.00%	15,329	16.00%	922,349
% Income \$ 30,000 to \$39,999	11.20%	38	13.90%	495	12.30%	5,696	11.50%	10,370	12.00%	691,762
% Income \$ 40,000 to \$49,999	8.00%	27	9.60%	342	10.10%	4,677	8.30%	7,484	9.60%	553,409
% Income \$ 50,000 to \$59,999	13.00%	44	8.50%	303	7.10%	3,288	5.90%	5,320	7.00%	403,528
% Income \$ 60,000 to \$74,999	8.10%	28	7.50%	267	6.90%	3,195	5.60%	5,050	6.80%	391,998
% Income \$ 75,000 to \$99,999	8.60%	29	6.60%	235	6.60%	3,056	4.90%	4,418	6.60%	380,469
% Income \$100,000 to \$124,999	9.90%	34	4.80%	171	3.60%	1,667	3.30%	2,976	3.80%	219,058
% Income \$125,000 to \$149,999	2.90%	10	3.20%	114	3.00%	1,389	3.00%	2,705	3.40%	195,999
% Income \$150,000 to \$199,999	5.60%	19	2.70%	96	2.70%	1,250	2.40%	2,164	2.90%	167,176
% Income \$200,000 or more	0.90%	3	1.40%	50	1.90%	880	1.60%	1,443	2.20%	126,823
Total 25 - 34	1,194		9,776		137,061		276,073		18,557,361	
% Income \$ 0 to \$9,999	5.00%	60	6.30%	616	6.40%	8,772	10.30%	28,436	7.50%	1,391,802
% Income \$ 10,000 to \$19,999	3.00%	36	6.80%	665	7.20%	9,868	11.40%	31,472	8.80%	1,633,048
% Income \$ 20,000 to \$29,999	6.50%	78	10.90%	1,066	10.80%	14,803	14.70%	40,583	12.30%	2,282,555
% Income \$ 30,000 to \$39,999	9.50%	113	12.30%	1,202	10.60%	14,528	12.60%	34,785	11.60%	2,152,654
% Income \$ 40,000 to \$49,999	11.10%	133	11.80%	1,154	11.30%	15,488	11.60%	32,024	11.40%	2,115,539
% Income \$ 50,000 to \$59,999	12.90%	154	12.20%	1,193	10.50%	14,391	9.80%	27,055	10.00%	1,855,736
% Income \$ 60,000 to \$74,999	17.30%	207	13.90%	1,359	13.10%	17,955	10.20%	28,159	11.40%	2,115,539
% Income \$ 75,000 to \$99,999	19.50%	233	13.20%	1,290	14.00%	19,189	9.90%	27,331	12.10%	2,245,441
% Income \$100,000 to \$124,999	10.10%	121	6.10%	596	7.10%	9,731	4.40%	12,147	6.30%	1,169,114
% Income \$125,000 to \$149,999	2.50%	30	2.90%	284	4.00%	5,482	2.20%	6,074	3.60%	668,065
% Income \$150,000 to \$199,999	1.80%	21	1.90%	186	2.80%	3,838	1.50%	4,141	2.70%	501,049
% Income \$200,000 or more	0.80%	10	1.80%	176	2.40%	3,289	1.30%	3,589	2.40%	445,377

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2011

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2011		2011		2011		2011		2011	
Total 35 - 44	1,380		11,798		149,915		303,240		21,280,748	
% Income \$ 0 to \$9,999	5.10%	70	5.20%	613	5.00%	7,496	9.00%	27,292	6.20%	1,319,406
% Income \$ 10,000 to \$19,999	3.60%	50	5.90%	696	5.60%	8,395	9.60%	29,111	6.90%	1,468,372
% Income \$ 20,000 to \$29,999	6.90%	95	8.80%	1,038	8.30%	12,443	12.20%	36,995	9.60%	2,042,952
% Income \$ 30,000 to \$39,999	5.30%	73	9.10%	1,074	8.70%	13,043	10.70%	32,447	9.40%	2,000,390
% Income \$ 40,000 to \$49,999	9.40%	130	10.60%	1,251	9.60%	14,392	10.50%	31,840	9.90%	2,106,794
% Income \$ 50,000 to \$59,999	15.60%	215	10.10%	1,192	9.20%	13,792	9.60%	29,111	9.20%	1,957,829
% Income \$ 60,000 to \$74,999	16.60%	229	14.00%	1,652	12.80%	19,189	11.70%	35,479	11.80%	2,511,128
% Income \$ 75,000 to \$99,999	22.20%	306	16.40%	1,935	16.20%	24,286	12.40%	37,602	14.50%	3,085,708
% Income \$100,000 to \$124,999	7.50%	104	8.10%	956	9.80%	14,692	6.50%	19,711	8.50%	1,808,864
% Income \$125,000 to \$149,999	5.00%	69	5.20%	613	5.90%	8,845	3.10%	9,400	5.10%	1,085,318
% Income \$150,000 to \$199,999	1.60%	22	2.90%	342	4.60%	6,896	2.40%	7,278	4.30%	915,072
% Income \$200,000 or more	1.10%	15	3.90%	460	4.50%	6,746	2.40%	7,278	4.50%	957,634
45 - 54										
Total 45 - 54	1,329		13,611		179,041		349,573		24,491,104	
% Income \$ 0 to \$9,999	3.20%	43	5.00%	681	4.90%	8,773	9.10%	31,811	5.90%	1,444,975
% Income \$ 10,000 to \$19,999	3.90%	52	5.70%	776	5.00%	8,952	8.90%	31,112	6.20%	1,518,448
% Income \$ 20,000 to \$29,999	6.10%	81	7.20%	980	7.30%	13,070	10.50%	36,705	8.40%	2,057,253
% Income \$ 30,000 to \$39,999	5.80%	77	7.90%	1,075	7.40%	13,249	9.50%	33,209	8.20%	2,008,271
% Income \$ 40,000 to \$49,999	7.40%	98	8.90%	1,211	8.30%	14,860	9.80%	34,258	8.90%	2,179,708
% Income \$ 50,000 to \$59,999	12.90%	171	9.50%	1,293	8.50%	15,218	9.00%	31,462	8.50%	2,081,744
% Income \$ 60,000 to \$74,999	14.00%	186	11.80%	1,606	11.50%	20,590	11.30%	39,502	11.40%	2,791,986
% Income \$ 75,000 to \$99,999	22.80%	303	17.40%	2,368	17.30%	30,974	14.40%	50,339	15.60%	3,820,612
% Income \$100,000 to \$124,999	14.70%	195	10.70%	1,456	11.80%	21,127	7.50%	26,218	10.10%	2,473,602
% Income \$125,000 to \$149,999	4.70%	62	6.70%	912	6.60%	11,817	3.90%	13,633	6.20%	1,518,448
% Income \$150,000 to \$199,999	3.20%	43	4.40%	599	5.90%	10,563	2.90%	10,138	5.20%	1,273,537
% Income \$200,000 or more	1.40%	19	4.90%	667	5.50%	9,847	3.10%	10,837	5.50%	1,347,011

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2011

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2011		2011		2011		2011		2011	
Total 55 - 64	1,075		11,781		152,168		319,851		21,225,993	
% Income \$ 0 to \$9,999	5.40%	58	7.00%	825	6.70%	10,195	12.50%	39,981	7.70%	1,634,401
% Income \$ 10,000 to \$19,999	5.10%	55	6.80%	801	6.90%	10,500	11.30%	36,143	7.80%	1,655,627
% Income \$ 20,000 to \$29,999	6.80%	73	9.70%	1,143	9.20%	13,999	12.30%	39,342	9.80%	2,080,147
% Income \$ 30,000 to \$39,999	7.30%	78	9.80%	1,155	8.80%	13,391	10.40%	33,265	8.90%	1,889,113
% Income \$ 40,000 to \$49,999	8.70%	94	10.30%	1,213	9.10%	13,847	9.50%	30,386	9.10%	1,931,565
% Income \$ 50,000 to \$59,999	11.10%	119	9.30%	1,096	8.40%	12,782	8.10%	25,908	8.40%	1,782,983
% Income \$ 60,000 to \$74,999	14.30%	154	11.60%	1,367	10.90%	16,586	9.70%	31,026	10.50%	2,228,729
% Income \$ 75,000 to \$99,999	24.30%	261	15.00%	1,767	14.80%	22,521	11.20%	35,823	13.60%	2,886,735
% Income \$100,000 to \$124,999	6.20%	67	8.10%	954	9.80%	14,912	6.40%	20,470	8.70%	1,846,661
% Income \$125,000 to \$149,999	7.20%	77	4.80%	565	5.70%	8,674	3.30%	10,555	5.50%	1,167,430
% Income \$150,000 to \$199,999	1.90%	20	3.40%	401	4.70%	7,152	2.40%	7,676	4.80%	1,018,848
% Income \$200,000 or more	1.90%	20	4.40%	518	5.00%	7,608	2.90%	9,276	5.30%	1,124,978
Total 65 - 74	551		7,272		95,140		224,782		14,058,195	
% Income \$ 0 to \$9,999	5.90%	33	9.10%	662	8.20%	7,801	14.90%	33,493	9.80%	1,377,703
% Income \$ 10,000 to \$19,999	8.70%	48	12.70%	924	11.30%	10,751	16.70%	37,539	12.40%	1,743,216
% Income \$ 20,000 to \$29,999	13.80%	76	13.40%	974	13.30%	12,654	15.50%	34,841	13.40%	1,883,798
% Income \$ 30,000 to \$39,999	8.50%	47	10.00%	727	10.90%	10,370	11.00%	24,726	10.70%	1,504,227
% Income \$ 40,000 to \$49,999	9.30%	51	9.50%	691	10.00%	9,514	9.00%	20,230	9.50%	1,335,529
% Income \$ 50,000 to \$59,999	10.90%	60	8.70%	633	8.10%	7,706	6.90%	15,510	7.80%	1,096,539
% Income \$ 60,000 to \$74,999	12.20%	67	9.20%	669	9.30%	8,848	7.50%	16,859	8.80%	1,237,121
% Income \$ 75,000 to \$99,999	13.70%	75	10.40%	756	11.10%	10,561	8.00%	17,983	10.20%	1,433,936
% Income \$100,000 to \$124,999	7.20%	40	5.80%	422	6.30%	5,994	4.10%	9,216	6.10%	857,550
% Income \$125,000 to \$149,999	4.80%	26	4.70%	342	4.30%	4,091	2.20%	4,945	3.90%	548,270
% Income \$150,000 to \$199,999	3.50%	19	3.10%	225	3.50%	3,330	2.00%	4,496	3.40%	477,979
% Income \$200,000 or more	1.50%	8	3.30%	240	3.90%	3,710	2.40%	5,395	3.90%	548,270

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD COMPARISON; 2011

	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
	2011		2011		2011		2011		2011	
Total 75 +	275		5,617		75,953		177,355		11,655,596	
% Income \$ 0 to \$9,999	6.50%	18	12.60%	708	12.00%	9,114	19.60%	34,762	13.70%	1,596,817
% Income \$ 10,000 to \$19,999	15.30%	42	17.80%	1,000	16.20%	12,304	20.20%	35,826	16.90%	1,969,796
% Income \$ 20,000 to \$29,999	13.80%	38	15.70%	882	14.70%	11,165	15.00%	26,603	14.60%	1,701,717
% Income \$ 30,000 to \$39,999	6.20%	17	9.70%	545	10.10%	7,671	9.60%	17,026	10.10%	1,177,215
% Income \$ 40,000 to \$49,999	10.40%	29	8.70%	489	8.40%	6,380	7.40%	13,124	8.30%	967,414
% Income \$ 50,000 to \$59,999	9.50%	26	6.60%	371	6.70%	5,089	5.90%	10,464	6.60%	769,269
% Income \$ 60,000 to \$74,999	7.90%	22	6.50%	365	7.50%	5,696	6.10%	10,819	7.30%	850,859
% Income \$ 75,000 to \$99,999	11.70%	32	9.00%	506	9.20%	6,988	6.40%	11,351	8.20%	955,759
% Income \$100,000 to \$124,999	4.60%	13	4.50%	253	5.20%	3,950	3.60%	6,385	4.90%	571,124
% Income \$125,000 to \$149,999	5.70%	16	3.40%	191	3.70%	2,810	2.30%	4,079	3.30%	384,635
% Income \$150,000 to \$199,999	6.50%	18	3.10%	174	3.00%	2,279	1.80%	3,192	2.90%	338,012
% Income \$200,000 or more	2.10%	6	2.60%	146	3.30%	2,506	2.10%	3,724	3.30%	384,635
Total Head of Household	6,145		63,415		835,588		1,741,045		117,033,679	
Age 15 - 24	5.50%	338	5.60%	3,551	5.50%	45,957	5.20%	90,534	4.90%	5,734,650
Age 25 - 34	19.40%	1,192	15.40%	9,766	16.40%	137,036	15.90%	276,826	15.90%	18,608,355
Age 35 - 44	22.50%	1,383	18.60%	11,795	17.90%	149,570	17.40%	302,942	18.20%	21,300,130
Age 45 - 54	21.60%	1,327	21.50%	13,634	21.40%	178,816	20.10%	349,950	20.90%	24,460,039
Age 55 - 64	17.50%	1,075	18.60%	11,795	18.20%	152,077	18.40%	320,352	18.10%	21,183,096
Age 65 - 74	9.00%	553	11.50%	7,293	11.40%	95,257	12.90%	224,595	12.00%	14,044,041
Age 75 +	4.50%	277	8.90%	5,644	9.10%	76,039	10.20%	177,587	10.00%	11,703,368
Median Age of Head of Household	46.1		49.8		49.7		50.8		50.3	

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

KENTON COUNTY, KENTUCKY

	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	3,366			3,461			3,560			
% Income \$ 0 to \$9,999	16.00%	539	N/A	14.00%	485	(54)	13.50%	481	(4)	(58)
% Income \$ 10,000 to \$19,999	18.30%	616	N/A	14.90%	516	(100)	13.00%	463	(53)	(153)
% Income \$ 20,000 to \$29,999	18.70%	629	N/A	15.40%	533	(96)	15.30%	545	12	(85)
% Income \$ 30,000 to \$39,999	17.90%	603	N/A	16.40%	568	(35)	13.90%	495	(73)	(108)
% Income \$ 40,000 to \$49,999	11.10%	374	N/A	9.30%	322	(52)	9.60%	342	20	(32)
% Income \$ 50,000 to \$59,999	7.00%	236	N/A	8.70%	301	65	8.50%	303	1	67
% Income \$ 60,000 to \$74,999	5.70%	192	N/A	7.50%	260	68	7.50%	267	7	75
% Income \$ 75,000 to \$99,999	3.20%	108	N/A	5.30%	183	76	6.60%	235	52	127
% Income \$100,000 to \$124,999	1.70%	57	N/A	3.80%	132	74	4.80%	171	39	114
% Income \$125,000 to \$149,999	0.10%	3	N/A	1.70%	59	55	3.20%	114	55	111
% Income \$150,000 to \$199,999	0.20%	7	N/A	1.90%	66	59	2.70%	96	30	89
% Income \$200,000 or more	0.20%	7	N/A	1.20%	42	35	1.40%	50	8	43
Total 25 - 34	11,685			10,320			9,776			
% Income \$ 0 to \$9,999	6.80%	795	N/A	6.60%	681	(113)	6.30%	616	(65)	(179)
% Income \$ 10,000 to \$19,999	8.30%	970	N/A	7.60%	784	(186)	6.80%	665	(120)	(305)
% Income \$ 20,000 to \$29,999	13.40%	1,566	N/A	11.40%	1,176	(389)	10.90%	1,066	(111)	(500)
% Income \$ 30,000 to \$39,999	15.40%	1,799	N/A	14.30%	1,476	(324)	12.30%	1,202	(273)	(597)
% Income \$ 40,000 to \$49,999	12.90%	1,507	N/A	11.70%	1,207	(300)	11.80%	1,154	(54)	(354)
% Income \$ 50,000 to \$59,999	13.20%	1,542	N/A	12.60%	1,300	(242)	12.20%	1,193	(108)	(350)
% Income \$ 60,000 to \$74,999	14.80%	1,729	N/A	15.00%	1,548	(181)	13.90%	1,359	(189)	(371)
% Income \$ 75,000 to \$99,999	8.70%	1,017	N/A	10.90%	1,125	108	13.20%	1,290	166	274
% Income \$100,000 to \$124,999	3.50%	409	N/A	5.40%	557	148	6.10%	596	39	187
% Income \$125,000 to \$149,999	0.90%	105	N/A	1.90%	196	91	2.90%	284	87	178
% Income \$150,000 to \$199,999	0.50%	58	N/A	1.20%	124	65	1.90%	186	62	127
% Income \$200,000 or more	0.50%	58	N/A	1.40%	144	86	1.80%	176	31	118

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
KENTON COUNTY, KENTUCKY

	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 35 - 44	13,953			12,948			11,798			
% Income \$ 0 to \$9,999	5.00%	698	N/A	5.40%	699	2	5.20%	613	(86)	(84)
% Income \$ 10,000 to \$19,999	7.50%	1,046	N/A	6.70%	868	(179)	5.90%	696	(171)	(350)
% Income \$ 20,000 to \$29,999	9.70%	1,353	N/A	9.10%	1,178	(175)	8.80%	1,038	(140)	(315)
% Income \$ 30,000 to \$39,999	12.40%	1,730	N/A	11.00%	1,424	(306)	9.10%	1,074	(351)	(657)
% Income \$ 40,000 to \$49,999	12.20%	1,702	N/A	10.60%	1,372	(330)	10.60%	1,251	(122)	(452)
% Income \$ 50,000 to \$59,999	10.80%	1,507	N/A	10.50%	1,360	(147)	10.10%	1,192	(168)	(315)
% Income \$ 60,000 to \$74,999	15.90%	2,219	N/A	15.30%	1,981	(237)	14.00%	1,652	(329)	(567)
% Income \$ 75,000 to \$99,999	13.10%	1,828	N/A	14.60%	1,890	63	16.40%	1,935	44	107
% Income \$100,000 to \$124,999	6.30%	879	N/A	7.80%	1,010	131	8.10%	956	(54)	77
% Income \$125,000 to \$149,999	2.30%	321	N/A	3.70%	479	158	5.20%	613	134	293
% Income \$150,000 to \$199,999	2.20%	307	N/A	2.00%	259	(48)	2.90%	342	83	35
% Income \$200,000 or more	2.70%	377	N/A	3.40%	440	64	3.90%	460	20	83
 										
Total 45 - 54	11,900			13,484			13,611			
% Income \$ 0 to \$9,999	5.40%	643	N/A	5.20%	701	59	5.00%	681	(21)	38
% Income \$ 10,000 to \$19,999	7.60%	904	N/A	6.60%	890	(14)	5.70%	776	(114)	(129)
% Income \$ 20,000 to \$29,999	8.90%	1,059	N/A	7.60%	1,025	(34)	7.20%	980	(45)	(79)
% Income \$ 30,000 to \$39,999	10.30%	1,226	N/A	9.60%	1,294	69	7.90%	1,075	(219)	(150)
% Income \$ 40,000 to \$49,999	10.60%	1,261	N/A	9.20%	1,241	(21)	8.90%	1,211	(29)	(50)
% Income \$ 50,000 to \$59,999	9.90%	1,178	N/A	9.90%	1,335	157	9.50%	1,293	(42)	115
% Income \$ 60,000 to \$74,999	12.20%	1,452	N/A	12.80%	1,726	274	11.80%	1,606	(120)	154
% Income \$ 75,000 to \$99,999	15.60%	1,856	N/A	16.00%	2,157	301	17.40%	2,368	211	512
% Income \$100,000 to \$124,999	8.80%	1,047	N/A	10.50%	1,416	369	10.70%	1,456	41	409
% Income \$125,000 to \$149,999	3.90%	464	N/A	5.00%	674	210	6.70%	912	238	448
% Income \$150,000 to \$199,999	3.20%	381	N/A	3.20%	431	51	4.40%	599	167	218
% Income \$200,000 or more	3.80%	452	N/A	4.40%	593	141	4.90%	667	74	215

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
KENTON COUNTY, KENTUCKY

	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	7,365			9,959			11,781			
% Income \$ 0 to \$9,999	8.10%	597	N/A	7.40%	737	140	7.00%	825	88	228
% Income \$ 10,000 to \$19,999	8.60%	633	N/A	7.60%	757	123	6.80%	801	44	168
% Income \$ 20,000 to \$29,999	13.00%	957	N/A	10.30%	1,026	68	9.70%	1,143	117	185
% Income \$ 30,000 to \$39,999	12.50%	921	N/A	11.60%	1,155	235	9.80%	1,155	(1)	234
% Income \$ 40,000 to \$49,999	13.10%	965	N/A	10.40%	1,036	71	10.30%	1,213	178	249
% Income \$ 50,000 to \$59,999	9.30%	685	N/A	9.50%	946	261	9.30%	1,096	150	411
% Income \$ 60,000 to \$74,999	10.40%	766	N/A	12.00%	1,195	429	11.60%	1,367	172	601
% Income \$ 75,000 to \$99,999	11.40%	840	N/A	13.50%	1,344	505	15.00%	1,767	423	928
% Income \$100,000 to \$124,999	6.20%	457	N/A	7.90%	787	330	8.10%	954	168	498
% Income \$125,000 to \$149,999	2.00%	147	N/A	3.30%	329	181	4.80%	565	237	418
% Income \$150,000 to \$199,999	2.10%	155	N/A	2.60%	259	104	3.40%	401	142	246
% Income \$200,000 or more	3.40%	250	N/A	3.90%	388	138	4.40%	518	130	268
Total 65 - 74	5,877			6,055			7,272			
% Income \$ 0 to \$9,999	11.40%	670	N/A	9.90%	599	(71)	9.10%	662	62	(8)
% Income \$ 10,000 to \$19,999	20.40%	1,199	N/A	14.80%	896	(303)	12.70%	924	27	(275)
% Income \$ 20,000 to \$29,999	15.80%	929	N/A	14.10%	854	(75)	13.40%	974	121	46
% Income \$ 30,000 to \$39,999	12.50%	735	N/A	11.70%	708	(26)	10.00%	727	19	(7)
% Income \$ 40,000 to \$49,999	11.10%	652	N/A	10.00%	606	(47)	9.50%	691	85	38
% Income \$ 50,000 to \$59,999	8.10%	476	N/A	8.40%	509	33	8.70%	633	124	157
% Income \$ 60,000 to \$74,999	7.60%	447	N/A	9.40%	569	123	9.20%	669	100	222
% Income \$ 75,000 to \$99,999	5.90%	347	N/A	8.80%	533	186	10.40%	756	223	410
% Income \$100,000 to \$124,999	3.30%	194	N/A	5.20%	315	121	5.80%	422	107	228
% Income \$125,000 to \$149,999	1.30%	76	N/A	3.10%	188	111	4.70%	342	154	265
% Income \$150,000 to \$199,999	1.10%	65	N/A	1.90%	115	50	3.10%	225	110	161
% Income \$200,000 or more	1.50%	88	N/A	2.80%	170	81	3.30%	240	70	152

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
KENTON COUNTY, KENTUCKY

	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	5,298			5,470			5,617			
% Income \$ 0 to \$9,999	16.40%	869	N/A	13.70%	749	(119)	12.60%	708	(42)	(161)
% Income \$ 10,000 to \$19,999	29.20%	1,547	N/A	20.90%	1,143	(404)	17.80%	1,000	(143)	(547)
% Income \$ 20,000 to \$29,999	19.40%	1,028	N/A	16.10%	881	(147)	15.70%	882	1	(146)
% Income \$ 30,000 to \$39,999	10.20%	540	N/A	10.80%	591	50	9.70%	545	(46)	4
% Income \$ 40,000 to \$49,999	8.90%	472	N/A	8.40%	459	(12)	8.70%	489	29	17
% Income \$ 50,000 to \$59,999	5.00%	265	N/A	6.50%	356	91	6.60%	371	15	106
% Income \$ 60,000 to \$74,999	3.10%	164	N/A	6.20%	339	175	6.50%	365	26	201
% Income \$ 75,000 to \$99,999	3.80%	201	N/A	7.20%	394	193	9.00%	506	112	304
% Income \$100,000 to \$124,999	1.60%	85	N/A	3.80%	208	123	4.50%	253	45	168
% Income \$125,000 to \$149,999	0.50%	26	N/A	2.20%	120	94	3.40%	191	71	164
% Income \$150,000 to \$199,999	0.80%	42	N/A	2.20%	120	78	3.10%	174	54	132
% Income \$200,000 or more	1.30%	69	N/A	2.10%	115	46	2.60%	146	31	77
Head of Household										
Total Head of Household	59,444			61,697			63,415			
Age 15 - 24	5.70%	3,388	N/A	5.60%	3,455	67	5.60%	3,551	96	163
Age 25 - 34	19.70%	11,710	N/A	16.70%	10,303	(1,407)	15.40%	9,766	(537)	(1,945)
Age 35 - 44	23.50%	13,969	N/A	21.00%	12,956	(1,013)	18.60%	11,795	(1,161)	(2,174)
Age 45 - 54	20.00%	11,889	N/A	21.90%	13,512	1,623	21.50%	13,634	123	1,745
Age 55 - 64	12.40%	7,371	N/A	16.10%	9,933	2,562	18.60%	11,795	1,862	4,424
Age 65 - 74	9.90%	5,885	N/A	9.80%	6,046	161	11.50%	7,293	1,246	1,408
Age 75+	8.90%	5,291	N/A	8.90%	5,491	201	8.90%	5,644	153	353
Median Age of Head of Household	45.5			48			49.8			

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
CINCINNATI, OHIO MSA**

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	45,448			47,260			46,310			
% Income \$ 0 to \$9,999	21.50%	9,771	N/A	17.80%	8,412	(1,359)	16.50%	7,641	(771)	(2,130)
% Income \$ 10,000 to \$19,999	20.80%	9,453	N/A	16.00%	7,562	(1,892)	14.10%	6,530	(1,032)	(2,923)
% Income \$ 20,000 to \$29,999	18.80%	8,544	N/A	15.90%	7,514	(1,030)	15.40%	7,132	(383)	(1,412)
% Income \$ 30,000 to \$39,999	14.50%	6,590	N/A	14.00%	6,616	26	12.30%	5,696	(920)	(894)
% Income \$ 40,000 to \$49,999	10.10%	4,590	N/A	9.60%	4,537	(53)	10.10%	4,677	140	87
% Income \$ 50,000 to \$59,999	5.90%	2,681	N/A	6.90%	3,261	580	7.10%	3,288	27	607
% Income \$ 60,000 to \$74,999	4.40%	2,000	N/A	6.50%	3,072	1,072	6.90%	3,195	123	1,196
% Income \$ 75,000 to \$99,999	2.70%	1,227	N/A	5.30%	2,505	1,278	6.60%	3,056	552	1,829
% Income \$100,000 to \$124,999	0.80%	364	N/A	2.70%	1,276	912	3.60%	1,667	391	1,304
% Income \$125,000 to \$149,999	0.30%	136	N/A	1.90%	898	762	3.00%	1,389	491	1,253
% Income \$150,000 to \$199,999	0.30%	136	N/A	1.80%	851	714	2.70%	1,250	400	1,114
% Income \$200,000 or more	0.20%	91	N/A	1.50%	709	618	1.90%	880	171	789
Total 25 - 34	142,180			135,087			137,061			
% Income \$ 0 to \$9,999	7.10%	10,095	N/A	6.70%	9,051	(1,044)	6.40%	8,772	(279)	(1,323)
% Income \$ 10,000 to \$19,999	9.50%	13,507	N/A	8.10%	10,942	(2,565)	7.20%	9,868	(1,074)	(3,639)
% Income \$ 20,000 to \$29,999	13.30%	18,910	N/A	11.30%	15,265	(3,645)	10.80%	14,803	(462)	(4,107)
% Income \$ 30,000 to \$39,999	13.90%	19,763	N/A	12.70%	17,156	(2,607)	10.60%	14,528	(2,628)	(5,235)
% Income \$ 40,000 to \$49,999	18.40%	26,161	N/A	11.30%	15,265	(10,896)	11.30%	15,488	223	(10,673)
% Income \$ 50,000 to \$59,999	11.60%	16,493	N/A	10.70%	14,454	(2,039)	10.50%	14,391	(63)	(2,101)
% Income \$ 60,000 to \$74,999	13.80%	19,621	N/A	14.00%	18,912	(709)	13.10%	17,955	(957)	(1,666)
% Income \$ 75,000 to \$99,999	10.50%	14,929	N/A	12.60%	17,021	2,092	14.00%	19,189	2,168	4,260
% Income \$100,000 to \$124,999	3.80%	5,403	N/A	6.10%	8,240	2,837	7.10%	9,731	1,491	4,328
% Income \$125,000 to \$149,999	1.50%	2,133	N/A	2.80%	3,782	1,650	4.00%	5,482	1,700	3,350
% Income \$150,000 to \$199,999	1.00%	1,422	N/A	1.80%	2,432	1,010	2.80%	3,838	1,406	2,416
% Income \$200,000 or more	0.70%	995	N/A	1.80%	2,432	1,436	2.40%	3,289	858	2,294

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
CINCINNATI, OHIO MSA**

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 35 - 44	182,954			165,252			149,915			
% Income \$ 0 to \$9,999	5.40%	9,880	N/A	5.30%	8,758	(1,121)	5.00%	7,496	(1,263)	(2,384)
% Income \$ 10,000 to \$19,999	7.10%	12,990	N/A	6.30%	10,411	(2,579)	5.60%	8,395	(2,016)	(4,594)
% Income \$ 20,000 to \$29,999	9.70%	17,747	N/A	8.70%	14,377	(3,370)	8.30%	12,443	(1,934)	(5,304)
% Income \$ 30,000 to \$39,999	11.50%	21,040	N/A	10.50%	17,351	(3,688)	8.70%	13,043	(4,309)	(7,997)
% Income \$ 40,000 to \$49,999	11.40%	20,857	N/A	9.80%	16,195	(4,662)	9.60%	14,392	(1,803)	(6,465)
% Income \$ 50,000 to \$59,999	10.80%	19,759	N/A	9.60%	15,864	(3,895)	9.20%	13,792	(2,072)	(5,967)
% Income \$ 60,000 to \$74,999	14.50%	26,528	N/A	14.10%	23,301	(3,228)	12.80%	19,189	(4,111)	(7,339)
% Income \$ 75,000 to \$99,999	14.30%	26,162	N/A	15.20%	25,118	(1,044)	16.20%	24,286	(832)	(1,876)
% Income \$100,000 to \$124,999	6.90%	12,624	N/A	9.10%	15,038	2,414	9.80%	14,692	(346)	2,068
% Income \$125,000 to \$149,999	3.10%	5,672	N/A	4.40%	7,271	1,600	5.90%	8,845	1,574	3,173
% Income \$150,000 to \$199,999	2.60%	4,757	N/A	3.30%	5,453	697	4.60%	6,896	1,443	2,139
% Income \$200,000 or more	2.60%	4,757	N/A	3.80%	6,280	1,523	4.50%	6,746	467	1,989
Total 45 - 54										
Total 45 - 54	156,611			176,820			179,041			
% Income \$ 0 to \$9,999	5.40%	8,457	N/A	5.30%	9,371	914	4.90%	8,773	(598)	316
% Income \$ 10,000 to \$19,999	6.40%	10,023	N/A	5.70%	10,079	56	5.00%	8,952	(1,127)	(1,071)
% Income \$ 20,000 to \$29,999	8.50%	13,312	N/A	7.80%	13,792	480	7.30%	13,070	(722)	(242)
% Income \$ 30,000 to \$39,999	10.10%	15,818	N/A	9.10%	16,091	273	7.40%	13,249	(2,842)	(2,569)
% Income \$ 40,000 to \$49,999	9.80%	15,348	N/A	8.50%	15,030	(318)	8.30%	14,860	(169)	(487)
% Income \$ 50,000 to \$59,999	10.00%	15,661	N/A	8.90%	15,737	76	8.50%	15,218	(518)	(443)
% Income \$ 60,000 to \$74,999	13.00%	20,359	N/A	12.70%	22,456	2,097	11.50%	20,590	(1,866)	230
% Income \$ 75,000 to \$99,999	15.90%	24,901	N/A	16.40%	28,998	4,097	17.30%	30,974	1,976	6,073
% Income \$100,000 to \$124,999	9.10%	14,252	N/A	11.20%	19,804	5,552	11.80%	21,127	1,323	6,875
% Income \$125,000 to \$149,999	4.20%	6,578	N/A	5.20%	9,195	2,617	6.60%	11,817	2,622	5,239
% Income \$150,000 to \$199,999	3.80%	5,951	N/A	4.40%	7,780	1,829	5.90%	10,563	2,783	4,612
% Income \$200,000 or more	3.80%	5,951	N/A	4.80%	8,487	2,536	5.50%	9,847	1,360	3,896

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
CINCINNATI, OHIO MSA**

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	99,884			127,601			152,168			
% Income \$ 0 to \$9,999	8.20%	8,190	N/A	7.20%	9,187	997	6.70%	10,195	1,008	2,005
% Income \$ 10,000 to \$19,999	9.60%	9,589	N/A	7.90%	10,080	492	6.90%	10,500	419	911
% Income \$ 20,000 to \$29,999	11.30%	11,287	N/A	9.70%	12,377	1,090	9.20%	13,999	1,622	2,713
% Income \$ 30,000 to \$39,999	11.40%	11,387	N/A	10.60%	13,526	2,139	8.80%	13,391	(135)	2,004
% Income \$ 40,000 to \$49,999	10.70%	10,688	N/A	9.30%	11,867	1,179	9.10%	13,847	1,980	3,160
% Income \$ 50,000 to \$59,999	9.40%	9,389	N/A	8.70%	11,101	1,712	8.40%	12,782	1,681	3,393
% Income \$ 60,000 to \$74,999	11.00%	10,987	N/A	11.70%	14,929	3,942	10.90%	16,586	1,657	5,599
% Income \$ 75,000 to \$99,999	12.10%	12,086	N/A	13.70%	17,481	5,395	14.80%	22,521	5,040	10,435
% Income \$100,000 to \$124,999	6.70%	6,692	N/A	9.00%	11,484	4,792	9.80%	14,912	3,428	8,220
% Income \$125,000 to \$149,999	3.30%	3,296	N/A	4.40%	5,614	2,318	5.70%	8,674	3,059	5,377
% Income \$150,000 to \$199,999	2.90%	2,897	N/A	3.50%	4,466	1,569	4.70%	7,152	2,686	4,255
% Income \$200,000 or more	3.50%	3,496	N/A	4.30%	5,487	1,991	5.00%	7,608	2,122	4,112
Total 65 - 74										
Total 65 - 74	81,422			81,331			95,140			
% Income \$ 0 to \$9,999	10.50%	8,549	N/A	8.90%	7,238	(1,311)	8.20%	7,801	563	(748)
% Income \$ 10,000 to \$19,999	17.70%	14,412	N/A	13.10%	10,654	(3,757)	11.30%	10,751	96	(3,661)
% Income \$ 20,000 to \$29,999	17.40%	14,167	N/A	14.10%	11,468	(2,700)	13.30%	12,654	1,186	(1,514)
% Income \$ 30,000 to \$39,999	14.10%	11,481	N/A	12.90%	10,492	(989)	10.90%	10,370	(121)	(1,110)
% Income \$ 40,000 to \$49,999	10.70%	8,712	N/A	10.00%	8,133	(579)	10.00%	9,514	1,381	802
% Income \$ 50,000 to \$59,999	7.80%	6,351	N/A	8.10%	6,588	237	8.10%	7,706	1,119	1,355
% Income \$ 60,000 to \$74,999	7.40%	6,025	N/A	9.40%	7,645	1,620	9.30%	8,848	1,203	2,823
% Income \$ 75,000 to \$99,999	6.50%	5,292	N/A	9.60%	7,808	2,515	11.10%	10,561	2,753	5,268
% Income \$100,000 to \$124,999	3.00%	2,443	N/A	5.30%	4,311	1,868	6.30%	5,994	1,683	3,551
% Income \$125,000 to \$149,999	1.50%	1,221	N/A	3.00%	2,440	1,219	4.30%	4,091	1,651	2,870
% Income \$150,000 to \$199,999	1.40%	1,140	N/A	2.40%	1,952	812	3.50%	3,330	1,378	2,190
% Income \$200,000 or more	2.00%	1,628	N/A	3.30%	2,684	1,055	3.90%	3,710	1,027	2,082

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
CINCINNATI, OHIO MSA**

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	70,727			76,079			75,953			
% Income \$ 0 to \$9,999	15.80%	11,175	N/A	13.00%	9,890	(1,285)	12.00%	9,114	(776)	(2,061)
% Income \$ 10,000 to \$19,999	26.40%	18,672	N/A	18.80%	14,303	(4,369)	16.20%	12,304	(1,998)	(6,368)
% Income \$ 20,000 to \$29,999	18.40%	13,014	N/A	15.40%	11,716	(1,298)	14.70%	11,165	(551)	(1,849)
% Income \$ 30,000 to \$39,999	12.20%	8,629	N/A	11.80%	8,977	349	10.10%	7,671	(1,306)	(957)
% Income \$ 40,000 to \$49,999	7.40%	5,234	N/A	8.10%	6,162	929	8.40%	6,380	218	1,146
% Income \$ 50,000 to \$59,999	5.30%	3,749	N/A	6.50%	4,945	1,197	6.70%	5,089	144	1,340
% Income \$ 60,000 to \$74,999	4.60%	3,253	N/A	7.40%	5,630	2,376	7.50%	5,696	67	2,443
% Income \$ 75,000 to \$99,999	4.40%	3,112	N/A	7.70%	5,858	2,746	9.20%	6,988	1,130	3,876
% Income \$100,000 to \$124,999	1.90%	1,344	N/A	4.10%	3,119	1,775	5.20%	3,950	830	2,606
% Income \$125,000 to \$149,999	1.00%	707	N/A	2.40%	1,826	1,119	3.70%	2,810	984	2,103
% Income \$150,000 to \$199,999	1.00%	707	N/A	2.00%	1,522	814	3.00%	2,279	757	1,571
% Income \$200,000 or more	1.80%	1,273	N/A	2.80%	2,130	857	3.30%	2,506	376	1,233
Total Head of Household	779,226			809,430			835,588			
Age 15 - 24	5.80%	45,195	N/A	5.80%	46,947	1,752	5.50%	45,957	(990)	762
Age 25 - 34	18.20%	141,819	N/A	16.70%	135,175	(6,644)	16.40%	137,036	1,862	(4,783)
Age 35 - 44	23.50%	183,118	N/A	20.40%	165,124	(17,994)	17.90%	149,570	(15,553)	(33,548)
Age 45 - 54	20.10%	156,624	N/A	21.80%	176,456	19,831	21.40%	178,816	2,360	22,191
Age 55 - 64	12.80%	99,741	N/A	15.80%	127,890	28,149	18.20%	152,077	24,187	52,336
Age 65 - 74	10.50%	81,819	N/A	10.00%	80,943	(876)	11.40%	95,257	14,314	13,438
Age 75+	9.00%	70,130	N/A	9.40%	76,086	5,956	9.10%	76,039	(48)	5,908
Median Age of Head of Household	46.1			48.2			49.7			

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
CITY OF INDEPENDENCE, KENTUCKY**

	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	268			310			341			
% Income \$ 0 to \$9,999	7.90%	21	N/A	11.50%	36	14	12.00%	41	5	20
% Income \$ 10,000 to \$19,999	11.50%	31	N/A	8.70%	27	(4)	7.30%	25	(2)	(6)
% Income \$ 20,000 to \$29,999	20.30%	54	N/A	13.50%	42	(13)	12.70%	43	1	(11)
% Income \$ 30,000 to \$39,999	16.00%	43	N/A	12.30%	38	(5)	11.20%	38	0	(5)
% Income \$ 40,000 to \$49,999	14.70%	39	N/A	9.20%	29	(11)	8.00%	27	(1)	(12)
% Income \$ 50,000 to \$59,999	11.40%	31	N/A	13.40%	42	11	13.00%	44	3	14
% Income \$ 60,000 to \$74,999	4.20%	11	N/A	7.00%	22	10	8.10%	28	6	16
% Income \$ 75,000 to \$99,999	2.30%	6	N/A	6.30%	20	13	8.60%	29	10	23
% Income \$100,000 to \$124,999	9.50%	25	N/A	10.20%	32	6	9.90%	34	2	8
% Income \$125,000 to \$149,999	0.30%	1	N/A	2.10%	7	6	2.90%	10	3	9
% Income \$150,000 to \$199,999	1.60%	4	N/A	5.20%	16	12	5.60%	19	3	15
% Income \$200,000 or more	0.40%	1	N/A	0.60%	2	1	0.90%	3	1	2
Total 25 - 34										
Total 25 - 34	1,266			1,202			1,194			
% Income \$ 0 to \$9,999	3.90%	49	N/A	4.70%	56	7	5.00%	60	3	10
% Income \$ 10,000 to \$19,999	3.80%	48	N/A	3.30%	40	(8)	3.00%	36	(4)	(12)
% Income \$ 20,000 to \$29,999	9.10%	115	N/A	6.80%	82	(33)	6.50%	78	(4)	(38)
% Income \$ 30,000 to \$39,999	12.10%	153	N/A	10.80%	130	(23)	9.50%	113	(16)	(40)
% Income \$ 40,000 to \$49,999	19.50%	247	N/A	13.30%	160	(87)	11.10%	133	(27)	(114)
% Income \$ 50,000 to \$59,999	11.40%	144	N/A	13.30%	160	16	12.90%	154	(6)	10
% Income \$ 60,000 to \$74,999	21.90%	277	N/A	20.10%	242	(36)	17.30%	207	(35)	(71)
% Income \$ 75,000 to \$99,999	12.60%	160	N/A	16.30%	196	36	19.50%	233	37	73
% Income \$100,000 to \$124,999	4.30%	54	N/A	8.70%	105	50	10.10%	121	16	66
% Income \$125,000 to \$149,999	0.80%	10	N/A	1.20%	14	4	2.50%	30	15	20
% Income \$150,000 to \$199,999	0.20%	3	N/A	1.00%	12	9	1.80%	21	9	19
% Income \$200,000 or more	0.40%	5	N/A	0.70%	8	3	0.80%	10	1	4

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
CITY OF INDEPENDENCE, KENTUCKY**

	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 35 - 44	1,446			1,442			1,380			
% Income \$ 0 to \$9,999	5.10%	74	N/A	5.20%	75	1	5.10%	70	(5)	(3)
% Income \$ 10,000 to \$19,999	4.10%	59	N/A	3.90%	56	(3)	3.60%	50	(7)	(10)
% Income \$ 20,000 to \$29,999	7.40%	107	N/A	7.10%	102	(5)	6.90%	95	(7)	(12)
% Income \$ 30,000 to \$39,999	7.10%	103	N/A	6.30%	91	(12)	5.30%	73	(18)	(30)
% Income \$ 40,000 to \$49,999	14.10%	204	N/A	11.00%	159	(45)	9.40%	130	(29)	(74)
% Income \$ 50,000 to \$59,999	17.60%	254	N/A	16.30%	235	(19)	15.60%	215	(20)	(39)
% Income \$ 60,000 to \$74,999	23.40%	338	N/A	19.90%	287	(51)	16.60%	229	(58)	(109)
% Income \$ 75,000 to \$99,999	15.10%	218	N/A	19.00%	274	56	22.20%	306	32	88
% Income \$100,000 to \$124,999	3.80%	55	N/A	6.40%	92	37	7.50%	104	11	49
% Income \$125,000 to \$149,999	1.50%	22	N/A	3.10%	45	23	5.00%	69	24	47
% Income \$150,000 to \$199,999	0.10%	1	N/A	0.80%	12	10	1.60%	22	11	21
% Income \$200,000 or more	0.70%	10	N/A	0.90%	13	3	1.10%	15	2	5
Total 45 - 54	1,025			1,249			1,329			
% Income \$ 0 to \$9,999	3.10%	32	N/A	3.00%	37	6	3.20%	43	5	11
% Income \$ 10,000 to \$19,999	6.20%	64	N/A	4.90%	61	(2)	3.90%	52	(9)	(12)
% Income \$ 20,000 to \$29,999	9.00%	92	N/A	6.80%	85	(7)	6.10%	81	(4)	(11)
% Income \$ 30,000 to \$39,999	8.20%	84	N/A	6.90%	86	2	5.80%	77	(9)	(7)
% Income \$ 40,000 to \$49,999	14.10%	145	N/A	9.80%	122	(22)	7.40%	98	(24)	(46)
% Income \$ 50,000 to \$59,999	13.00%	133	N/A	13.70%	171	38	12.90%	171	0	38
% Income \$ 60,000 to \$74,999	13.70%	140	N/A	15.90%	199	58	14.00%	186	(13)	46
% Income \$ 75,000 to \$99,999	18.20%	187	N/A	20.00%	250	63	22.80%	303	53	116
% Income \$100,000 to \$124,999	9.00%	92	N/A	13.00%	162	70	14.70%	195	33	103
% Income \$125,000 to \$149,999	3.00%	31	N/A	3.40%	42	12	4.70%	62	20	32
% Income \$150,000 to \$199,999	1.40%	14	N/A	1.50%	19	4	3.20%	43	24	28
% Income \$200,000 or more	1.10%	11	N/A	1.20%	15	4	1.40%	19	4	7

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
CITY OF INDEPENDENCE, KENTUCKY**

	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	587			866			1,075			
% Income \$ 0 to \$9,999	6.60%	39	N/A	6.00%	52	13	5.40%	58	6	19
% Income \$ 10,000 to \$19,999	5.80%	34	N/A	5.70%	49	15	5.10%	55	5	21
% Income \$ 20,000 to \$29,999	11.30%	66	N/A	7.80%	68	1	6.80%	73	6	7
% Income \$ 30,000 to \$39,999	12.80%	75	N/A	9.10%	79	4	7.30%	78	(0)	3
% Income \$ 40,000 to \$49,999	18.10%	106	N/A	11.10%	96	(10)	8.70%	94	(3)	(13)
% Income \$ 50,000 to \$59,999	10.20%	60	N/A	11.40%	99	39	11.10%	119	21	59
% Income \$ 60,000 to \$74,999	14.50%	85	N/A	16.50%	143	58	14.30%	154	11	69
% Income \$ 75,000 to \$99,999	12.80%	75	N/A	20.00%	173	98	24.30%	261	88	186
% Income \$100,000 to \$124,999	4.20%	25	N/A	5.50%	48	23	6.20%	67	19	42
% Income \$125,000 to \$149,999	1.90%	11	N/A	4.40%	38	27	7.20%	77	39	66
% Income \$150,000 to \$199,999	0.00%	0	N/A	1.80%	16	16	1.90%	20	5	20
% Income \$200,000 or more	1.90%	11	N/A	0.90%	8	(3)	1.90%	20	13	9
Total 65 - 74	375			427			551			
% Income \$ 0 to \$9,999	6.80%	26	N/A	5.60%	24	(2)	5.90%	33	9	7
% Income \$ 10,000 to \$19,999	14.20%	53	N/A	9.70%	41	(12)	8.70%	48	7	(5)
% Income \$ 20,000 to \$29,999	17.40%	65	N/A	14.80%	63	(2)	13.80%	76	13	11
% Income \$ 30,000 to \$39,999	12.00%	45	N/A	10.10%	43	(2)	8.50%	47	4	2
% Income \$ 40,000 to \$49,999	16.20%	61	N/A	12.10%	52	(9)	9.30%	51	(0)	(10)
% Income \$ 50,000 to \$59,999	7.10%	27	N/A	10.10%	43	17	10.90%	60	17	33
% Income \$ 60,000 to \$74,999	10.10%	38	N/A	14.00%	60	22	12.20%	67	7	29
% Income \$ 75,000 to \$99,999	5.60%	21	N/A	10.90%	47	26	13.70%	75	29	54
% Income \$100,000 to \$124,999	3.60%	14	N/A	5.90%	25	12	7.20%	40	14	26
% Income \$125,000 to \$149,999	3.40%	13	N/A	2.90%	12	(0)	4.80%	26	14	14
% Income \$150,000 to \$199,999	1.90%	7	N/A	2.40%	10	3	3.50%	19	9	12
% Income \$200,000 or more	1.90%	7	N/A	1.60%	7	(0)	1.50%	8	1	1

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
CITY OF INDEPENDENCE, KENTUCKY**

	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	CITY OF INDEPENDENCE		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	214			247			275			
% Income \$ 0 to \$9,999	8.50%	18	N/A	7.10%	18	(1)	6.50%	18	0	(0)
% Income \$ 10,000 to \$19,999	30.20%	65	N/A	19.80%	49	(16)	15.30%	42	(7)	(23)
% Income \$ 20,000 to \$29,999	16.60%	36	N/A	14.50%	36	0	13.80%	38	2	2
% Income \$ 30,000 to \$39,999	13.00%	28	N/A	8.20%	20	(8)	6.20%	17	(3)	(11)
% Income \$ 40,000 to \$49,999	14.30%	31	N/A	11.50%	28	(2)	10.40%	29	0	(2)
% Income \$ 50,000 to \$59,999	9.30%	20	N/A	10.20%	25	5	9.50%	26	1	6
% Income \$ 60,000 to \$74,999	2.00%	4	N/A	7.40%	18	14	7.90%	22	3	17
% Income \$ 75,000 to \$99,999	5.50%	12	N/A	8.70%	21	10	11.70%	32	11	20
% Income \$100,000 to \$124,999	0.40%	1	N/A	3.30%	8	7	4.60%	13	4	12
% Income \$125,000 to \$149,999	0.00%	0	N/A	2.60%	6	6	5.70%	16	9	16
% Income \$150,000 to \$199,999	0.00%	0	N/A	5.40%	13	13	6.50%	18	5	18
% Income \$200,000 or more	0.30%	1	N/A	1.50%	4	3	2.10%	6	2	5
Total Head of Household										
	5,181			5,742			6,145			
Age 15 - 24	5.20%	269	N/A	5.40%	310	41	5.50%	338	28	69
Age 25 - 34	24.40%	1,264	N/A	20.90%	1,200	(64)	19.40%	1,192	(8)	(72)
Age 35 - 44	27.90%	1,445	N/A	25.10%	1,441	(4)	22.50%	1,383	(59)	(63)
Age 45 - 54	19.80%	1,026	N/A	21.80%	1,252	226	21.60%	1,327	76	301
Age 55 - 64	11.30%	585	N/A	15.10%	867	282	17.50%	1,075	208	490
Age 65 - 74	7.20%	373	N/A	7.40%	425	52	9.00%	553	128	180
Age 75+	4.10%	212	N/A	4.30%	247	34	4.50%	277	30	64
Median Age of Head of Household										
	42.1			44.4			46.1			

CITY OF INDEPENDENCE										
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	PERCENT
% Income \$ 0 to \$9,999	21	49	74	32	39	26	18	259	5.00%	5.00%
% Income \$ 10,000 to \$19,999	31	48	59	64	34	53	65	354	6.83%	11.83%
% Income \$ 20,000 to \$29,999	54	115	107	92	66	65	36	535	10.32%	22.15%
% Income \$ 30,000 to \$39,999	43	153	103	84	75	45	28	531	10.25%	32.40%
% Income \$ 40,000 to \$49,999	39	247	204	145	106	61	31	833	16.07%	48.48%
% Income \$ 50,000 to \$59,999	31	144	254	133	60	27	20	669	12.91%	61.39%
% Income \$ 60,000 to \$74,999	11	277	338	140	85	38	4	893	17.23%	78.62%
% Income \$ 75,000 to \$99,999	6	160	218	187	75	21	12	679	13.10%	91.72%
% Income \$100,000 to \$124,999	25	54	55	92	25	14	1	266	5.13%	96.85%
% Income \$125,000 to \$149,999	1	10	22	31	11	13	0	88	1.70%	98.55%
% Income \$150,000 to \$199,999	4	3	1	14	0	7	0	29	0.56%	99.11%
% Income \$200,000 or more	1	5	10	11	11	7	1	46	0.89%	100.00%
TOTAL	267	1,265	1,445	1,025	587	377	216	5,182	100.00%	
PERCENT	5.15%	24.41%	27.88%	19.78%	11.33%	7.28%	4.17%	100.00%		
PERCENT	5.15%	29.56%	57.45%	77.23%	88.56%	95.83%	100.00%			

CITY OF INDEPENDENCE										
KENTUCKY HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD										
2006										
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	PERCENT
% Income \$ 0 to \$9,999	36	56	75	37	52	24	18	298	5.18%	5.18%
% Income \$ 10,000 to \$19,999	27	40	56	61	49	41	49	323	5.62%	10.80%
% Income \$ 20,000 to \$29,999	42	82	102	85	68	63	36	478	8.31%	19.11%
% Income \$ 30,000 to \$39,999	38	130	91	86	79	43	20	487	8.47%	27.58%
% Income \$ 40,000 to \$49,999	29	160	159	122	96	52	28	646	11.23%	38.82%
% Income \$ 50,000 to \$59,999	42	160	235	171	99	43	25	775	13.48%	52.30%
% Income \$ 60,000 to \$74,999	22	242	287	199	143	60	18	971	16.89%	69.18%
% Income \$ 75,000 to \$99,999	20	196	274	250	173	47	21	981	17.06%	86.24%
% Income \$100,000 to \$124,999	32	105	92	162	48	25	8	472	8.21%	94.45%
% Income \$125,000 to \$149,999	7	14	45	42	38	12	6	164	2.85%	97.30%
% Income \$150,000 to \$199,999	16	12	12	19	16	10	13	98	1.70%	99.01%
% Income \$200,000 or more	2	8	13	15	8	7	4	57	0.99%	100.00%
TOTAL	313	1,205	1,441	1,249	869	427	246	5,750	100.00%	
PERCENT	5.44%	20.96%	25.06%	21.72%	15.11%	7.43%	4.28%	100.00%		
PERCENT	5.44%	26.40%	51.46%	73.18%	88.30%	95.72%	100.00%			

CITY OF INDEPENDENCE										
KENTUCKY HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD										
2011										
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	PERCENT
% Income \$ 0 to \$9,999	41	60	70	43	58	33	18	323	5.25%	5.25%
% Income \$ 10,000 to \$19,999	25	36	50	52	55	48	42	308	5.01%	10.26%
% Income \$ 20,000 to \$29,999	43	78	95	81	73	76	38	484	7.87%	18.14%
% Income \$ 30,000 to \$39,999	38	113	73	77	78	47	17	443	7.21%	25.34%
% Income \$ 40,000 to \$49,999	27	133	130	98	94	51	29	562	9.14%	34.48%
% Income \$ 50,000 to \$59,999	44	154	215	171	119	60	26	789	12.83%	47.32%
% Income \$ 60,000 to \$74,999	28	207	229	186	154	67	22	893	14.53%	61.84%
% Income \$ 75,000 to \$99,999	29	233	306	303	261	75	32	1,239	20.15%	81.99%
% Income \$100,000 to \$124,999	34	121	104	195	67	40	13	574	9.34%	91.33%
% Income \$125,000 to \$149,999	10	30	69	62	77	26	16	290	4.72%	96.05%
% Income \$150,000 to \$199,999	19	21	22	43	20	19	18	162	2.64%	98.68%
% Income \$200,000 or more	3	10	15	19	20	8	6	81	1.32%	100.00%
TOTAL	341	1,196	1,378	1,330	1,076	550	277	6,148	100.00%	
PERCENT	5.55%	19.45%	22.41%	21.63%	17.50%	8.95%	4.51%	100.00%		
PERCENT	5.55%	25.00%	47.41%	69.05%	86.55%	95.49%	100.00%			

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
STATE OF KENTUCKY**

	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	94,076			93,179			90,171			
% Income \$ 0 to \$9,999	24.40%	22,955	N/A	21.10%	19,661	(3,294)	19.60%	17,674	(1,987)	(5,281)
% Income \$ 10,000 to \$19,999	24.20%	22,766	N/A	19.10%	17,797	(4,969)	16.90%	15,239	(2,558)	(7,527)
% Income \$ 20,000 to \$29,999	20.10%	18,909	N/A	17.60%	16,400	(2,510)	17.00%	15,329	(1,070)	(3,580)
% Income \$ 30,000 to \$39,999	13.40%	12,606	N/A	12.90%	12,020	(586)	11.50%	10,370	(1,650)	(2,237)
% Income \$ 40,000 to \$49,999	7.90%	7,432	N/A	7.80%	7,268	(164)	8.30%	7,484	216	52
% Income \$ 50,000 to \$59,999	4.20%	3,951	N/A	5.60%	5,218	1,267	5.90%	5,320	102	1,369
% Income \$ 60,000 to \$74,999	3.10%	2,916	N/A	5.20%	4,845	1,929	5.60%	5,050	204	2,133
% Income \$ 75,000 to \$99,999	1.60%	1,505	N/A	3.70%	3,448	1,942	4.90%	4,418	971	2,913
% Income \$100,000 to \$124,999	0.60%	564	N/A	2.40%	2,236	1,672	3.30%	2,976	739	2,411
% Income \$125,000 to \$149,999	0.20%	188	N/A	1.80%	1,677	1,489	3.00%	2,705	1,028	2,517
% Income \$150,000 to \$199,999	0.20%	188	N/A	1.60%	1,491	1,303	2.40%	2,164	673	1,976
% Income \$200,000 or more	0.20%	188	N/A	1.30%	1,211	1,023	1.60%	1,443	231	1,255
Total 25 - 34										
Total 25 - 34	275,396			274,446			276,073			
% Income \$ 0 to \$9,999	10.90%	30,018	N/A	10.70%	29,366	(652)	10.30%	28,436	(930)	(1,583)
% Income \$ 10,000 to \$19,999	14.00%	38,555	N/A	12.50%	34,306	(4,250)	11.40%	31,472	(2,833)	(7,083)
% Income \$ 20,000 to \$29,999	17.00%	46,817	N/A	15.00%	41,167	(5,650)	14.70%	40,583	(584)	(6,235)
% Income \$ 30,000 to \$39,999	15.30%	42,136	N/A	14.40%	39,520	(2,615)	12.60%	34,785	(4,735)	(7,350)
% Income \$ 40,000 to \$49,999	12.80%	35,251	N/A	11.30%	31,012	(4,238)	11.60%	32,024	1,012	(3,226)
% Income \$ 50,000 to \$59,999	10.20%	28,090	N/A	9.90%	27,170	(920)	9.80%	27,055	(115)	(1,035)
% Income \$ 60,000 to \$74,999	9.50%	26,163	N/A	10.40%	28,542	2,380	10.20%	28,159	(383)	1,997
% Income \$ 75,000 to \$99,999	6.50%	17,901	N/A	8.50%	23,328	5,427	9.90%	27,331	4,003	9,430
% Income \$100,000 to \$124,999	2.10%	5,783	N/A	3.70%	10,155	4,371	4.40%	12,147	1,993	6,364
% Income \$125,000 to \$149,999	0.80%	2,203	N/A	1.50%	4,117	1,914	2.20%	6,074	1,957	3,870
% Income \$150,000 to \$199,999	0.60%	1,652	N/A	1.00%	2,744	1,092	1.50%	4,141	1,397	2,489
% Income \$200,000 or more	0.50%	1,377	N/A	1.10%	3,019	1,642	1.30%	3,589	570	2,212

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
STATE OF KENTUCKY**

	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 35 - 44	344,989			321,161			303,240			
% Income \$ 0 to \$9,999	9.50%	32,774	N/A	9.40%	30,189	(2,585)	9.00%	27,292	(2,898)	(5,482)
% Income \$ 10,000 to \$19,999	11.90%	41,054	N/A	10.70%	34,364	(6,689)	9.60%	29,111	(5,253)	(11,943)
% Income \$ 20,000 to \$29,999	13.40%	46,229	N/A	12.30%	39,503	(6,726)	12.20%	36,995	(2,508)	(9,233)
% Income \$ 30,000 to \$39,999	13.00%	44,849	N/A	12.30%	39,503	(5,346)	10.70%	32,447	(7,056)	(12,402)
% Income \$ 40,000 to \$49,999	11.80%	40,709	N/A	10.40%	33,401	(7,308)	10.50%	31,840	(1,561)	(8,869)
% Income \$ 50,000 to \$59,999	10.20%	35,189	N/A	9.80%	31,474	(3,715)	9.60%	29,111	(2,363)	(6,078)
% Income \$ 60,000 to \$74,999	11.90%	41,054	N/A	12.30%	39,503	(1,551)	11.70%	35,479	(4,024)	(5,575)
% Income \$ 75,000 to \$99,999	9.80%	33,809	N/A	11.20%	35,970	2,161	12.40%	37,602	1,632	3,793
% Income \$100,000 to \$124,999	4.10%	14,145	N/A	5.70%	18,306	4,162	6.50%	19,711	1,404	5,566
% Income \$125,000 to \$149,999	1.70%	5,865	N/A	2.30%	7,387	1,522	3.10%	9,400	2,014	3,536
% Income \$150,000 to \$199,999	1.40%	4,830	N/A	1.70%	5,460	630	2.40%	7,278	1,818	2,448
% Income \$200,000 or more	1.40%	4,830	N/A	2.00%	6,423	1,593	2.40%	7,278	855	2,448
45 - 54										
Total 45 - 54	316,284			346,783			349,573			
% Income \$ 0 to \$9,999	10.20%	32,261	N/A	9.70%	33,638	1,377	9.10%	31,811	(1,827)	(450)
% Income \$ 10,000 to \$19,999	10.90%	34,475	N/A	9.90%	34,332	(143)	8.90%	31,112	(3,220)	(3,363)
% Income \$ 20,000 to \$29,999	11.50%	36,373	N/A	10.70%	37,106	733	10.50%	36,705	(401)	333
% Income \$ 30,000 to \$39,999	11.50%	36,373	N/A	11.00%	38,146	1,773	9.50%	33,209	(4,937)	(3,163)
% Income \$ 40,000 to \$49,999	11.00%	34,791	N/A	9.70%	33,638	(1,153)	9.80%	34,258	620	(533)
% Income \$ 50,000 to \$59,999	9.60%	30,363	N/A	9.20%	31,904	1,541	9.00%	31,462	(442)	1,098
% Income \$ 60,000 to \$74,999	11.60%	36,689	N/A	11.90%	41,267	4,578	11.30%	39,502	(1,765)	2,813
% Income \$ 75,000 to \$99,999	12.00%	37,954	N/A	13.10%	45,429	7,474	14.40%	50,339	4,910	12,384
% Income \$100,000 to \$124,999	5.30%	16,763	N/A	6.80%	23,581	6,818	7.50%	26,218	2,637	9,455
% Income \$125,000 to \$149,999	2.40%	7,591	N/A	3.00%	10,403	2,813	3.90%	13,633	3,230	6,043
% Income \$150,000 to \$199,999	2.00%	6,326	N/A	2.20%	7,629	1,304	2.90%	10,138	2,508	3,812
% Income \$200,000 or more	2.10%	6,642	N/A	2.70%	9,363	2,721	3.10%	10,837	1,474	4,195

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
STATE OF KENTUCKY**

	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	224,015			279,748			319,851			
% Income \$ 0 to \$9,999	15.10%	33,826	N/A	13.40%	37,486	3,660	12.50%	39,981	2,495	6,155
% Income \$ 10,000 to \$19,999	14.80%	33,154	N/A	12.70%	35,528	2,374	11.30%	36,143	615	2,989
% Income \$ 20,000 to \$29,999	13.80%	30,914	N/A	12.60%	35,248	4,334	12.30%	39,342	4,093	8,428
% Income \$ 30,000 to \$39,999	12.20%	27,330	N/A	12.00%	33,570	6,240	10.40%	33,265	(305)	5,935
% Income \$ 40,000 to \$49,999	10.10%	22,626	N/A	9.30%	26,017	3,391	9.50%	30,386	4,369	7,760
% Income \$ 50,000 to \$59,999	8.10%	18,145	N/A	8.20%	22,939	4,794	8.10%	25,908	2,969	7,763
% Income \$ 60,000 to \$74,999	8.70%	19,489	N/A	9.90%	27,695	8,206	9.70%	31,026	3,330	11,536
% Income \$ 75,000 to \$99,999	8.20%	18,369	N/A	9.90%	27,695	9,326	11.20%	35,823	8,128	17,454
% Income \$100,000 to \$124,999	3.90%	8,737	N/A	5.50%	15,386	6,650	6.40%	20,470	5,084	11,734
% Income \$125,000 to \$149,999	1.70%	3,808	N/A	2.40%	6,714	2,906	3.30%	10,555	3,841	6,747
% Income \$150,000 to \$199,999	1.50%	3,360	N/A	1.80%	5,035	1,675	2.40%	7,676	2,641	4,316
% Income \$200,000 or more	1.90%	4,256	N/A	2.50%	6,994	2,737	2.90%	9,276	2,282	5,019
Total 65 - 74	180,169			192,569			224,782			
% Income \$ 0 to \$9,999	17.30%	31,169	N/A	15.80%	30,426	(743)	14.90%	33,493	3,067	2,323
% Income \$ 10,000 to \$19,999	23.30%	41,979	N/A	18.80%	36,203	(5,776)	16.70%	37,539	1,336	(4,441)
% Income \$ 20,000 to \$29,999	17.70%	31,890	N/A	15.80%	30,426	(1,464)	15.50%	34,841	4,415	2,951
% Income \$ 30,000 to \$39,999	12.70%	22,881	N/A	12.40%	23,879	997	11.00%	24,726	847	1,845
% Income \$ 40,000 to \$49,999	8.80%	15,855	N/A	8.60%	16,561	706	9.00%	20,230	3,669	4,376
% Income \$ 50,000 to \$59,999	5.80%	10,450	N/A	6.70%	12,902	2,452	6.90%	15,510	2,608	5,060
% Income \$ 60,000 to \$74,999	5.30%	9,549	N/A	7.20%	13,865	4,316	7.50%	16,859	2,994	7,310
% Income \$ 75,000 to \$99,999	4.40%	7,927	N/A	6.60%	12,710	4,782	8.00%	17,983	5,273	10,055
% Income \$100,000 to \$124,999	1.80%	3,243	N/A	3.40%	6,547	3,304	4.10%	9,216	2,669	5,973
% Income \$125,000 to \$149,999	0.80%	1,441	N/A	1.50%	2,889	1,447	2.20%	4,945	2,057	3,504
% Income \$150,000 to \$199,999	0.90%	1,622	N/A	1.40%	2,696	1,074	2.00%	4,496	1,800	2,874
% Income \$200,000 or more	1.40%	2,522	N/A	2.10%	4,044	1,522	2.40%	5,395	1,351	2,872

**HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011
STATE OF KENTUCKY**

	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	155,718			166,315			177,355			
% Income \$ 0 to \$9,999	24.40%	37,995	N/A	20.80%	34,594	(3,402)	19.60%	34,762	168	(3,234)
% Income \$ 10,000 to \$19,999	29.10%	45,314	N/A	22.70%	37,754	(7,560)	20.20%	35,826	(1,928)	(9,488)
% Income \$ 20,000 to \$29,999	16.40%	25,538	N/A	15.10%	25,114	(424)	15.00%	26,603	1,490	1,065
% Income \$ 30,000 to \$39,999	9.80%	15,260	N/A	10.60%	17,629	2,369	9.60%	17,026	(603)	1,766
% Income \$ 40,000 to \$49,999	6.20%	9,655	N/A	7.00%	11,642	1,988	7.40%	13,124	1,482	3,470
% Income \$ 50,000 to \$59,999	4.10%	6,384	N/A	5.60%	9,314	2,929	5.90%	10,464	1,150	4,080
% Income \$ 60,000 to \$74,999	3.60%	5,606	N/A	5.80%	9,646	4,040	6.10%	10,819	1,172	5,213
% Income \$ 75,000 to \$99,999	2.90%	4,516	N/A	5.20%	8,648	4,133	6.40%	11,351	2,702	6,835
% Income \$100,000 to \$124,999	1.20%	1,869	N/A	2.80%	4,657	2,788	3.60%	6,385	1,728	4,516
% Income \$125,000 to \$149,999	0.60%	934	N/A	1.50%	2,495	1,560	2.30%	4,079	1,584	3,145
% Income \$150,000 to \$199,999	0.60%	934	N/A	1.20%	1,996	1,061	1.80%	3,192	1,197	2,258
% Income \$200,000 or more	1.20%	1,869	N/A	1.90%	3,160	1,291	2.10%	3,724	564	1,856
Total Head of Household										
Total Head of Household	1,590,647			1,674,201			1,741,045			
Age 15 - 24	5.90%	93,848	N/A	5.60%	93,755	(93)	5.20%	90,534	(3,221)	(3,314)
Age 25 - 34	17.30%	275,182	N/A	16.40%	274,569	(613)	15.90%	276,826	2,257	1,644
Age 35 - 44	21.70%	345,170	N/A	19.20%	321,447	(23,724)	17.40%	302,942	(18,505)	(42,229)
Age 45 - 54	19.90%	316,539	N/A	20.70%	346,560	30,021	20.10%	349,950	3,390	33,411
Age 55 - 64	14.10%	224,281	N/A	16.70%	279,592	55,310	18.40%	320,352	40,761	96,071
Age 65 - 74	11.30%	179,743	N/A	11.50%	192,533	12,790	12.90%	224,595	32,062	44,852
Age 75+	9.80%	155,883	N/A	9.90%	165,746	9,862	10.20%	177,587	11,841	21,703
Median Age of Head of Household										
Median Age of Head of Household	47.4			49.2			50.8			

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

UNITED STATES

	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 15 - 24 Years	5,533,613			5,809,384			5,764,682			
% Income \$ 0 to \$9,999	21.00%	1,162,059	N/A	16.80%	975,977	(186,082)	15.40%	887,761	(88,215)	(274,298)
% Income \$ 10,000 to \$19,999	21.50%	1,189,727	N/A	16.60%	964,358	(225,369)	14.50%	835,879	(128,479)	(353,848)
% Income \$ 20,000 to \$29,999	19.30%	1,067,987	N/A	16.60%	964,358	(103,630)	16.00%	922,349	(42,009)	(145,638)
% Income \$ 30,000 to \$39,999	14.00%	774,706	N/A	13.70%	795,886	21,180	12.00%	691,762	(104,124)	(82,944)
% Income \$ 40,000 to \$49,999	9.20%	509,092	N/A	9.10%	528,654	19,562	9.60%	553,409	24,756	44,317
% Income \$ 50,000 to \$59,999	5.70%	315,416	N/A	6.70%	389,229	73,813	7.00%	403,528	14,299	88,112
% Income \$ 60,000 to \$74,999	4.40%	243,479	N/A	6.50%	377,610	134,131	6.80%	391,998	14,388	148,519
% Income \$ 75,000 to \$99,999	2.90%	160,475	N/A	5.30%	307,897	147,423	6.60%	380,469	72,572	219,994
% Income \$100,000 to \$124,999	1.00%	55,336	N/A	2.90%	168,472	113,136	3.80%	219,058	50,586	163,722
% Income \$125,000 to \$149,999	0.40%	22,134	N/A	2.20%	127,806	105,672	3.40%	195,999	68,193	173,865
% Income \$150,000 to \$199,999	0.30%	16,601	N/A	1.90%	110,378	93,777	2.90%	167,176	56,797	150,575
% Income \$200,000 or more	0.30%	16,601	N/A	1.80%	104,569	87,968	2.20%	126,823	22,254	110,222
Total 25 - 34	18,297,815			18,202,111			18,557,361			
% Income \$ 0 to \$9,999	7.80%	1,427,230	N/A	7.80%	1,419,765	(7,465)	7.50%	1,391,802	(27,963)	(35,427)
% Income \$ 10,000 to \$19,999	10.90%	1,994,462	N/A	9.70%	1,765,605	(228,857)	8.80%	1,633,048	(132,557)	(361,414)
% Income \$ 20,000 to \$29,999	14.30%	2,616,588	N/A	12.60%	2,293,466	(323,122)	12.30%	2,282,555	(10,911)	(334,032)
% Income \$ 30,000 to \$39,999	14.80%	2,708,077	N/A	13.50%	2,457,285	(250,792)	11.60%	2,152,654	(304,631)	(555,423)
% Income \$ 40,000 to \$49,999	12.70%	2,323,823	N/A	11.20%	2,038,636	(285,186)	11.40%	2,115,539	76,903	(208,283)
% Income \$ 50,000 to \$59,999	10.70%	1,957,866	N/A	10.10%	1,838,413	(119,453)	10.00%	1,855,736	17,323	(102,130)
% Income \$ 60,000 to \$74,999	11.50%	2,104,249	N/A	12.00%	2,184,253	80,005	11.40%	2,115,539	(68,714)	11,290
% Income \$ 75,000 to \$99,999	9.40%	1,719,995	N/A	11.00%	2,002,232	282,238	12.10%	2,245,441	243,208	525,446
% Income \$100,000 to \$124,999	3.90%	713,615	N/A	5.70%	1,037,520	323,906	6.30%	1,169,114	131,593	455,499
% Income \$125,000 to \$149,999	1.70%	311,063	N/A	2.60%	473,255	162,192	3.60%	668,065	194,810	357,002
% Income \$150,000 to \$199,999	1.30%	237,872	N/A	2.00%	364,042	126,171	2.70%	501,049	137,007	263,177
% Income \$200,000 or more	1.10%	201,276	N/A	2.00%	364,042	162,766	2.40%	445,377	81,334	244,101

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

UNITED STATES

	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 35 - 44	23,968,233			22,467,878			21,280,748			
% Income \$ 0 to \$9,999	6.40%	1,533,967	N/A	6.40%	1,437,944	(96,023)	6.20%	1,319,406	(118,538)	(214,561)
% Income \$ 10,000 to \$19,999	8.60%	2,061,268	N/A	7.70%	1,730,027	(331,241)	6.90%	1,468,372	(261,655)	(592,896)
% Income \$ 20,000 to \$29,999	11.00%	2,636,506	N/A	9.90%	2,224,320	(412,186)	9.60%	2,042,952	(181,368)	(593,554)
% Income \$ 30,000 to \$39,999	12.10%	2,900,156	N/A	11.10%	2,493,934	(406,222)	9.40%	2,000,390	(493,544)	(899,766)
% Income \$ 40,000 to \$49,999	11.50%	2,756,347	N/A	10.00%	2,246,788	(509,559)	9.90%	2,106,794	(139,994)	(649,553)
% Income \$ 50,000 to \$59,999	10.50%	2,516,664	N/A	9.50%	2,134,448	(382,216)	9.20%	1,957,829	(176,620)	(558,836)
% Income \$ 60,000 to \$74,999	12.80%	3,067,934	N/A	12.70%	2,853,421	(214,513)	11.80%	2,511,128	(342,292)	(556,806)
% Income \$ 75,000 to \$99,999	12.70%	3,043,966	N/A	13.70%	3,078,099	34,134	14.50%	3,085,708	7,609	41,743
% Income \$100,000 to \$124,999	6.20%	1,486,030	N/A	8.10%	1,819,898	333,868	8.50%	1,808,864	(11,035)	322,833
% Income \$125,000 to \$149,999	2.90%	695,079	N/A	3.90%	876,247	181,168	5.10%	1,085,318	209,071	390,239
% Income \$150,000 to \$199,999	2.60%	623,174	N/A	3.20%	718,972	95,798	4.30%	915,072	196,100	291,898
% Income \$200,000 or more	2.70%	647,142	N/A	3.80%	853,779	206,637	4.50%	957,634	103,854	310,491
Total 45 - 54	21,292,629			23,808,809			24,491,104			
% Income \$ 0 to \$9,999	6.50%	1,384,021	N/A	6.30%	1,499,955	115,934	5.90%	1,444,975	(54,980)	60,954
% Income \$ 10,000 to \$19,999	7.80%	1,660,825	N/A	7.00%	1,666,617	5,792	6.20%	1,518,448	(148,168)	(142,377)
% Income \$ 20,000 to \$29,999	9.50%	2,022,800	N/A	8.70%	2,071,366	48,567	8.40%	2,057,253	(14,114)	34,453
% Income \$ 30,000 to \$39,999	10.40%	2,214,433	N/A	9.70%	2,309,454	95,021	8.20%	2,008,271	(301,184)	(206,163)
% Income \$ 40,000 to \$49,999	10.30%	2,193,141	N/A	9.00%	2,142,793	(50,348)	8.90%	2,179,708	36,915	(13,433)
% Income \$ 50,000 to \$59,999	9.80%	2,086,678	N/A	8.90%	2,118,984	32,306	8.50%	2,081,744	(37,240)	(4,934)
% Income \$ 60,000 to \$74,999	12.50%	2,661,579	N/A	12.30%	2,928,484	266,905	11.40%	2,791,986	(136,498)	130,407
% Income \$ 75,000 to \$99,999	14.20%	3,023,553	N/A	14.80%	3,523,704	500,150	15.60%	3,820,612	296,908	797,059
% Income \$100,000 to \$124,999	8.00%	1,703,410	N/A	9.70%	2,309,454	606,044	10.10%	2,473,602	164,147	770,191
% Income \$125,000 to \$149,999	4.00%	851,705	N/A	4.90%	1,166,632	314,926	6.20%	1,518,448	351,817	666,743
% Income \$150,000 to \$199,999	3.50%	745,242	N/A	4.00%	952,352	207,110	5.20%	1,273,537	321,185	528,295
% Income \$200,000 or more	3.60%	766,535	N/A	4.70%	1,119,014	352,479	5.50%	1,347,011	227,997	580,476

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

UNITED STATES

	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 55 - 64	14,247,057			18,135,659			21,225,993			
% Income \$ 0 to \$9,999	9.20%	1,310,729	N/A	8.20%	1,487,124	176,395	7.70%	1,634,401	147,277	323,672
% Income \$ 10,000 to \$19,999	10.40%	1,481,694	N/A	8.80%	1,595,938	114,244	7.80%	1,655,627	59,689	173,934
% Income \$ 20,000 to \$29,999	11.40%	1,624,164	N/A	10.10%	1,831,702	207,537	9.80%	2,080,147	248,446	455,983
% Income \$ 30,000 to \$39,999	11.30%	1,609,917	N/A	10.60%	1,922,380	312,462	8.90%	1,889,113	(33,266)	279,196
% Income \$ 40,000 to \$49,999	10.20%	1,453,200	N/A	9.10%	1,650,345	197,145	9.10%	1,931,565	281,220	478,366
% Income \$ 50,000 to \$59,999	9.10%	1,296,482	N/A	8.60%	1,559,667	263,184	8.40%	1,782,983	223,317	486,501
% Income \$ 60,000 to \$74,999	10.80%	1,538,682	N/A	11.20%	2,031,194	492,512	10.50%	2,228,729	197,535	690,047
% Income \$ 75,000 to \$99,999	11.40%	1,624,164	N/A	12.60%	2,285,093	660,929	13.60%	2,886,735	601,642	1,262,571
% Income \$100,000 to \$124,999	6.40%	911,812	N/A	8.20%	1,487,124	575,312	8.70%	1,846,661	359,537	934,850
% Income \$125,000 to \$149,999	3.40%	484,400	N/A	4.30%	779,833	295,433	5.50%	1,167,430	387,596	683,030
% Income \$150,000 to \$199,999	3.10%	441,659	N/A	3.70%	671,019	229,361	4.80%	1,018,848	347,828	577,189
% Income \$200,000 or more	3.40%	484,400	N/A	4.60%	834,240	349,840	5.30%	1,124,978	290,737	640,578
65 - 74										
Total 65 - 74	11,507,562			11,937,784			14,058,195			
% Income \$ 0 to \$9,999	11.90%	1,369,400	N/A	10.50%	1,253,467	(115,933)	9.80%	1,377,703	124,236	8,303
% Income \$ 10,000 to \$19,999	18.40%	2,117,391	N/A	14.30%	1,707,103	(410,288)	12.40%	1,743,216	36,113	(374,175)
% Income \$ 20,000 to \$29,999	16.50%	1,898,748	N/A	14.00%	1,671,290	(227,458)	13.40%	1,883,798	212,508	(14,950)
% Income \$ 30,000 to \$39,999	13.50%	1,553,521	N/A	12.60%	1,504,161	(49,360)	10.70%	1,504,227	66	(49,294)
% Income \$ 40,000 to \$49,999	10.10%	1,162,264	N/A	9.40%	1,122,152	(40,112)	9.50%	1,335,529	213,377	173,265
% Income \$ 50,000 to \$59,999	7.30%	840,052	N/A	7.70%	919,209	79,157	7.80%	1,096,539	177,330	256,487
% Income \$ 60,000 to \$74,999	7.40%	851,560	N/A	9.00%	1,074,401	222,841	8.80%	1,237,121	162,721	385,562
% Income \$ 75,000 to \$99,999	6.60%	759,499	N/A	8.90%	1,062,463	302,964	10.20%	1,433,936	371,473	674,437
% Income \$100,000 to \$124,999	3.30%	379,750	N/A	5.30%	632,703	252,953	6.10%	857,550	224,847	477,800
% Income \$125,000 to \$149,999	1.70%	195,629	N/A	2.80%	334,258	138,629	3.90%	548,270	214,012	352,641
% Income \$150,000 to \$199,999	1.50%	172,613	N/A	2.40%	286,507	113,893	3.40%	477,979	191,472	305,365
% Income \$200,000 or more	2.00%	230,151	N/A	3.20%	382,009	151,858	3.90%	548,270	166,261	318,118

HOUSEHOLD INCOME BY AGE OF HEAD OF HOUSEHOLD; 2000-2011

UNITED STATES

	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Total 75 +	10,633,192			11,464,754			11,655,596			
% Income \$ 0 to \$9,999	17.50%	1,860,809	N/A	14.70%	1,685,319	(175,490)	13.70%	1,596,817	(88,502)	(263,992)
% Income \$ 10,000 to \$19,999	25.90%	2,753,997	N/A	19.30%	2,212,698	(541,299)	16.90%	1,969,796	(242,902)	(784,201)
% Income \$ 20,000 to \$29,999	17.30%	1,839,542	N/A	15.00%	1,719,713	(119,829)	14.60%	1,701,717	(17,996)	(137,825)
% Income \$ 30,000 to \$39,999	11.40%	1,212,184	N/A	11.50%	1,318,447	106,263	10.10%	1,177,215	(141,232)	(34,969)
% Income \$ 40,000 to \$49,999	7.60%	808,123	N/A	7.90%	905,716	97,593	8.30%	967,414	61,699	159,292
% Income \$ 50,000 to \$59,999	5.20%	552,926	N/A	6.40%	733,744	180,818	6.60%	769,269	35,525	216,343
% Income \$ 60,000 to \$74,999	5.00%	531,660	N/A	7.20%	825,462	293,803	7.30%	850,859	25,396	319,199
% Income \$ 75,000 to \$99,999	4.40%	467,860	N/A	7.00%	802,533	334,672	8.20%	955,759	153,226	487,898
% Income \$100,000 to \$124,999	2.20%	233,930	N/A	4.20%	481,520	247,589	4.90%	571,124	89,605	337,194
% Income \$125,000 to \$149,999	1.10%	116,965	N/A	2.30%	263,689	146,724	3.30%	384,635	120,945	267,670
% Income \$150,000 to \$199,999	1.00%	106,332	N/A	1.90%	217,830	111,498	2.90%	338,012	120,182	231,680
% Income \$200,000 or more	1.50%	159,498	N/A	2.70%	309,548	150,050	3.30%	384,635	75,086	225,137
Head of Household										
Total Head of Household	105,480,101			111,826,379			117,033,679			
Age 15 - 24	5.20%	5,484,965	N/A	5.20%	5,814,972	330,006	4.90%	5,734,650	(80,321)	249,685
Age 25 - 34	17.30%	18,248,057	N/A	16.30%	18,227,700	(20,358)	15.90%	18,608,355	380,655	360,297
Age 35 - 44	22.70%	23,943,983	N/A	20.10%	22,477,102	(1,466,881)	18.20%	21,300,130	(1,176,973)	(2,643,853)
Age 45 - 54	20.20%	21,306,980	N/A	21.30%	23,819,019	2,512,038	20.90%	24,460,039	641,020	3,153,059
Age 55 - 64	13.50%	14,239,814	N/A	16.20%	18,115,873	3,876,060	18.10%	21,183,096	3,067,223	6,943,282
Age 65 - 74	10.90%	11,497,331	N/A	10.70%	11,965,423	468,092	12.00%	14,044,041	2,078,619	2,546,710
Age 75+	10.10%	10,653,490	N/A	10.30%	11,518,117	864,627	10.00%	11,703,368	185,251	1,049,878
Median Age of Head of Household	47.2			48.9			50.3			

TAB 5

**HOUSEHOLD INCOME TRENDS
COMPARISON INDEX**

HOUSEHOLD INCOME TRENDS COMPARISON INDEX; AVERAGE INCOME						
1990-2011						
	CITY OF INDEPENDENCE	KENTON COUNTY	CINCINNATI MSA	STATE OF KENTUCKY	UNITED STATES	CPI-U
1990						
Average Household Income	\$37,841	\$36,436	\$37,936	\$29,357	\$38,464	128.9
Change Index	N/A	N/A	N/A	N/A	N/A	N/A
Median Household Income	\$35,849	\$30,558	\$30,688	\$22,568	\$30,102	
Change Index	N/A	N/A	N/A	N/A	N/A	
Per Capita Income	\$12,402	\$13,575	\$14,271	\$11,137	\$14,381	
Change Index	N/A	N/A	N/A	N/A	N/A	
2000						
Average Household Income	\$56,264	\$55,828	\$58,274	\$45,246	\$56,643	171.3
Change Index	1.49	1.53	1.54	1.54	1.47	1.33
Median Household Income	\$51,065	\$44,092	\$44,853	\$33,831	\$42,257	
Change Index	1.42	1.44	1.46	1.50	1.40	
Per Capita Income	\$19,458	\$21,910	\$22,596	\$17,807	\$21,231	
Change Index	1.57	1.61	1.58	1.60	1.48	
2006 Estimate						
Average Household Income	\$59,693	\$62,903	\$65,305	\$50,373	\$63,629	201.50
Change Index	1.06	1.13	1.12	1.11	1.12	1.18
Median Household Income	\$57,896	\$50,333	\$51,873	\$38,022	\$48,271	
Change Index	1.13	1.14	1.16	1.12	1.14	
Per Capita Income	\$21,072	\$25,808	\$26,098	\$20,698	\$24,529	
Change Index	1.08	1.18	1.15	1.16	1.16	
2011 Projection						
Average Household Income	\$64,803	\$67,971	\$70,715	\$54,496	\$68,881	227.40
Change Index	1.09	1.08	1.08	1.08	1.08	1.13
Median Household Income	\$62,816	\$54,676	\$56,918	\$41,523	\$52,633	
Change Index	1.08	1.09	1.10	1.09	1.09	
Per Capita Income	\$23,236	\$28,247	\$28,377	\$22,609	\$26,492	
Change Index	1.10	1.09	1.09	1.09	1.08	

TAB 6

EDUCATIONAL ATTAINMENT 1990 - 2011

EDUCATIONAL ATTAINMENT COMPARISON; 1990										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	6,108		88,468		1,154,436		2,331,180		158,367,618	
Grade K - 9	8.40%	513	10.70%	9,466	9.40%	108,517	18.90%	440,593	10.40%	16,470,232
Grade 9 - 12	15.20%	928	14.90%	13,182	16.20%	187,019	16.40%	382,314	14.40%	22,804,937
High School Graduate	37.50%	2,291	33.20%	29,371	31.90%	368,265	31.80%	741,315	30.00%	47,510,285
Associates Degree	4.30%	263	4.90%	4,335	5.60%	64,648	4.10%	95,578	6.20%	9,818,792
Bachelor's Degree	9.80%	599	11.40%	10,085	12.60%	145,459	8.10%	188,826	13.10%	20,746,158
Graduate Degree	3.40%	208	5.60%	4,954	7.00%	80,811	5.50%	128,215	7.20%	11,402,468
Some College, No Degree	21.50%	1,313	19.30%	17,074	17.50%	202,026	15.20%	354,339	18.80%	29,773,112
No Schooling Completed	N/A		N/A		N/A		N/A		N/A	

EDUCATIONAL ATTAINMENT COMPARISON; 2000										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	9,037		97,586		1,287,055		2,645,093		181,984,640	
Grade K - 9	4.60%	416	5.40%	5,270	4.50%	57,917	10.60%	280,380	6.10%	11,101,063
Grade 9 - 12	10.10%	913	11.80%	11,515	12.50%	160,882	14.20%	375,603	12.10%	22,020,141
High School Graduate	39.00%	3,524	32.60%	31,813	31.90%	410,571	33.60%	888,751	28.60%	52,047,607
Associates Degree	4.80%	434	5.30%	5,172	6.10%	78,510	4.90%	129,610	6.30%	11,465,032
Bachelor's Degree	13.60%	1,229	15.00%	14,638	16.10%	207,216	10.30%	272,445	15.50%	28,207,619
Graduate Degree	4.40%	398	7.90%	7,709	8.70%	111,974	6.90%	182,511	8.90%	16,196,633
Some College, No Degree	23.10%	2,088	21.40%	20,883	19.70%	253,550	18.50%	489,342	21.10%	38,398,759
No Schooling Completed	0.40%	36	0.70%	683	0.50%	6,435	1.10%	29,096	1.40%	2,547,785

EDUCATIONAL ATTAINMENT COMPARISON; 2006										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	9,885		100,665		1,358,069		2,808,923		196,085,871	
Grade K - 9	4.00%	395	4.50%	4,530	3.20%	43,458	8.70%	244,376	5.80%	11,372,981
Grade 9 - 12	8.70%	860	10.00%	10,067	9.30%	126,300	12.30%	345,498	8.90%	17,451,643
High School Graduate	39.30%	3,885	33.40%	33,622	33.10%	449,521	35.50%	997,168	29.90%	58,629,675
Associates Degree	5.40%	534	6.10%	6,141	7.30%	99,139	5.90%	165,726	7.40%	14,510,354
Bachelor's Degree	15.40%	1,522	16.50%	16,610	18.80%	255,317	11.60%	325,835	17.90%	35,099,371
Graduate Degree	5.20%	514	8.60%	8,657	10.00%	135,807	8.30%	233,141	10.30%	20,196,845
Some College, No Degree	22.00%	2,175	20.80%	20,938	18.40%	249,885	17.80%	499,988	19.90%	39,021,088
No Schooling Completed	N/A		N/A		N/A		N/A		N/A	

EDUCATIONAL ATTAINMENT 1990-2011										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Educational Attainment:										
Total Population Age 25+	10,410		102,154		1,416,791		2,938,422		208,742,429	
Grade K - 9	3.40%	354	3.50%	3,575	2.30%	32,586	6.90%	202,751	4.70%	9,810,894
Grade 9 - 12	7.70%	802	8.80%	8,990	7.20%	102,009	10.80%	317,350	7.00%	14,611,970
High School Graduate	39.50%	4,112	34.00%	34,732	33.60%	476,042	36.70%	1,078,401	30.50%	63,666,441
Associates Degree	5.80%	604	6.70%	6,844	8.10%	114,760	6.70%	196,874	8.20%	17,116,879
Bachelor's Degree	16.60%	1,728	17.60%	17,979	20.70%	293,276	12.50%	367,303	19.50%	40,704,774
Graduate Degree	5.70%	593	9.10%	9,296	10.90%	154,430	9.40%	276,212	11.20%	23,379,152
Some College, No Degree	21.30%	2,217	20.30%	20,737	17.30%	245,105	17.10%	502,470	19.00%	39,661,062
No Schooling Completed	N/A		N/A		N/A		N/A		N/A	

**EDUCATIONAL ATTAINMENT; 1990-2011
KENTON COUNTY**

	1990		80-'90 CHANGE		2000		90-'00 CHANGE		2006		00-'06 CHANGE		2011		06-'11 CHANGE		TOTAL CHANGE		
Educational Attainment:																			
Total Population Age 25+	88,468		N/A	97,586		9,118	100,665		3,079	102,154		1,489		13,686					
Grade K - 9	10.70%	9,466	N/A	5.40%	5,270	(4,196)	4.50%	4,530	(740)	3.50%	3,575	(955)		(5,891)					
Grade 9 - 12	14.90%	13,182	N/A	11.80%	11,515	(1,667)	10.00%	10,067	(1,449)	8.80%	8,990	(1,077)		(4,192)					
High School Graduate	33.20%	29,371	N/A	32.60%	31,813	2,442	33.40%	33,622	1,809	34.00%	34,732	1,110		5,361					
Associates Degree	4.90%	4,335	N/A	5.30%	5,172	837	6.10%	6,141	969	6.70%	6,844	704		2,509					
Bachelor's Degree	11.40%	10,085	N/A	15.00%	14,638	4,553	16.50%	16,610	1,972	17.60%	17,979	1,369		7,894					
Graduate Degree	5.60%	4,954	N/A	7.90%	7,709	2,755	8.60%	8,657	948	9.10%	9,296	639		4,342					
Some College, No Degree	19.30%	17,074	N/A	21.40%	20,883	3,809	20.80%	20,938	55	20.30%	20,737	(201)		3,663					
No Schooling Completed	N/A		N/A	0.70%	683		N/A			N/A									

**EDUCATIONAL ATTAINMENT; 1990-2011
CINCINNATI MSA**

	1990	80-'90 CHANGE	2000	90-'00 CHANGE	2006	00-'06 CHANGE	2011	06-'11 CHANGE	TOTAL CHANGE				
Educational Attainment:													
Total Population Age 25+	1,154,436	N/A	1,287,055	132,619	1,358,069	71,014	1,416,791	58,722	262,355				
Grade K - 9	9.40%	108,517	N/A	4.50%	57,917	(50,600)	3.20%	43,458	(14,459)	2.30%	32,586	(10,872)	(75,931)
Grade 9 - 12	16.20%	187,019	N/A	12.50%	160,882	(26,137)	9.30%	126,300	(34,581)	7.20%	102,009	(24,291)	(85,010)
High School Graduate	31.90%	368,265	N/A	31.90%	410,571	42,305	33.10%	449,521	38,950	33.60%	476,042	26,521	107,777
Associates Degree	5.60%	64,648	N/A	6.10%	78,510	13,862	7.30%	99,139	20,629	8.10%	114,760	15,621	50,112
Bachelor's Degree	12.60%	145,459	N/A	16.10%	207,216	61,757	18.80%	255,317	48,101	20.70%	293,276	37,959	147,817
Graduate Degree	7.00%	80,811	N/A	8.70%	111,974	31,163	10.00%	135,807	23,833	10.90%	154,430	18,623	73,620
Some College, No Degree	17.50%	202,026	N/A	19.70%	253,550	51,524	18.40%	249,885	(3,665)	17.30%	245,105	(4,780)	43,079
No Schooling Completed	N/A		N/A	0.50%	6,435		N/A			N/A			

EDUCATIONAL ATTAINMENT; 1990-2011

CITY OF INDEPENDENCE

	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Educational Attainment:													
Total Population Age 25+	6,108		N/A	9,037		2,929	9,885		848	10,410		525	4,302
Grade K - 9	8.40%	513	N/A	4.60%	416	(97)	4.00%	395	(20)	3.40%	354	(41)	(159)
Grade 9 - 12	15.20%	928	N/A	10.10%	913	(16)	8.70%	860	(53)	7.70%	802	(58)	(127)
High School Graduate	37.50%	2,291	N/A	39.00%	3,524	1,234	39.30%	3,885	360	39.50%	4,112	227	1,821
Associates Degree	4.30%	263	N/A	4.80%	434	171	5.40%	534	100	5.80%	604	70	341
Bachelor's Degree	9.80%	599	N/A	13.60%	1,229	630	15.40%	1,522	293	16.60%	1,728	206	1,129
Graduate Degree	3.40%	208	N/A	4.40%	398	190	5.20%	514	116	5.70%	593	79	386
Some College, No Degree	21.50%	1,313	N/A	23.10%	2,088	774	22.00%	2,175	87	21.30%	2,217	43	904
No Schooling Completed	N/A		N/A	0.40%	36		N/A			N/A			

EDUCATIONAL ATTAINMENT; 1990-2011													
STATE OF KENTUCKY													
	1990		80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011		06-'11 CHANGE	TOTAL CHANGE
Educational Attainment:													
Total Population Age 25+	2,331,180		N/A	2,645,093		313,913	2,808,923		163,830	2,938,422		129,499	607,242
Grade K - 9	18.90%	440,593	N/A	10.60%	280,380	(160,213)	8.70%	244,376	(36,004)	6.90%	202,751	(41,625)	(237,842)
Grade 9 - 12	16.40%	382,314	N/A	14.20%	375,603	(6,710)	12.30%	345,498	(30,106)	10.80%	317,350	(28,148)	(64,964)
High School Graduate	31.80%	741,315	N/A	33.60%	888,751	147,436	35.50%	997,168	108,416	36.70%	1,078,401	81,233	337,086
Associates Degree	4.10%	95,578	N/A	4.90%	129,610	34,031	5.90%	165,726	36,117	6.70%	196,874	31,148	101,296
Bachelor's Degree	8.10%	188,826	N/A	10.30%	272,445	83,619	11.60%	325,835	53,390	12.50%	367,303	41,468	178,477
Graduate Degree	5.50%	128,215	N/A	6.90%	182,511	54,297	8.30%	233,141	50,629	9.40%	276,212	43,071	147,997
Some College, No Degree	15.20%	354,339	N/A	18.50%	489,342	135,003	17.80%	499,988	10,646	17.10%	502,470	2,482	148,131
No Schooling Completed	N/A		N/A	1.10%	29,096		N/A			N/A			

EDUCATIONAL ATTAINMENT; 1990-2011													
UNITED STATES													
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	TOTAL
			CHANGE			CHANGE			CHANGE			CHANGE	CHANGE
Educational Attainment:													
Total Population Age 25+	158,367,618		N/A	181,984,640		23,617,022	196,085,871		14,101,231	208,742,429		12,656,558	50,374,811
Grade K - 9	10.40%	16,470,232	N/A	6.10%	11,101,063	(5,369,169)	5.80%	11,372,981	271,917	4.70%	9,810,894	(1,562,086)	(6,659,338)
Grade 9 - 12	14.40%	22,804,937	N/A	12.10%	22,020,141	(784,796)	8.90%	17,451,643	(4,568,499)	7.00%	14,611,970	(2,839,672)	(8,192,967)
High School Graduate	30.00%	47,510,285	N/A	28.60%	52,047,607	4,537,322	29.90%	58,629,675	6,582,068	30.50%	63,666,441	5,036,765	16,156,155
Associates Degree	6.20%	9,818,792	N/A	6.30%	11,465,032	1,646,240	7.40%	14,510,354	3,045,322	8.20%	17,116,879	2,606,525	7,298,087
Bachelor's Degree	13.10%	20,746,158	N/A	15.50%	28,207,619	7,461,461	17.90%	35,099,371	6,891,752	19.50%	40,704,774	5,605,403	19,958,616
Graduate Degree	7.20%	11,402,468	N/A	8.90%	16,196,633	4,794,164	10.30%	20,196,845	4,000,212	11.20%	23,379,152	3,182,307	11,976,684
Some College, No Degree	18.80%	29,773,112	N/A	21.10%	38,398,759	8,625,647	19.90%	39,021,088	622,329	19.00%	39,661,062	639,973	9,887,949
No Schooling Completed	N/A		N/A	1.40%	2,547,785		N/A			N/A			

TAB 7

MARITAL STATUS 1990 - 2011

MARITAL STATUS COMPARISON; 2000										
	CITY OF INDEPENDENCE 2000		KENTON COUNTY 2000		CINCINNATI MSA 2000		STATE OF KENTUCKY 2000		UNITED STATES 2000	
Marital Status:										
Age 15 + Population	11,054		117,972		1,565,861		3,217,129		221,168,531	
Divorced	12.10%	1,338	11.80%	13,921	10.20%	159,718	11.00%	353,884	9.80%	21,674,516
Never Married	21.80%	2,410	26.80%	31,616	26.80%	419,651	22.70%	730,288	27.10%	59,936,672
Now Married	59.50%	6,577	51.60%	60,874	52.90%	828,340	54.80%	1,762,987	51.10%	113,017,119
Separated	2.50%	276	3.10%	3,657	3.70%	57,937	4.30%	138,337	5.40%	11,943,101
Widowed	4.10%	453	6.60%	7,786	6.50%	101,781	7.20%	231,633	6.60%	14,597,123

MARITAL STATUS COMPARISON; 2006										
	CITY OF INDEPENDENCE 2006		KENTON COUNTY 2006		CINCINNATI MSA 2006		STATE OF KENTUCKY 2006		UNITED STATES 2006	
Marital Status:										
Age 15 + Population	12,075		121,088		1,653,075		3,381,284		238,099,371	
Divorced	11.90%	1,437	11.70%	14,167	10.00%	165,308	10.90%	368,560	9.70%	23,095,639
Never Married	21.90%	2,644	26.70%	32,330	26.20%	433,106	22.50%	760,789	26.80%	63,810,631
Now Married	59.30%	7,160	51.90%	62,845	53.90%	891,007	55.20%	1,866,469	51.70%	123,097,375
Separated	2.60%	314	3.10%	3,754	3.60%	59,511	4.20%	142,014	5.30%	12,619,267
Widowed	4.30%	519	6.60%	7,992	6.30%	104,144	7.10%	240,071	6.50%	15,476,459

MARITAL STATUS COMPARISON; 2011										
	CITY OF INDEPENDENCE 2011		KENTON COUNTY 2011		CINCINNATI MSA 2011		STATE OF KENTUCKY 2011		UNITED STATES 2011	
Marital Status:										
Age 15 + Population	12,722		122,939		1,711,015		3,496,338		251,266,699	
Divorced	11.70%	1,488	11.70%	14,384	9.90%	169,390	10.90%	381,101	9.70%	24,372,870
Never Married	22.00%	2,799	26.60%	32,702	25.80%	441,442	22.40%	783,180	26.60%	66,836,942
Now Married	59.20%	7,531	52.10%	64,051	54.60%	934,214	55.50%	1,940,468	52.10%	130,909,950
Separated	2.70%	343	3.10%	3,811	3.50%	59,886	4.20%	146,846	5.30%	13,317,135
Widowed	4.40%	560	6.50%	7,991	6.20%	106,083	7.00%	244,744	6.40%	16,081,069

**MARITAL STATUS; 1990-2011
KENTON COUNTY, KENTUCKY**

	1990	80-'90 CHANGE	2000	90-'00 CHANGE	2006	00-'06 CHANGE	2011	06-'11 CHANGE	TOTAL CHANGE
Marital Status:									
Age 15 + Population	N/A	N/A	117,972	N/A	121,088	3,116	122,939	1,851	4,967
Divorced	N/A	N/A	11.80% 13,921	N/A	11.70% 14,167	247	11.70% 14,384	217	463
Never Married	N/A	N/A	26.80% 31,616	N/A	26.70% 32,330	714	26.60% 32,702	371	1,085
Now Married	N/A	N/A	51.60% 60,874	N/A	51.90% 62,845	1,971	52.10% 64,051	1,207	3,178
Separated	N/A	N/A	3.10% 3,657	N/A	3.10% 3,754	97	3.10% 3,811	57	154
Widowed	N/A	N/A	6.60% 7,786	N/A	6.60% 7,992	206	6.50% 7,991	(1)	205

MARITAL STATUS; 1990-2011												
CINCINNATI MSA												
	1990	80-'90 CHANGE	2000		90-'00 CHANGE	2006		00-'06 CHANGE	2011	06-'11 CHANGE	TOTAL CHANGE	
Marital Status:												
Age 15 + Population	N/A	N/A	1,565,861		N/A	1,653,075		87,214	1,711,015		57,940	145,154
Divorced	N/A	N/A	10.20%	159,718	N/A	10.00%	165,308	5,590	9.90%	169,390	4,083	9,673
Never Married	N/A	N/A	26.80%	419,651	N/A	26.20%	433,106	13,455	25.80%	441,442	8,336	21,791
Now Married	N/A	N/A	52.90%	828,340	N/A	53.90%	891,007	62,667	54.60%	934,214	43,207	105,874
Separated	N/A	N/A	3.70%	57,937	N/A	3.60%	59,511	1,574	3.50%	59,886	375	1,949
Widowed	N/A	N/A	6.50%	101,781	N/A	6.30%	104,144	2,363	6.20%	106,083	1,939	4,302

**MARITAL STATUS; 1990-2011
CITY OF INDEPENDENCE**

	1990	80-'90 CHANGE	2000	90-'00 CHANGE	2006	00-'06 CHANGE	2011	06-'11 CHANGE	TOTAL CHANGE
Marital Status:									
Age 15 + Population	N/A	N/A	11,054	N/A	12,075	1,021	12,722	647	1,668
Divorced	N/A	N/A	12.10% 1,338	N/A	11.90% 1,437	99	11.70% 1,488	52	151
Never Married	N/A	N/A	21.80% 2,410	N/A	21.90% 2,644	235	22.00% 2,799	154	389
Now Married	N/A	N/A	59.50% 6,577	N/A	59.30% 7,160	583	59.20% 7,531	371	954
Separated	N/A	N/A	2.50% 276	N/A	2.60% 314	38	2.70% 343	30	67
Widowed	N/A	N/A	4.10% 453	N/A	4.30% 519	66	4.40% 560	41	107

**MARITAL STATUS; 1990-2011
STATE OF KENTUCKY**

	1990	80-'90 CHANGE	2000	90-'00 CHANGE	2006	00-'06 CHANGE	2011	06-'11 CHANGE	TOTAL CHANGE			
Marital Status:												
Age 15 + Population	N/A	N/A	3,217,129	N/A	3,381,284	164,155	3,496,338	115,054	279,209			
Divorced	N/A	N/A	11.00%	353,884	N/A	10.90%	368,560	14,676	10.90%	381,101	12,541	27,217
Never Married	N/A	N/A	22.70%	730,288	N/A	22.50%	760,789	30,501	22.40%	783,180	22,391	52,891
Now Married	N/A	N/A	54.80%	1,762,987	N/A	55.20%	1,866,469	103,482	55.50%	1,940,468	73,999	177,481
Separated	N/A	N/A	4.30%	138,337	N/A	4.20%	142,014	3,677	4.20%	146,846	4,832	8,510
Widowed	N/A	N/A	7.20%	231,633	N/A	7.10%	240,071	8,438	7.00%	244,744	4,672	13,110

MARITAL STATUS; 1990-20110

UNITED STATES

	1990	80-'90 CHANGE	2000	90-'00 CHANGE	2006	00-'06 CHANGE	2011	06-'11 CHANGE	TOTAL CHANGE
Marital Status:									
Age 15 + Population	N/A	N/A	221,168,531	N/A	238,099,371	16,930,840	251,266,699	13,167,328	30,098,168
Divorced	N/A	N/A	9.80% 21,674,516	N/A	9.70% 23,095,639	1,421,123	9.70% 24,372,870	1,277,231	2,698,354
Never Married	N/A	N/A	27.10% 59,936,672	N/A	26.80% 63,810,631	3,873,960	26.60% 66,836,942	3,026,311	6,900,270
Now Married	N/A	N/A	51.10% 113,017,119	N/A	51.70% 123,097,375	10,080,255	52.10% 130,909,950	7,812,575	17,892,831
Separated	N/A	N/A	5.40% 11,943,101	N/A	5.30% 12,619,267	676,166	5.30% 13,317,135	697,868	1,374,034
Widowed	N/A	N/A	6.60% 14,597,123	N/A	6.50% 15,476,459	879,336	6.40% 16,081,069	604,610	1,483,946

TAB 8

**OCCUPATIONS OF THE RESIDENT
WORKFORCE**

OCCUPATIONS OF THE RESIDENT WORKFORCE										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Occupation & Employment - Population 16+ Years of Age										
Not in Labor Force	2,693	24.91%	35,801	35.90%	509,098	34.80%	1,234,734	35.20%	78,319,195	36.07%
In Labor Force	8,116	75.09%	80,045	64.10%	1,026,834	65.20%	1,926,549	64.80%	138,829,294	63.93%
Employed	7,905	97.40%	77,243	96.50%	982,680	95.70%	1,797,470	93.30%	129,666,561	93.40%
Unemployed	211	2.60%	2,802	3.50%	44,154	4.30%	109,813	5.70%	7,913,270	5.70%
In Armed Forces	0	0.00%	0	0.00%	1,027	0.10%	19,265	1.00%	1,110,634	0.80%
Employment by Industry										
Accommodation and food services	395	5.00%	5,253	6.80%	60,926	6.20%	107,848	6.00%	7,909,660	6.10%
Administrative, support & waste management service	237	3.00%	2,240	2.90%	32,428	3.30%	44,937	2.50%	4,408,663	3.40%
Agriculture forestry fishing and hunting	16	0.20%	232	0.30%	3,931	0.40%	39,544	2.20%	1,944,998	1.50%
Arts entertainment and recreation	103	1.30%	1,081	1.40%	15,723	1.60%	21,570	1.20%	2,333,998	1.80%
Construction	656	8.30%	5,175	6.70%	65,840	6.70%	129,418	7.20%	8,817,326	6.80%
Educational services	435	5.50%	5,407	7.00%	75,666	7.70%	159,975	8.90%	11,410,657	8.80%
Finance and insurance	530	6.70%	5,253	6.80%	56,013	5.70%	73,696	4.10%	6,483,328	5.00%
Health care and social assistance	759	9.60%	8,188	10.60%	108,095	11.00%	204,912	11.40%	14,522,655	11.20%
Information	182	2.30%	2,008	2.60%	23,584	2.40%	39,544	2.20%	4,019,663	3.10%
Management of companies and enterprises	8	0.10%	77	0.10%	983	0.10%	1,797	0.10%	129,667	0.10%
Manufacturing	1,289	16.30%	10,351	13.40%	171,969	17.50%	316,355	17.60%	18,282,985	14.10%
Mining	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other services (except public administration)	332	4.20%	3,476	4.50%	43,238	4.40%	84,481	4.70%	6,353,661	4.90%
Professional scientific and technical services	332	4.20%	4,635	6.00%	61,909	6.30%	64,709	3.60%	7,650,327	5.90%
Public administration	348	4.40%	3,321	4.30%	35,376	3.60%	77,291	4.30%	6,223,995	4.80%
Real estate and rental and leasing	134	1.70%	1,468	1.90%	17,688	1.80%	23,367	1.30%	2,463,665	1.90%
Retail trade	996	12.60%	9,037	11.70%	114,974	11.70%	217,494	12.10%	15,170,988	11.70%
Transportation and warehousing	680	8.60%	5,871	7.60%	46,186	4.70%	88,076	4.90%	5,575,662	4.30%
Utilities	103	1.30%	695	0.90%	8,844	0.90%	19,772	1.10%	1,166,999	0.90%
Wholesale trade	372	4.70%	3,321	4.30%	39,307	4.00%	61,114	3.40%	4,667,996	3.60%
Means of Transportation to Work										
Workers Age 16+	7,905		77,244		983,227		1,817,205		130,881,842	
Bicycle	8	0.10%	77	0.10%	983	0.10%	3,634	0.20%	523,527	0.40%
Bus or trolley bus	158	2.00%	2,472	3.20%	27,530	2.80%	19,989	1.10%	3,272,046	2.50%
Carpooled	925	11.70%	8,497	11.00%	99,306	10.10%	228,968	12.60%	15,967,585	12.20%
Drove alone	6,616	83.70%	62,413	80.80%	799,364	81.30%	1,457,398	80.20%	99,077,554	75.70%
Ferryboat	8	0.10%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Motorcycle	0	0.00%	77	0.10%	983	0.10%	1,817	0.10%	130,882	0.10%
Other means	24	0.30%	386	0.50%	4,916	0.50%	12,720	0.70%	916,173	0.70%
Railroad	0	0.00%	0	0.00%	0	0.00%	0	0.00%	654,409	0.50%
Streetcar or trolley car	0	0.00%	0	0.00%	0	0.00%	0	0.00%	130,882	0.10%
Subway or elevated	0	0.00%	0	0.00%	0	0.00%	0	0.00%	1,963,228	1.50%
Taxicab	16	0.20%	77	0.10%	983	0.10%	1,817	0.10%	261,764	0.20%
Walked	40	0.50%	1,622	2.10%	22,614	2.30%	43,613	2.40%	3,795,573	2.90%
Worked at home	126	1.60%	1,622	2.10%	26,547	2.70%	49,065	2.70%	4,319,101	3.30%

OCCUPATIONS OF THE RESIDENT WORKFORCE										
Occupation	CITY OF INDEPENDENCE	KENTON COUNTY	CINCINNATI MSA	STATE OF KENTUCKY	UNITED STATES					
Aircraft and traffic control occupations	57	0.70%	400	0.50%	2,054	0.20%	1,927	0.10%	138,829	0.10%
Architects surveyors cartographers and engineers	106	1.30%	800	1.00%	18,483	1.80%	19,265	1.00%	2,082,439	1.50%
Arts design entertainment sports and media occupation	73	0.90%	1,201	1.50%	17,456	1.70%	23,119	1.20%	2,637,757	1.90%
Building and grounds cleaning and maintenance occupat	219	2.70%	2,241	2.80%	29,778	2.90%	59,723	3.10%	4,581,367	3.30%
Business operations specialists	170	2.10%	1,681	2.10%	22,590	2.20%	30,825	1.60%	2,915,415	2.10%
Community and social services occupations	41	0.50%	1,041	1.30%	13,349	1.30%	28,898	1.50%	2,082,439	1.50%
Computer and mathematical occupations	170	2.10%	1,921	2.40%	26,698	2.60%	25,045	1.30%	3,331,903	2.40%
Construction trades workers	373	4.60%	3,522	4.40%	46,208	4.50%	102,107	5.30%	6,524,977	4.70%
Drafters engineering and mapping technicians	73	0.90%	320	0.40%	5,134	0.50%	9,633	0.50%	832,976	0.60%
Education training and library occupations	325	4.00%	3,762	4.70%	52,369	5.10%	105,960	5.50%	7,913,270	5.70%
Extraction workers	0	0.00%	0	0.00%	0	0.00%	7,706	0.40%	138,829	0.10%
Farmers and farm managers	0	0.00%	80	0.10%	2,054	0.20%	21,192	1.10%	832,976	0.60%
Farming fishing and forestry occupations	16	0.20%	80	0.10%	2,054	0.20%	17,339	0.90%	971,805	0.70%
Financial specialists	211	2.60%	2,481	3.10%	24,644	2.40%	32,751	1.70%	3,054,244	2.20%
Fire fighting prevention and law enforcement workers	122	1.50%	800	1.00%	9,242	0.90%	19,265	1.00%	1,665,952	1.20%
Food preparation and serving related occupations	300	3.70%	4,082	5.10%	52,369	5.10%	94,401	4.90%	6,663,806	4.80%
Health diagnosing and treating practitioners and tech	187	2.30%	2,882	3.60%	33,886	3.30%	63,576	3.30%	4,442,537	3.20%
Health technologists and technicians	106	1.30%	961	1.20%	14,376	1.40%	32,751	1.70%	1,943,610	1.40%
Healthcare support occupations	106	1.30%	1,281	1.60%	19,510	1.90%	38,531	2.00%	2,776,586	2.00%
Installation maintenance and repair occupations	446	5.50%	3,122	3.90%	39,020	3.80%	88,621	4.60%	5,414,342	3.90%
Legal occupations	57	0.70%	961	1.20%	9,242	0.90%	15,412	0.80%	1,527,122	1.10%
Life physical and social science occupations	57	0.70%	560	0.70%	11,295	1.10%	11,559	0.60%	1,249,464	0.90%
Management occupations except farmers and farm managers	568	7.00%	6,804	8.50%	94,469	9.20%	132,932	6.90%	11,939,319	8.60%
Material moving workers	195	2.40%	2,401	3.00%	28,751	2.80%	67,429	3.50%	3,609,562	2.60%
Motor vehicle operators	333	4.10%	2,241	2.80%	29,778	2.90%	69,356	3.60%	4,164,879	3.00%
Office and administrative support occupations	1,664	20.50%	15,369	19.20%	170,454	16.60%	285,129	14.80%	21,379,711	15.40%
Personal care and service occupations	333	4.10%	2,161	2.70%	25,671	2.50%	50,090	2.60%	3,887,220	2.80%
Production	730	9.00%	6,163	7.70%	92,415	9.00%	227,333	11.80%	11,800,490	8.50%
Protective Service Occupations	41	0.50%	560	0.70%	7,188	0.70%	13,486	0.70%	1,110,634	0.80%
Rail water and other transportation occupations	32	0.40%	400	0.50%	3,081	0.30%	7,706	0.40%	416,488	0.30%
Sales and related occupations	909	11.20%	9,045	11.30%	116,032	11.30%	206,141	10.70%	15,687,710	11.30%
Supervisors construction and extraction workers	73	0.90%	560	0.70%	6,161	0.60%	15,412	0.80%	971,805	0.70%
Supervisors transportation and material moving worker	16	0.20%	240	0.30%	2,054	0.20%	3,853	0.20%	277,659	0.20%
% in Blue Collar Occupations	3,401	41.90%	30,177	37.70%	393,277	38.30%	884,286	45.90%	55,115,230	39.70%
% in White Collar Occupations	4,715	58.10%	49,868	62.30%	633,557	61.70%	1,042,263	54.10%	83,714,064	60.30%
Travel Time to Work										
Median Travel Time To Work in Minutes	23		21		22		20		22	
0 to 5	206	2.60%	2,008	2.60%	25,550	2.60%	68,304	3.80%	4,278,996	3.30%
5 to 9	624	7.90%	6,875	8.90%	88,441	9.00%	212,101	11.80%	13,874,322	10.70%
10 to 14	664	8.40%	11,664	15.10%	131,679	13.40%	292,988	16.30%	18,801,651	14.50%
15 to 19	1,344	17.00%	15,140	19.60%	152,315	15.50%	303,772	16.90%	19,838,984	15.30%
20 to 24	1,747	22.10%	14,213	18.40%	161,160	16.40%	264,228	14.70%	18,153,318	14.00%
25 to 29	585	7.40%	4,866	6.30%	76,649	7.80%	102,456	5.70%	7,261,327	5.60%
30 to 34	972	12.30%	9,655	12.50%	139,541	14.20%	210,304	11.70%	16,597,320	12.80%
35 to 39	364	4.60%	2,008	2.60%	32,428	3.30%	41,342	2.30%	3,241,664	2.50%
40 to 44	411	5.20%	2,163	2.80%	35,376	3.60%	44,937	2.50%	4,149,330	3.20%
45 to 59	561	7.10%	3,939	5.10%	65,840	6.70%	104,253	5.80%	9,335,992	7.20%
60 to 89	206	2.60%	1,931	2.50%	29,480	3.00%	62,911	3.50%	6,483,328	5.00%
90 or more	111	1.40%	1,236	1.60%	16,706	1.70%	43,139	2.40%	3,500,997	2.70%
Worked at home	126	1.60%	1,622	2.10%	26,532	2.70%	48,532	2.70%	4,278,996	3.30%

TAB 9

EMPLOYMENT BY INDUSTRY

EMPLOYMENT BY INDUSTRY											
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES		
2006 Business Summary											
Total Employees	2,379		59,700		1,026,949		1,693,775		130,012,127		
Total Establishments	257		5,245		83,329		150,841		12,062,827		
Average Employee Size	9		11		12		11		11		
2006 Establishments by Employee Size											
	Count	%	Count	%	Count	%	Count	%	Count	%	
1-4 Employees	162	63.20%	3,253	62.00%	49,301	59.20%	92,696	61.50%	7,552,054	62.60%	
5-9 Employees	45	17.50%	894	17.00%	16,134	19.40%	27,177	18.00%	2,170,604	18.00%	
10-19 Employees	16	6.40%	482	9.20%	8,190	9.80%	14,901	9.90%	1,135,818	9.40%	
20-49 Employees	19	7.50%	365	7.00%	5,879	7.10%	9,841	6.50%	745,085	6.20%	
50-99 Employees	9	3.40%	156	3.00%	2,195	2.60%	3,617	2.40%	262,945	2.20%	
100-249 Employees	5	2.10%	79	1.50%	1,202	1.40%	1,918	1.30%	144,636	1.20%	
250-499 Employees	0	0.00%	12	0.20%	271	0.30%	444	0.30%	32,345	0.30%	
500-999 Employees	0	0.00%	1	0.00%	93	0.10%	157	0.10%	11,934	0.10%	
1,000+ Employees	0	0.00%	3	0.10%	64	0.10%	90	0.10%	7,406	0.10%	
2006 Employees By Occupation											
	Count	%	Count	%	Count	%	Count	%	Count	%	
<i>"White Collar" Employees</i>											
Administrative Support Workers	366	15.40%	10,495	17.60%	197,419	19.20%	304,505	18.00%	24,350,578	18.70%	
Executive Managers & Administrators	230	9.70%	5,840	9.80%	121,379	11.80%	172,226	10.20%	14,916,369	11.50%	
Professional Specialty Occupations	316	13.30%	9,885	16.60%	160,205	15.60%	256,287	15.10%	21,171,891	16.30%	
Sales Professionals	50	2.10%	1,120	1.90%	27,407	2.70%	40,387	2.40%	3,318,996	2.60%	
Sales Workers & Clerks	267	11.20%	4,734	7.90%	92,968	9.10%	162,458	9.60%	11,913,230	9.20%	
Technical Sales & Administrative	2	0.10%	175	0.30%	2,114	0.20%	4,608	0.30%	366,601	0.30%	
Technologies & Technicians	47	2.00%	3,038	5.10%	38,895	3.80%	68,613	4.10%	4,944,232	3.80%	
<i>"Blue Collar" Employees</i>											
Construction, Repair & Mining	107	4.50%	1,928	3.20%	28,251	2.80%	50,749	3.00%	3,801,274	2.90%	
Farming, Forestry & Fishing	60	2.50%	1,489	2.50%	21,097	2.10%	44,066	2.60%	3,160,471	2.40%	
Handlers, Helpers & Laborers	95	4.00%	2,017	3.40%	30,817	3.00%	56,200	3.30%	3,647,061	2.80%	
Machine Operators, Assemblers & Inspectors	87	3.70%	1,632	2.70%	28,267	2.80%	51,653	3.10%	3,232,314	2.50%	
Other Services Field Based	21	0.90%	356	0.60%	4,419	0.40%	8,568	0.50%	705,021	0.50%	
Other Services Site Based	368	15.50%	8,867	14.90%	135,895	13.20%	230,078	13.60%	16,964,949	13.00%	
Precision Craft & Repair	239	10.00%	4,976	8.30%	85,209	8.30%	152,680	9.00%	11,136,970	8.60%	
Private Household Service	1	0.00%	4	0.00%	37	0.00%	120	0.00%	6,172	0.00%	
Protective Services	33	1.40%	958	1.60%	14,398	1.40%	22,695	1.30%	1,933,888	1.50%	
Transportation & Materials Moving Workers	83	3.50%	1,911	3.20%	32,587	3.20%	56,717	3.30%	3,824,507	2.90%	

EMPLOYMENT BY INDUSTRY										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
2006 Major Industry	Employees	%	Employees	%	Employees	%	Employees	%	Employees	%
Agricultural, Forestry, Fishing (SIC 01-09)	21	0.90%	540	0.90%	7,644	0.70%	18,387	1.10%	1,345,315	1.00%
Construction (SIC 15-17)	194	8.20%	3,941	6.60%	44,882	4.40%	72,548	4.30%	5,849,058	4.50%
Finance, Insurance & Real Estate (SIC 60-69)	91	3.80%	2,650	4.40%	77,514	7.50%	90,963	5.40%	8,976,632	6.90%
Manufacturing (SIC 20-39)	378	15.90%	4,548	7.60%	136,638	13.30%	210,290	12.40%	13,410,733	10.30%
Mining (SIC 10-14)	0	0.00%	0	0.00%	338	0.00%	13,732	0.80%	376,099	0.30%
Public Administration (SIC 90-98)	190	8.00%	4,056	6.80%	47,867	4.70%	110,110	6.50%	8,029,237	6.20%
Retail Trade (SIC 52-59)	753	31.70%	10,597	17.80%	207,881	20.20%	361,108	21.30%	26,211,088	20.20%
Services (SIC 70-89)	695	29.20%	28,761	48.20%	401,209	39.10%	653,804	38.60%	53,012,905	40.80%
Transportation & Communications (SIC 40-49)	22	0.90%	1,744	2.90%	36,662	3.60%	68,376	4.00%	5,534,629	4.30%
Unclassified (SIC 99)	8	0.30%	275	0.50%	5,585	0.50%	11,164	0.70%	612,259	0.50%
Wholesale Trade (SIC 50-51)	27	1.10%	2,588	4.30%	60,729	5.90%	83,293	4.90%	6,654,172	5.10%
2006 Retail Trade (SIC 52-59)	Employees	%	Employees	%	Employees	%	Employees	%	Employees	%
Auto Dealers & Gas Stations	17	2.20%	591	5.60%	20,293	9.80%	43,168	12.00%	2,899,331	11.10%
Bars	0	0.00%	172	1.60%	2,611	1.30%	2,766	0.80%	315,420	1.20%
Building Materials Hardware & Garden	15	2.00%	605	5.70%	13,151	6.30%	22,497	6.20%	1,694,700	6.50%
Catalog & Direct Sales	75	10.00%	112	1.10%	5,101	2.50%	4,391	1.20%	290,437	1.10%
Clothing Stores	0	0.00%	74	0.70%	7,193	3.50%	10,764	3.00%	1,093,506	4.20%
Convenience Stores	35	4.60%	244	2.30%	3,363	1.60%	8,368	2.30%	454,124	1.70%
Drug Stores	27	3.60%	377	3.60%	4,752	2.30%	10,368	2.90%	736,377	2.80%
Electronics & Computer Stores	2	0.30%	89	0.80%	6,606	3.20%	4,951	1.40%	827,919	3.20%
Food Markets	240	31.90%	1,252	11.80%	22,047	10.60%	36,459	10.10%	2,441,173	9.30%
Furniture Stores	1	0.20%	117	1.10%	2,789	1.30%	5,329	1.50%	463,093	1.80%
General Merchandise Stores	104	13.80%	882	8.30%	17,745	8.50%	48,367	13.40%	2,595,845	9.90%
Home Furnishings	3	0.40%	164	1.50%	2,950	1.40%	4,943	1.40%	468,083	1.80%
Liquor Stores	1	0.10%	212	2.00%	1,305	0.60%	2,233	0.60%	145,089	0.60%
Music Stores	1	0.10%	30	0.30%	587	0.30%	1,403	0.40%	111,683	0.40%
Other Food Service	65	8.60%	584	5.50%	6,583	3.20%	8,567	2.40%	866,828	3.30%
Other Food Stores	1	0.10%	150	1.40%	4,548	2.20%	4,483	1.20%	746,933	2.90%
Restaurants	159	21.10%	4,308	40.70%	63,914	30.70%	110,486	30.60%	7,308,971	27.90%
Specialty Stores	8	1.00%	634	6.00%	22,343	10.70%	31,565	8.70%	2,751,576	10.50%
Total Retail Trade (SIC 52-59)	753	100.00%	10,597	100.00%	207,881	100.00%	361,108	100.00%	26,211,088	100.00%
2006 Services (SIC 70-89)	Employees	%	Employees	%	Employees	%	Employees	%	Employees	%
Advertising	0	0.00%	66	0.20%	4,489	1.10%	5,484	0.80%	543,083	1.00%
Auto Repair/Services	25	3.50%	725	2.50%	14,915	3.70%	23,718	3.60%	1,704,191	3.20%
Beauty & Barber Shops	28	4.00%	375	1.30%	7,667	1.90%	12,840	2.00%	1,109,370	2.10%
Child Care Services	52	7.50%	583	2.00%	5,962	1.50%	13,800	2.10%	902,534	1.70%
Colleges & Universities	0	0.00%	370	1.30%	16,390	4.10%	19,889	3.00%	2,095,975	4.00%
Computer Services	1	0.20%	232	0.80%	6,187	1.50%	7,066	1.10%	954,691	1.80%
Dry Cleaning & Laundry	4	0.60%	250	0.90%	4,674	1.20%	6,308	1.00%	472,534	0.90%
Entertainment & Recreation Services	109	15.70%	806	2.80%	21,671	5.40%	18,124	2.80%	2,173,381	4.10%
Health & Medical Services	26	3.70%	3,550	12.30%	45,250	11.30%	90,977	13.90%	6,647,832	12.50%
Hospitals	9	1.30%	8,860	30.80%	72,918	18.20%	146,133	22.40%	9,242,152	17.40%
Hotels & Lodging	0	0.00%	1,241	4.30%	8,005	2.00%	18,333	2.80%	2,198,213	4.10%
Legal Services	3	0.40%	1,346	4.70%	14,576	3.60%	21,400	3.30%	2,055,387	3.90%
Membership Organizations	65	9.40%	1,013	3.50%	19,750	4.90%	35,863	5.50%	2,433,636	4.60%
Miscellaneous Repair Services	5	0.80%	262	0.90%	3,059	0.80%	6,500	1.00%	499,960	0.90%
Motion Pictures	9	1.30%	154	0.50%	3,148	0.80%	3,166	0.50%	442,640	0.80%
Museums & Zoos	0	0.00%	8	0.00%	1,192	0.30%	1,250	0.20%	132,039	0.30%
Other Business Services	18	2.60%	890	3.10%	29,205	7.30%	38,287	5.90%	3,517,429	6.60%
Other Other Education & Library Services	11	1.60%	187	0.70%	6,808	1.70%	10,153	1.60%	729,701	1.40%
Other Personal Service	12	1.80%	382	1.30%	4,807	1.20%	9,686	1.50%	766,286	1.40%
Primary & Secondary Education	212	30.60%	3,463	12.00%	48,116	12.00%	94,699	14.50%	7,003,482	13.20%
Professional Services	18	2.50%	1,969	6.80%	33,133	8.30%	31,505	4.80%	4,018,739	7.60%
Social Services	87	12.50%	2,029	7.10%	29,287	7.30%	38,623	5.90%	3,369,650	6.40%
Total Services (SIC 70-89)	695	100.00%	28,761	100.00%	401,209	100.00%	653,804	100.00%	53,012,905	100.00%

EMPLOYMENT BY INDUSTRY																
	CITY OF INDEPENDENCE			KENTON COUNTY			CINCINNATI MSA			STATE OF KENTUCKY			UNITED STATES			
2006 Major Industry	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	
Agricultural, Forestry, Fishing (SIC 01-09)	6	2.40%	2	76	1.40%	7	1,502	1.80%	5	3,227	2.10%	6	229,465	1.90%	6	
Construction (SIC 15-17)	37	14.60%	6	398	7.60%	10	6,257	7.50%	7	9,203	6.10%	8	789,904	6.50%	7	
Finance, Insurance & Real Estate (SIC 60-69)	28	11.00%	3	505	9.60%	5	7,876	9.50%	10	13,364	8.90%	7	1,122,771	9.30%	8	
Manufacturing (SIC 20-39)	11	4.20%	14	168	3.20%	27	3,649	4.40%	37	4,853	3.20%	43	428,560	3.60%	31	
Mining (SIC 10-14)	0	0.00%	0	0	0.00%	0	45	0.10%	8	549	0.40%	25	24,587	0.20%	13	
Public Administration (SIC 90-98)	9	3.50%	9	194	3.70%	21	2,417	2.90%	24	7,356	4.90%	15	388,723	3.20%	22	
Retail Trade (SIC 52-59)	45	17.50%	18	906	17.30%	12	15,534	18.60%	13	31,324	20.80%	12	2,434,898	20.20%	11	
Services (SIC 70-89)	90	35.10%	8	2,494	47.60%	12	37,472	45.00%	11	66,833	44.30%	10	5,433,821	45.00%	10	
Transportation & Communications (SIC 40-49)	11	4.30%	2	134	2.60%	13	2,520	3.00%	15	5,651	3.70%	12	418,373	3.50%	13	
Unclassified (SIC 99)	8	2.90%	1	122	2.30%	2	1,401	1.70%	4	1,788	1.20%	6	217,650	1.80%	3	
Wholesale Trade (SIC 50-51)	12	4.60%	2	248	4.70%	10	4,656	5.60%	13	6,693	4.40%	12	574,075	4.80%	12	
2006 Retail Trade (SIC 52-59)	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	
Auto Dealers & Gas Stations	5	11.30%	3.3	97	10.70%	6.1	1,815	11.70%	11.2	4,967	15.90%	8.7	287,074	11.80%	10.1	
Bars	0	0.00%	N/A	41	4.50%	4.2	448	2.90%	5.8	428	1.40%	6.5	51,084	2.10%	6.2	
Building Materials Hardware & Garden	4	8.60%	3.8	57	6.30%	10.6	1,036	6.70%	12.7	2,266	7.20%	9.9	152,020	6.20%	11.1	
Catalog & Direct Sales	1	2.20%	75	9	1.00%	12.4	186	1.20%	27.4	275	0.90%	16	25,862	1.10%	11.2	
Clothing Stores	0	0.10%	1	25	2.80%	3	907	5.80%	7.9	1,569	5.00%	6.9	168,197	6.90%	6.5	
Convenience Stores	3	7.60%	10.1	32	3.50%	7.6	401	2.60%	8.4	1,208	3.90%	6.9	75,472	3.10%	6	
Drug Stores	2	4.70%	13.1	25	2.80%	15.1	304	2.00%	15.6	801	2.60%	12.9	48,808	2.00%	15.1	
Electronics & Computer Stores	0	1.00%	5	35	3.90%	2.5	818	5.30%	8.1	775	2.50%	6.4	87,619	3.60%	9.5	
Food Markets	3	6.70%	80	50	5.50%	25	550	3.50%	40.1	1,648	5.30%	22.1	87,124	3.60%	28	
Furniture Stores	1	1.50%	2	9	1.00%	13	325	2.10%	8.6	885	2.80%	6	68,539	2.80%	6.8	
General Merchandise Stores	2	3.70%	62.4	23	2.50%	38.3	458	2.90%	38.7	1,178	3.80%	41.1	70,381	2.90%	36.9	
Home Furnishings	2	4.50%	1.5	33	3.60%	5	491	3.20%	6	907	2.90%	5.5	78,857	3.20%	5.9	
Liquor Stores	1	2.20%	1	26	2.90%	8.2	253	1.60%	5.2	446	1.40%	5	34,868	1.40%	4.2	
Music Stores	1	2.20%	1	8	0.90%	3.8	125	0.80%	4.7	348	1.10%	4	23,688	1.00%	4.7	
Other Food Service	5	11.10%	13	52	5.70%	11.2	574	3.70%	11.5	744	2.40%	11.5	95,395	3.90%	9.1	
Other Food Stores	1	1.40%	1	31	3.40%	4.8	588	3.80%	7.7	781	2.50%	5.7	104,918	4.30%	7.1	
Restaurants	9	20.50%	17.3	204	22.50%	21.1	3,047	19.60%	21	5,558	17.70%	19.9	449,233	18.50%	16.3	
Specialty Stores	5	10.60%	1.7	149	16.40%	4.3	3,208	20.70%	7	6,540	20.90%	4.8	525,759	21.60%	5.2	
Total Retail Trade (SIC 52-59)	45	100.00%	16.8	906	100.00%	11.7	15,534	100.00%	13.4	31,324	100.00%	11.5	2,434,898	100.00%	10.8	
2006 Services (SIC 70-89)	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	Establishments	%	Avg Size	
Advertising	0	0.00%	N/A	22	0.90%	3	367	1.00%	12.2	488	0.70%	11.2	49,971	0.90%	10.9	
Auto Repair/Services	11	11.70%	2.3	135	5.40%	5.4	2,302	6.10%	6.5	4,735	7.10%	5	359,222	6.60%	4.7	
Beauty & Barber Shops	7	7.50%	4.1	97	3.90%	3.9	1,762	4.70%	4.4	4,169	6.20%	3.1	328,630	6.00%	3.4	
Child Care Services	3	3.40%	16.9	42	1.70%	13.9	492	1.30%	12.1	1,305	2.00%	10.6	89,539	1.60%	10.1	
Colleges & Universities	0	0.00%	N/A	13	0.50%	28.5	133	0.40%	123.2	274	0.40%	72.6	14,681	0.30%	142.8	
Computer Services	1	1.60%	1	38	1.50%	6.1	673	1.80%	9.2	803	1.20%	8.8	95,818	1.80%	10	
Dry Cleaning & Laundry	3	2.90%	1.6	45	1.80%	5.6	566	1.50%	8.3	924	1.40%	6.8	93,525	1.70%	5.1	
Entertainment & Recreation Services	10	11.40%	10.6	83	3.30%	9.7	1,309	3.50%	16.6	2,124	3.20%	8.5	199,711	3.70%	10.9	
Health & Medical Services	8	8.30%	3.4	616	24.70%	5.8	8,442	22.50%	5.4	15,574	23.30%	5.8	1,182,221	21.80%	5.6	
Hospitals	1	0.80%	11.7	54	2.20%	164.1	887	2.40%	82.2	1,860	2.80%	78.6	140,338	2.60%	65.9	
Hotels & Lodging	0	0.00%	N/A	29	1.20%	42.8	398	1.10%	20.1	1,181	1.80%	15.5	98,114	1.80%	22.4	
Legal Services	1	1.10%	3	349	14.00%	3.9	3,537	9.40%	4.1	5,634	8.40%	3.8	492,043	9.10%	4.2	
Membership Organizations	16	17.30%	4.2	210	8.40%	4.8	4,150	11.10%	4.8	8,350	12.50%	4.3	505,439	9.30%	4.8	
Miscellaneous Repair Services	4	4.80%	1.2	56	2.20%	4.7	855	2.30%	3.6	1,636	2.40%	4	145,089	2.70%	3.4	
Motion Pictures	2	2.20%	4.5	27	1.10%	5.7	427	1.10%	7.4	549	0.80%	5.8	62,712	1.20%	7.1	
Museums & Zoos	0	0.00%	N/A	3	0.10%	2.7	71	0.20%	16.8	129	0.20%	9.7	12,310	0.20%	10.7	
Other Business Services	9	9.60%	2.1	194	7.80%	4.6	3,313	8.80%	8.8	3,999	6.00%	9.6	423,430	7.80%	8.3	
Other Other Education & Library Services	1	1.10%	2.1	16	0.60%	4.6	410	1.10%	8.8	717	1.10%	9.6	70,100	1.30%	8.3	
Other Personal Service	2	2.70%	5.1	76	3.00%	5	1,215	3.20%	4	2,519	3.80%	3.8	192,432	3.50%	4	
Primary & Secondary Education	4	4.10%	57.6	96	3.90%	36.1	1,275	3.40%	37.7	2,226	3.30%	42.5	149,328	2.70%	46.9	
Professional Services	6	6.40%	3	198	7.90%	9.9	3,415	9.10%	9.7	4,440	6.60%	7.1	480,032	8.80%	8.4	
Social Services	3	2.90%	32.9	95	3.80%	21.4	1,473	3.90%	19.9	3,197	4.80%	12.1	249,136	4.60%	13.5	
Total Services (SIC 70-89)	90	100.00%	7.7	2,494	100.00%	11.5	37,472	100.00%	10.7	66,833	100.00%	9.8	5,433,821	100.00%	9.8	

TAB 10

VEHICLE OWNERSHIP

VEHICLE OWNERSHIP													
CITY OF INDEPENDENCE, KENTUCKY													
	CITY OF INDEPENDENCE	CHANGE	CITY OF INDEPENDENCE	CHANGE	CITY OF INDEPENDENCE	CHANGE	CITY OF INDEPENDENCE	CHANGE	CITY OF INDEPENDENCE	CHANGE	TOTAL		
	1990	80-'90	2000	90-'00	2006	00-'06	2011	06-'11	CHANGE				
Vehicles Available per Household													
0 Vehicles Available	159	4.60%	N/A	171	3.30%	12	184	3.20%	13	160	2.60%	(24)	1
1 Vehicle Available	803	23.20%	N/A	1,316	25.40%	513	1,430	24.90%	114	1,512	24.60%	82	709
2+ Vehicles Available	2,500	72.20%	N/A	3,694	71.30%	1,194	4,128	71.90%	434	4,473	72.80%	345	1,973
Average Vehicles Per Household	2.0		N/A	1.9		(0.1)	2.1		0.2	2.3		0.2	0.3
Total Vehicles Available	6,924		N/A	9,844		2,920	12,058		2,214	14,134		2,076	7,210

**VEHICLE OWNERSHIP
KENTON COUNTY, KENTUCKY**

	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	KENTON COUNTY		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Vehicles Available per Household													
0 Vehicles Available	6,216	11.80%	N/A	5,944	10.00%	(272)	4,442	7.20%	(1,502)	3,551	5.60%	(891)	(2,665)
1 Vehicle Available	15,803	30.00%	N/A	20,033	33.70%	4,230	20,545	33.30%	512	20,864	32.90%	319	5,061
2+ Vehicles Available	30,659	58.20%	N/A	33,527	56.40%	2,868	36,710	59.50%	3,183	39,000	61.50%	2,290	8,341
Average Vehicles Per Household	1.7		N/A	1.6		(0.1)	1.8		0.2	2.0		0.2	0.3
Total Vehicles Available	89,553		N/A	95,110		5,557	111,055		15,945	126,830		15,775	37,277

VEHICLE OWNERSHIP													
STATE OF KENTUCKY													
	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	STATE OF KENTUCKY		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Vehicles Available per Household													
0 Vehicles Available	149,015	10.80%	N/A	149,521	9.40%	506	103,800	6.20%	(45,721)	78,347	4.50%	(25,453)	(70,668)
1 Vehicle Available	419,449	30.40%	N/A	529,685	33.30%	110,236	537,419	32.10%	7,734	539,724	31.00%	2,305	120,275
2+ Vehicles Available	811,304	58.80%	N/A	913,031	57.40%	101,727	1,032,982	61.70%	119,951	1,122,974	64.50%	89,992	311,670
Average Vehicles Per Household	1.7		N/A	1.6		(0.1)	1.9		0.3	2.1		0.2	0.4
Total Vehicles Available	2,345,606		N/A	2,545,035		199,429	3,180,982		635,947	3,656,195		475,213	1,310,589

**VEHICLE OWNERSHIP
CINCINNATI MSA**

	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	CINCINNATI MSA		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Vehicles Available per Household													
0 Vehicles Available	73,685	10.70%	N/A	74,026	9.50%	341	59,898	7.40%	(14,128)	49,300	5.90%	(10,598)	(24,385)
1 Vehicle Available	202,460	29.40%	N/A	250,911	32.20%	48,451	257,399	31.80%	6,488	261,539	31.30%	4,140	59,079
2+ Vehicles Available	412,496	59.90%	N/A	454,289	58.30%	41,793	492,133	60.80%	37,844	524,749	62.80%	32,616	112,253
Average Vehicles Per Household	1.7		N/A	1.6		(0.1)	1.9		0.3	2.1		0.2	0.4
Total Vehicles Available	1,170,690		N/A	1,246,762		76,072	1,537,917		291,155	1,754,735		216,818	584,045

VEHICLE OWNERSHIP													
	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	UNITED STATES		CHANGE	TOTAL
	1990		80-'90	2000		90-'00	2006		00-'06	2011		06-'11	CHANGE
Vehicles Available per Household													
0 Vehicles Available	9,868,398	10.70%	N/A	10,864,450	10.30%	996,052	9,057,937	8.10%	(1,806,513)	7,958,290	6.80%	(1,099,647)	(1,910,108)
1 Vehicle Available	28,871,559	31.40%	N/A	36,179,675	34.30%	7,308,116	36,567,226	32.70%	387,551	36,982,643	31.60%	415,417	8,111,084
2+ Vehicles Available	53,237,684	57.90%	N/A	58,541,456	55.50%	5,303,772	66,201,217	59.20%	7,659,761	72,092,747	61.60%	5,891,530	18,855,063
Average Vehicles Per Household	1.7		N/A	1.5		(0.2)	1.9		0.4	2.1		0.2	0.4
Total Vehicles Available	156,310,990		N/A	158,220,152		1,909,162	212,470,122		54,249,970	245,770,728		33,300,606	89,459,738

TAB 11

HOUSING UNITS COMPARISON 1990 - 2011

HOUSING UNITS COMPARISON; 1990-2011											
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES		
1990 Housing Units											
Total Housing Units:	3,621		56,074		732,556		1,506,836		102,264,033		
Owner-Occupied	2,748	75.90%	34,654	61.80%	212,100	60.90%	2,758,162	63.70%	59,006,347	57.70%	
Renter-Occupied	713	19.70%	18,000	32.10%	111,281	33.20%	1,329,401	27.80%	32,929,019	32.20%	
Vacant	159	4.40%	3,421	6.10%	18,873	6.00%	284,407	8.40%	10,328,667	10.10%	
2000 Housing Units											
Total Housing Units:	5,387		63,571		833,067		1,750,927		115,904,641		
Owner-Occupied	4,078	75.70%	39,478	62.10%	227,299	62.90%	3,072,522	64.30%	69,774,594	60.20%	
Renter-Occupied	1,099	20.40%	19,961	31.40%	111,772	30.60%	1,373,251	26.60%	35,698,629	30.80%	
Vacant	205	3.80%	4,132	6.50%	25,336	6.50%	337,278	9.20%	10,431,418	9.00%	
2006 Housing Units											
Total Housing Units	6,223		68,681		903,195		1,886,641		125,895,757		
Owner-Occupied	4,418	71.00%	40,316	58.70%	236,950	61.20%	3,187,269	62.00%	75,537,454	60.00%	
Renter-Occupied	1,325	21.30%	21,428	31.20%	103,415	28.40%	1,314,538	26.70%	36,257,978	28.80%	
Vacant	479	7.70%	7,005	10.20%	35,502	10.40%	440,423	11.30%	14,100,325	11.20%	
2011 Housing Units											
Total Housing Units	6,866		72,722		962,393		1,997,696		134,192,370		
Owner-Occupied	4,655	67.80%	40,942	56.30%	246,321	60.00%	3,294,858	60.30%	80,112,845	59.70%	
Renter-Occupied	1,490	21.70%	22,471	30.90%	95,537	26.80%	1,260,316	26.80%	36,902,902	27.50%	
Vacant	721	10.50%	9,308	12.80%	44,869	13.20%	445,644	12.90%	17,176,623	12.80%	

HOUSING UNITS COMPARISON; 1990-2011											
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES		
1990 Housing Units											
Total Housing Units:	3,621		56,074		732,556		1,506,836		102,264,033		
Owner-Occupied	2,748	75.90%	34,654	61.80%	212,100	60.90%	2,758,162	63.70%	59,006,347	57.70%	
Renter-Occupied	713	19.70%	18,000	32.10%	111,281	33.20%	1,329,401	27.80%	32,929,019	32.20%	
Vacant	159	4.40%	3,421	6.10%	18,873	6.00%	284,407	8.40%	10,328,667	10.10%	
2000 Housing Units											
Total Housing Units:	5,387		63,571		833,067		1,750,927		115,904,641		
Owner-Occupied	4,078	75.70%	39,478	62.10%	227,299	62.90%	3,072,522	64.30%	69,774,594	60.20%	
Renter-Occupied	1,099	20.40%	19,961	31.40%	111,772	30.60%	1,373,251	26.60%	35,698,629	30.80%	
Vacant	205	3.80%	4,132	6.50%	25,336	6.50%	337,278	9.20%	10,431,418	9.00%	
2006 Housing Units by Observation											
Total Housing Units	8,251		68,681		903,195		1,886,641		125,895,757		
Owner-Occupied	6,926	83.94%	40,316	58.70%	236,950	61.20%	3,187,269	62.00%	75,537,454	60.00%	
Renter-Occupied	1,133	13.73%	21,428	31.20%	103,415	28.40%	1,314,538	26.70%	36,257,978	28.80%	
Vacant	192	2.33%	7,005	10.20%	35,502	10.40%	440,423	11.30%	14,100,325	11.20%	
2011 Housing Units by Observation											
Total Housing Units	10,366		72,722		962,393		1,997,696		134,192,370		
Owner-Occupied	9,001	86.83%	40,942	56.30%	246,321	60.00%	3,294,858	60.30%	80,112,845	59.70%	
Renter-Occupied	1,173	11.32%	22,471	30.90%	95,537	26.80%	1,260,316	26.80%	36,902,902	27.50%	
Vacant	192	1.85%	9,308	12.80%	44,869	13.20%	445,644	12.90%	17,176,623	12.80%	

**HOUSING UNITS; 1990-2011
CITY OF INDEPENDENCE, KENTUCKY**

	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2006 HOUSING UNITS		CHANGE	2011 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'06			06-'11	CHANGE
Demographic Source:													
Total Housing Units	3,621		N/A	5,387		1,766	6,223		836	6,866		643	3,245
Field Observation:													
Total Housing Units	3,621		N/A	5,387		1,766	8,251		2,864	10,366		2,115	6,745
Total Variance							2,028			3,500		1,472	3,500
Owner-Occupied	2,748	75.90%	N/A	4,078	75.70%	1,330	4,418	71.00%	340	4,655	67.80%	237	1,907
Owner-Occupied Observation	2,748	75.90%	N/A	4,078	75.70%	1,330	6,926	83.94%	2,848	9,001	86.83%	2,075	6,253
Renter-Occupied	713	19.70%	N/A	1,099	20.40%	386	1,325	21.30%	227	1,490	21.70%	164	777
Renter-Occupied Observation	713	19.70%	N/A	1,099	20.40%	73	1,133	13.73%	34	1,173	11.32%	40	147
Vacant	159	4.40%	N/A	205	3.80%	45	479	7.70%	274	721	10.50%	242	562
Vacant-Observation	159	4.40%	N/A	205	3.80%	46	192	2.33%	(13)	192	1.85%	0	33

HOUSING UNITS; 1990-2011
KENTON COUNTY, KENTUCKY

	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2006 HOUSING UNITS		CHANGE	2011 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'06			06-'11	CHANGE
Total Housing Units:	56,074		N/A	63,571		7,497	68,681		5,110	72,722		4,041	16,648
Owner-Occupied	34,654	61.80%	N/A	39,478	62.10%	4,824	40,316	58.70%	838	40,942	56.30%	627	6,289
Renter-Occupied	18,000	32.10%	N/A	19,961	31.40%	1,962	21,428	31.20%	1,467	22,471	30.90%	1,043	4,471
Vacant	3,421	6.10%	N/A	2,252	6.50%	(1,168)	7,005	10.20%	4,753	9,308	12.80%	2,303	5,888

**HOUSING UNITS; 1990-2011
CINCINNATI MSA**

	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2006 HOUSING UNITS		CHANGE	2011 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'06			06-'11	CHANGE
Total Housing Units:	732,556		N/A	833,067		100,511	903,195		70,128	962,393		59,198	229,837
Owner-Occupied	446,127	60.90%	N/A	523,999	62.90%	77,873	552,755	61.20%	28,756	577,436	60.00%	24,680	131,309
Renter-Occupied	243,209	33.20%	N/A	254,919	30.60%	11,710	256,507	28.40%	1,589	257,921	26.80%	1,414	14,713
Vacant	43,953	6.00%	N/A	54,149	6.50%	10,196	93,932	10.40%	39,783	127,036	13.20%	33,104	83,083

**HOUSING UNITS; 1990-2011
STATE OF KENTUCKY**

	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2006 HOUSING UNITS		CHANGE	2011 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'06			06-'11	CHANGE
Total Housing Units:	1,506,836		N/A	1,750,927		244,091	1,886,641		135,714	1,997,696		111,055	490,860
Owner-Occupied	959,855	63.70%	N/A	1,125,846	64.30%	165,992	1,169,717	62.00%	43,871	1,204,611	60.30%	34,893	244,756
Renter-Occupied	418,900	27.80%	N/A	465,747	26.60%	46,846	503,733	26.70%	37,987	535,383	26.80%	31,649	116,482
Vacant	126,574	8.40%	N/A	161,085	9.20%	34,511	213,190	11.30%	52,105	257,703	12.90%	44,512	131,129

**HOUSING UNITS; 1990-2011
UNITED STATES**

	1990 HOUSING UNITS		CHANGE	2000 HOUSING UNITS		CHANGE	2006 HOUSING UNITS		CHANGE	2011 HOUSING UNITS		CHANGE	TOTAL
			80-'90			90-'00			00-'06			06-'11	CHANGE
Total Housing Units:	102,264,033		N/A	115,904,641		13,640,608	125,895,757		9,991,116	134,192,370		8,296,613	31,928,337
Owner-Occupied	59,006,347	57.70%	N/A	69,774,594	60.20%	10,768,247	75,537,454	60.00%	5,762,860	80,112,845	59.70%	4,575,391	21,106,498
Renter-Occupied	32,929,019	32.20%	N/A	35,698,629	30.80%	2,769,611	36,257,978	28.80%	559,349	36,902,902	27.50%	644,924	3,973,883
Vacant	10,328,667	10.10%	N/A	10,431,418	9.00%	102,750	14,100,325	11.20%	3,668,907	17,176,623	12.80%	3,076,299	6,847,956

TAB 12

2000 CENSUS HOUSING CHARACTERISTICS

2000 CENSUS HOUSING CHARACTERISTICS										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Housing Characteristics										
Total Housing Units	5,356		63,571		820,756		1,750,927		115,904,641	
Units in Structure										
1, detached	4,040	75.4%	40,592	63.9%	514,330	62.7%	1,156,003	66.0%	69,865,957	60.3%
1, attached	161	3.0%	2,636	4.1%	30,061	3.7%	36,124	2.1%	6,447,453	5.6%
2	92	1.7%	4,345	6.8%	40,738	5.0%	55,441	3.2%	4,995,350	4.3%
3 or 4	149	2.8%	3,349	5.3%	49,350	6.0%	72,279	4.1%	5,494,280	4.7%
5 to 9	287	5.4%	3,549	5.6%	49,231	6.0%	76,035	4.3%	5,414,988	4.7%
10 to 19	432	8.1%	4,529	7.1%	58,769	7.2%	54,958	3.1%	4,636,717	4.0%
20 to 49	90	1.7%	1,101	1.7%	20,886	2.5%	23,975	1.4%	3,873,383	3.3%
5 or more	11	0.2%	1,582	2.5%	25,689	3.1%	27,100	1.5%	6,134,675	5.3%
Mobile home	86	1.6%	1,577	2.5%	31,424	3.8%	246,443	14.1%	8,779,228	7.6%
Boat, RV, van, etc.	8	0.1%	11	0.0%	278	0.0%	2,569	0.1%	262,610	0.2%
Rooms										
1 room	9	0.2%	705	1.1%	9,568	1.2%	15,591	0.9%	2,551,061	2.2%
2 rooms	42	0.8%	1,732	2.7%	24,451	3.0%	41,337	2.4%	5,578,182	4.8%
3 rooms	255	4.8%	5,491	8.6%	73,795	9.0%	121,727	7.0%	11,405,588	9.8%
4 rooms	667	12.5%	10,354	16.3%	120,369	14.7%	320,214	18.3%	18,514,383	16.0%
5 rooms	931	17.4%	12,749	20.1%	162,980	19.9%	440,748	25.2%	24,214,071	20.9%
6 rooms	1,453	27.1%	12,129	19.1%	151,373	18.4%	340,654	19.5%	21,385,794	18.5%
7 or more rooms	1,999	37.3%	20,411	32.1%	278,220	33.9%	470,656	26.9%	32,255,562	27.8%
Median	6.0		5.6		5.6		5.4		5.3	
Year Structure Built										
Built 1999 to March 2000	329	6.1%	1,215	1.9%	18,837	2.3%	52,071	3.0%	2,755,075	2.4%
Built 1995 to 1998	809	15.1%	4,251	6.7%	58,787	7.2%	167,125	9.5%	8,478,975	7.3%
Built 1990 to 1994	724	13.5%	4,871	7.7%	62,743	7.6%	151,270	8.6%	8,467,008	7.3%
Built 1980 to 1989	771	14.4%	7,550	11.9%	96,065	11.7%	258,318	14.8%	18,326,847	15.8%
Built 1970 to 1979	1,255	23.4%	10,356	16.3%	126,717	15.4%	350,021	20.0%	21,438,863	18.5%
Built 1960 to 1969	563	10.5%	7,647	12.0%	111,511	13.6%	239,152	13.7%	15,911,903	13.7%
Built 1950 to 1959	479	8.9%	7,130	11.2%	118,041	14.4%	197,903	11.3%	14,710,149	12.7%
Built 1940 to 1949	199	3.7%	5,681	8.9%	66,382	8.1%	117,394	6.7%	8,435,768	7.3%
Built 1939 or earlier	227	4.2%	14,870	23.4%	161,673	19.7%	217,673	12.4%	17,380,053	15.0%
Median	1980		1965		1966		1973		1971	
Bedrooms										
No bedroom	9	0.2%	898	1.4%	12,225	1.5%	20,422	1.2%	3,422,876	3.0%
1 bedroom	252	4.7%	9,333	14.7%	111,814	13.6%	171,246	9.8%	15,509,740	13.4%
2 bedrooms	1,290	24.1%	19,030	29.9%	224,682	27.4%	527,150	30.1%	32,906,513	28.4%
3 bedrooms	2,802	52.3%	22,995	36.2%	304,025	37.0%	768,129	43.9%	44,469,684	38.4%
4 bedrooms	875	16.3%	9,809	15.4%	146,145	17.8%	219,356	12.5%	16,011,823	13.8%
5 or more bedrooms	128	2.4%	1,506	2.4%	21,865	2.7%	44,624	2.5%	3,584,005	3.1%
Selected Characteristics										
Lacking complete plumbing facilities	11	0.2%	327	0.5%	4,753	0.6%	31,011	1.8%	1,335,167	1.2%
Lacking complete kitchen facilities	2	0.0%	374	0.6%	6,478	0.8%	30,026	1.7%	1,515,854	1.3%

TAB 13

2000 CENSUS HOUSING VALUES

2000 CENSUS HOUSING VALUES										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Housing Units	5,387		63,571		833,067		1,750,927		115,904,641	
Owner-Occupied	4,078	75.70%	39,478	62.10%	523,999	62.90%	1,125,846	64.30%	69,774,594	60.20%
Renter-Occupied	1,099	20.40%	19,961	31.40%	254,919	30.60%	465,747	26.60%	35,698,629	30.80%
Vacant	205	3.80%	4,132	6.50%	54,149	6.50%	161,085	9.20%	10,431,418	9.00%
Vacant Housing Units										
For Migrant Workers	2	1.00%	4	0.10%	108	0.20%	644	0.40%	20,863	0.20%
For Rent	76	37.10%	1,814	43.90%	23,068	42.60%	44,460	27.60%	2,618,286	25.10%
For Sale Only	59	28.80%	690	16.70%	8,177	15.10%	20,780	12.90%	1,210,044	11.60%
For Seasonal, Recreation or Occasional	12	5.70%	248	6.00%	4,603	8.50%	30,606	19.00%	3,577,976	34.30%
Other	38	18.60%	1,021	24.70%	12,996	24.00%	50,903	31.60%	2,305,343	22.10%
Rented or Sold, Not Occupied	18	8.90%	355	8.60%	5,198	9.60%	13,531	8.40%	698,905	6.70%
Year Moved In										
1969 or earlier	373	7.20%	5,825	9.80%	77,113	9.90%	162,342	10.20%	10,230,903	9.70%
1970 to 1979	435	8.40%	5,409	9.10%	73,218	9.40%	167,117	10.50%	10,441,849	9.90%
1980 to 1989	704	13.60%	8,916	15.00%	116,838	15.00%	243,514	15.30%	16,453,823	15.60%
1990 to 1994	916	17.70%	9,689	16.30%	126,964	16.30%	257,838	16.20%	16,981,189	16.10%
1995 to 1998	1,667	32.20%	17,475	29.40%	228,223	29.30%	447,238	28.10%	30,481,762	28.90%
1999 to March 2000	1,082	20.90%	12,185	20.50%	156,562	20.10%	315,135	19.80%	20,989,171	19.90%
Housing Value: Owner Occupied										
\$ 0 to \$10,000	33	0.80%	355	0.90%	6,288	1.20%	41,656	3.70%	1,186,168	1.70%
\$ 10,000 to \$14,999	16	0.40%	237	0.60%	3,668	0.70%	29,272	2.60%	907,070	1.30%
\$ 15,000 to \$19,999	37	0.90%	237	0.60%	3,144	0.60%	29,272	2.60%	907,070	1.30%
\$ 20,000 to \$24,999	20	0.50%	316	0.80%	3,144	0.60%	32,650	2.90%	976,844	1.40%
\$ 25,000 to \$29,999	12	0.30%	316	0.80%	3,144	0.60%	32,650	2.90%	1,046,619	1.50%
\$ 30,000 to \$34,999	33	0.80%	355	0.90%	4,192	0.80%	34,901	3.10%	1,255,943	1.80%
\$ 35,000 to \$39,999	12	0.30%	513	1.30%	4,716	0.90%	37,153	3.30%	1,395,492	2.00%
\$ 40,000 to \$49,999	77	1.90%	1,303	3.30%	11,528	2.20%	70,928	6.30%	2,790,984	4.00%
\$ 50,000 to \$59,999	163	4.00%	1,698	4.30%	17,816	3.40%	81,061	7.20%	3,349,181	4.80%
\$ 60,000 to \$69,999	151	3.70%	2,487	6.30%	27,248	5.20%	88,942	7.90%	3,907,377	5.60%
\$ 70,000 to \$79,999	167	4.10%	2,842	7.20%	36,680	7.00%	91,194	8.10%	4,256,250	6.10%
\$ 80,000 to \$89,999	396	9.70%	3,908	9.90%	47,160	9.00%	96,823	8.60%	4,814,447	6.90%
\$ 90,000 to \$99,999	620	15.20%	4,421	11.20%	51,876	9.90%	81,061	7.20%	4,465,574	6.40%
\$ 100,000 to \$114,999	795	19.50%	6,356	16.10%	83,840	16.00%	118,214	10.50%	8,024,078	11.50%
\$ 115,000 to \$149,999	816	20.00%	4,619	11.70%	64,452	12.30%	86,690	7.70%	7,186,783	10.30%
\$ 150,000 to \$174,999	404	9.90%	3,119	7.90%	44,540	8.50%	55,166	4.90%	5,442,418	7.80%
\$ 175,000 to \$199,999	139	3.40%	1,895	4.80%	30,916	5.90%	33,775	3.00%	3,907,377	5.60%
\$ 200,000 to \$249,999	130	3.20%	1,934	4.90%	33,012	6.30%	37,153	3.30%	4,744,672	6.80%
\$ 250,000 to \$299,999	33	0.80%	1,066	2.70%	18,340	3.50%	20,265	1.80%	3,070,082	4.40%
\$ 300,000 to \$399,999	24	0.60%	869	2.20%	15,196	2.90%	15,762	1.40%	2,930,533	4.20%
\$ 400,000 to \$499,999	0	0.00%	316	0.80%	5,764	1.10%	5,629	0.50%	1,395,492	2.00%
\$ 500,000 to \$749,999	8	0.20%	237	0.60%	4,716	0.90%	5,629	0.50%	1,186,168	1.70%
\$ 750,000 to \$999,999	0	0.00%	79	0.20%	1,572	0.30%	1,126	0.10%	418,648	0.60%
\$1,000,000 or more	0	0.00%	79	0.20%	1,572	0.30%	2,252	0.20%	418,648	0.60%
Median Housing Value	\$109,127		\$103,740		\$112,158		\$86,615		\$115,194	

2000 CENSUS HOUSING VALUES										
	CITY OF INDEPENDENCE		KENTON COUNTY		CINCINNATI MSA		STATE OF KENTUCKY		UNITED STATES	
Year Structure Built										
Built 1939 or earlier	264	4.90%	14,876	23.40%	164,947	19.80%	217,115	12.40%	17,385,696	15.00%
Built 1940 to 1949	199	3.70%	5,658	8.90%	66,645	8.00%	117,312	6.70%	8,461,039	7.30%
Built 1950 to 1959	431	8.00%	7,120	11.20%	119,129	14.30%	197,855	11.30%	14,719,889	12.70%
Built 1960 to 1969	549	10.20%	7,629	12.00%	112,464	13.50%	239,877	13.70%	15,878,936	13.70%
Built 1970 to 1979	1,239	23.00%	10,362	16.30%	129,125	15.50%	350,185	20.00%	21,442,359	18.50%
Built 1980 to 1989	819	15.20%	7,565	11.90%	97,469	11.70%	259,137	14.80%	18,312,933	15.80%
Built 1990 to 1994	770	14.30%	4,895	7.70%	64,146	7.70%	150,580	8.60%	8,461,039	7.30%
Built 1995 to 1998	787	14.60%	4,259	6.70%	59,981	7.20%	166,338	9.50%	8,461,039	7.30%
Built 1999 to March 2000	329	6.10%	1,208	1.90%	19,161	2.30%	52,528	3.00%	2,781,711	2.40%
Units in Structure										
1 - Attached Unit	167	3.10%	2,606	4.10%	29,990	3.60%	36,769	2.10%	6,490,660	5.60%
1 - Detached Unit	4,170	77.40%	40,622	63.90%	523,166	62.80%	1,155,612	66.00%	69,890,499	60.30%
2 Units	102	1.90%	4,323	6.80%	40,820	4.90%	56,030	3.20%	4,983,900	4.30%
3 - 4 Units	145	2.70%	3,369	5.30%	49,151	5.90%	71,788	4.10%	5,447,518	4.70%
5 - 9 Units	248	4.60%	3,560	5.60%	49,151	5.90%	75,290	4.30%	5,447,518	4.70%
10 - 19 Units	356	6.60%	4,514	7.10%	59,148	7.10%	54,279	3.10%	4,636,186	4.00%
20 - 49 Units	75	1.40%	1,081	1.70%	20,827	2.50%	24,513	1.40%	3,824,853	3.30%
50 or more Units	11	0.20%	1,589	2.50%	25,825	3.10%	26,264	1.50%	6,142,946	5.30%
Boat, RV, Van, etc	5	0.10%	0	0.00%	0	0.00%	1,751	0.10%	231,809	0.20%
Mobile Home/Trailer	113	2.10%	1,907	3.00%	34,156	4.10%	246,881	14.10%	8,808,753	7.60%
Rent: Cash Rent										
\$ 0 to \$100	32	2.90%	719	3.60%	7,902	3.10%	20,493	4.40%	856,767	2.40%
\$ 100 to \$149	19	1.70%	459	2.30%	8,412	3.30%	24,219	5.20%	963,863	2.70%
\$ 150 to \$199	15	1.40%	399	2.00%	6,373	2.50%	22,356	4.80%	1,070,959	3.00%
\$ 200 to \$249	0	0.00%	679	3.40%	8,922	3.50%	31,205	6.70%	1,249,452	3.50%
\$ 250 to \$299	16	1.50%	1,018	5.10%	13,256	5.20%	44,712	9.60%	1,606,438	4.50%
\$ 300 to \$349	59	5.40%	1,896	9.50%	24,472	9.60%	49,369	10.60%	2,177,616	6.10%
\$ 350 to \$399	71	6.50%	2,176	10.90%	30,335	11.90%	53,561	11.50%	2,534,603	7.10%
\$ 400 to \$449	88	8.00%	2,675	13.40%	29,825	11.70%	45,643	9.80%	2,748,794	7.70%
\$ 450 to \$499	191	17.40%	2,555	12.80%	26,512	10.40%	35,397	7.60%	2,713,096	7.60%
\$ 500 to \$549	206	18.70%	1,956	9.80%	21,923	8.60%	27,479	5.90%	2,713,096	7.60%
\$ 550 to \$599	78	7.10%	1,238	6.20%	17,334	6.80%	19,096	4.10%	2,356,110	6.60%
\$ 600 to \$649	69	6.30%	898	4.50%	13,511	5.30%	13,507	2.90%	2,284,712	6.40%
\$ 650 to \$699	46	4.20%	739	3.70%	9,942	3.90%	10,246	2.20%	1,927,726	5.40%
\$ 700 to \$749	40	3.60%	419	2.10%	6,628	2.60%	5,589	1.20%	1,535,041	4.30%
\$ 750 to \$799	18	1.60%	379	1.90%	5,098	2.00%	4,657	1.00%	1,285,151	3.60%
\$ 800 to \$899	18	1.60%	519	2.60%	5,863	2.30%	5,589	1.20%	1,892,027	5.30%
\$ 900 to \$999	54	4.90%	180	0.90%	2,804	1.10%	2,329	0.50%	1,142,356	3.20%
\$1,000 to \$1,249	14	1.30%	80	0.40%	2,294	0.90%	1,863	0.40%	1,392,247	3.90%
\$1,250 to \$1,499	4	0.40%	60	0.30%	1,530	0.60%	931	0.20%	606,877	1.70%
\$1,500 to \$1,999	0	0.00%	80	0.40%	1,530	0.60%	931	0.20%	535,479	1.50%
\$2,000 or more	0	0.00%	40	0.20%	1,275	0.50%	931	0.20%	285,589	0.80%
No Cash Rent	63	5.70%	778	3.90%	9,177	3.60%	46,109	9.90%	1,856,329	5.20%
Total Rental Units	1,101		19,977		255,094		465,250		35,664,286	
Median Cash Rent		\$510		\$448		\$445		\$376		\$526

TAB 14

CONSUMER EXPENDITURE POTENTIAL

CONSUMER EXPENDITURE POTENTIAL; 2006-2011															
	CITY OF INDEPENDENCE			KENTON COUNTY			CINCINNATI MSA			STATE OF KENTUCKY			UNITED STATES		
	2006	2011	% CHANGE	2006	2011	% CHANGE	2006	2011	% CHANGE	2006	2011	% CHANGE	2006	2011	% CHANGE
Total Households	5,742	6,145	7.00%	61,697	63,415	2.80%	809,430	835,588	3.20%	1,674,201	1,741,045	4.00%	111,826,380	117,033,680	4.70%
Total Average Household Expenditure	\$49,322	\$52,285	6.00%	\$50,607	\$53,398	5.50%	\$51,908	\$54,672	5.30%	\$43,633	\$45,957	5.30%	\$50,898	\$53,772	5.60%
Total Average Retail Expenditure	\$21,592	\$22,854	5.80%	\$22,268	\$23,459	5.30%	\$22,816	\$23,996	5.20%	\$19,295	\$20,287	5.10%	\$22,393	\$23,619	5.50%
Consumer Expenditure Detail															
(Average Household Annual Expenditures)															
Airline Fares	\$356.44	\$386.18	8.30%	\$380.03	\$409.29	7.70%	\$395.85	\$426.07	7.60%	\$321.80	\$344.29	7.00%	\$389.18	\$419.72	7.80%
Alcoholic Beverages	\$583.34	\$622.50	6.70%	\$614.23	\$653.66	6.40%	\$633.47	\$673.91	6.40%	\$523.28	\$555.07	6.10%	\$621.73	\$662.62	6.60%
Alimony & Child Support	\$251.87	\$273.20	8.50%	\$269.10	\$289.63	7.60%	\$279.58	\$300.56	7.50%	\$226.19	\$242.06	7.00%	\$274.40	\$295.26	7.60%
Apparel	\$720.12	\$762.20	5.80%	\$737.83	\$778.18	5.50%	\$757.44	\$797.77	5.30%	\$633.62	\$666.84	5.20%	\$743.65	\$785.98	5.70%
Apparel Services & Accessories	\$77.33	\$83.79	8.40%	\$82.44	\$88.80	7.70%	\$86.07	\$92.72	7.70%	\$69.46	\$74.37	7.10%	\$84.81	\$91.55	7.90%
Audio Equipment	\$87.11	\$91.75	5.30%	\$88.76	\$93.13	4.90%	\$90.60	\$94.88	4.70%	\$77.03	\$80.73	4.80%	\$88.82	\$93.32	5.10%
Babysitting & Elderly Care	\$417.87	\$448.62	7.40%	\$428.49	\$458.52	7.00%	\$445.72	\$476.88	7.00%	\$357.12	\$381.08	6.70%	\$437.82	\$470.73	7.50%
Books	\$60.68	\$64.60	6.50%	\$62.90	\$66.61	5.90%	\$64.51	\$68.14	5.60%	\$54.03	\$57.04	5.60%	\$63.18	\$66.87	5.80%
Books & Supplies	\$157.07	\$172.28	9.70%	\$170.55	\$185.06	8.50%	\$179.25	\$194.65	8.60%	\$143.01	\$154.05	7.70%	\$176.46	\$191.82	8.70%
Boys Apparel	\$43.65	\$45.61	4.50%	\$43.93	\$45.82	4.30%	\$45.09	\$47.15	4.60%	\$37.71	\$39.43	4.60%	\$44.52	\$46.85	5.20%
Cellular Phone Service	\$409.47	\$428.29	4.60%	\$417.97	\$435.29	4.10%	\$423.74	\$440.00	3.80%	\$367.05	\$382.12	4.10%	\$416.08	\$433.26	4.10%
Cigarettes	\$312.49	\$320.18	2.50%	\$316.05	\$323.75	2.40%	\$316.70	\$323.07	2.00%	\$288.68	\$296.35	2.70%	\$312.47	\$319.98	2.40%
Computer Hardware	\$352.60	\$379.28	7.60%	\$359.05	\$382.89	6.60%	\$370.56	\$393.95	6.30%	\$302.33	\$321.64	6.40%	\$361.36	\$385.24	6.60%
Computer Information Services	\$166.83	\$180.36	8.10%	\$172.23	\$184.42	7.10%	\$177.19	\$188.87	6.60%	\$143.50	\$153.31	6.80%	\$172.96	\$184.70	6.80%
Computer Software	\$27.40	\$29.47	7.50%	\$27.92	\$29.77	6.60%	\$28.82	\$30.63	6.30%	\$23.53	\$25.04	6.40%	\$28.11	\$29.97	6.60%
Contributions	\$1,736.21	\$1,884.59	8.50%	\$1,893.11	\$2,045.45	8.00%	\$1,985.98	\$2,149.48	8.20%	\$1,591.66	\$1,709.54	7.40%	\$1,956.64	\$2,122.19	8.50%
Automotive Coolant & Other Fluids	\$8.08	\$8.51	5.30%	\$8.12	\$8.52	4.90%	\$8.28	\$8.65	4.50%	\$7.01	\$7.35	4.90%	\$8.10	\$8.49	4.90%
Cosmetics & Perfume	\$104.93	\$111.22	6.00%	\$107.46	\$113.32	5.50%	\$110.02	\$115.73	5.20%	\$92.95	\$97.75	5.20%	\$107.92	\$113.82	5.50%
Deodorants & Other Personal Care	\$28.94	\$30.69	6.00%	\$29.77	\$31.38	5.40%	\$30.49	\$32.05	5.10%	\$25.77	\$27.09	5.10%	\$29.93	\$31.56	5.40%
Education	\$1,120.07	\$1,228.16	9.70%	\$1,220.81	\$1,323.48	8.40%	\$1,282.28	\$1,391.55	8.50%	\$1,021.48	\$1,099.13	7.60%	\$1,263.13	\$1,371.74	8.60%
Electricity	\$1,329.53	\$1,384.62	4.10%	\$1,358.17	\$1,409.68	3.80%	\$1,375.58	\$1,423.91	3.50%	\$1,206.02	\$1,251.45	3.80%	\$1,353.86	\$1,405.74	3.80%
Entertainment	\$2,855.53	\$3,034.06	6.30%	\$2,918.16	\$3,088.38	5.80%	\$3,000.77	\$3,170.67	5.70%	\$2,498.35	\$2,640.17	5.70%	\$2,938.78	\$3,115.59	6.00%
Fees & Admissions	\$704.74	\$765.41	8.60%	\$740.67	\$799.99	8.00%	\$775.04	\$837.22	8.00%	\$612.33	\$659.05	7.60%	\$759.15	\$822.47	8.30%
Finance Charges Excluding Home & Vehicles	\$556.55	\$585.51	5.20%	\$570.43	\$597.25	4.70%	\$580.17	\$606.34	4.50%	\$495.15	\$518.55	4.70%	\$568.40	\$595.40	4.80%
Floor Coverings	\$70.67	\$78.61	11.20%	\$76.06	\$83.31	9.50%	\$80.38	\$87.90	9.40%	\$62.71	\$68.11	8.60%	\$78.75	\$86.14	9.40%
Food & Beverages	\$7,932.13	\$8,334.53	5.10%	\$8,086.72	\$8,465.86	4.70%	\$8,249.44	\$8,619.40	4.50%	\$7,056.27	\$7,381.68	4.60%	\$8,102.30	\$8,493.65	4.80%
Food At Home	\$4,183.73	\$4,349.48	4.00%	\$4,235.49	\$4,391.54	3.70%	\$4,293.84	\$4,442.01	3.50%	\$3,755.55	\$3,895.94	3.70%	\$4,227.92	\$4,390.78	3.90%
Food Away From Home	\$3,165.06	\$3,362.55	6.20%	\$3,237.00	\$3,420.66	5.70%	\$3,322.13	\$3,503.49	5.50%	\$2,777.44	\$2,930.67	5.50%	\$3,252.65	\$3,440.25	5.80%
Footwear	\$92.13	\$96.18	4.40%	\$93.16	\$96.81	3.90%	\$94.50	\$97.92	3.60%	\$82.54	\$85.71	3.80%	\$93.00	\$96.72	4.00%
Fuel Oil & Other Fuels	\$135.83	\$142.60	5.00%	\$137.63	\$143.84	4.50%	\$140.11	\$145.92	4.10%	\$121.02	\$126.38	4.40%	\$137.37	\$143.56	4.50%
Funeral & Cemetery	\$94.27	\$99.44	5.50%	\$96.76	\$101.53	4.90%	\$98.85	\$103.58	4.80%	\$84.47	\$88.64	4.90%	\$96.95	\$101.86	5.10%
Furniture	\$606.76	\$654.36	7.80%	\$617.85	\$661.44	7.10%	\$640.78	\$684.41	6.80%	\$517.71	\$552.76	6.80%	\$625.23	\$670.02	7.20%
Gasoline & Oil	\$2,387.07	\$2,495.44	4.50%	\$2,370.30	\$2,470.05	4.20%	\$2,407.89	\$2,501.10	3.90%	\$2,069.19	\$2,159.32	4.40%	\$2,354.62	\$2,456.81	4.30%
Gifts	\$1,272.66	\$1,377.58	8.20%	\$1,363.69	\$1,465.11	7.40%	\$1,419.99	\$1,526.53	7.50%	\$1,146.18	\$1,226.31	7.00%	\$1,393.30	\$1,499.94	7.70%
Girls Apparel	\$43.18	\$45.12	4.50%	\$42.64	\$44.60	4.60%	\$43.81	\$45.87	4.70%	\$36.14	\$37.93	5.00%	\$43.00	\$45.35	5.50%
Hair Care	\$57.40	\$60.86	6.00%	\$59.03	\$62.25	5.50%	\$60.41	\$63.53	5.20%	\$51.07	\$53.71	5.20%	\$59.29	\$62.52	5.40%
Hard Surface Flooring	\$25.76	\$27.68	7.50%	\$26.78	\$28.55	6.60%	\$27.69	\$29.47	6.40%	\$22.75	\$24.17	6.20%	\$27.12	\$28.93	6.70%
Health Care	\$3,139.64	\$3,289.48	4.80%	\$3,237.10	\$3,374.51	4.20%	\$3,288.92	\$3,419.12	4.00%	\$2,869.95	\$2,988.91	4.10%	\$3,234.30	\$3,370.56	4.20%
Health Care Insurance	\$1,517.93	\$1,590.54	4.80%	\$1,564.52	\$1,631.01	4.30%	\$1,589.37	\$1,652.03	3.90%	\$1,387.71	\$1,445.11	4.10%	\$1,562.93	\$1,628.48	4.20%
Health Care Services	\$758.76	\$793.84	4.60%	\$781.43	\$813.71	4.10%	\$793.41	\$824.22	3.90%	\$690.40	\$718.41	4.10%	\$780.72	\$813.28	4.20%
Health Care Supplies & Equipment	\$862.95	\$905.11	4.90%	\$891.15	\$929.79	4.30%	\$906.14	\$942.88	4.10%	\$791.84	\$825.39	4.20%	\$890.65	\$928.81	4.30%
Household Services	\$315.43	\$341.56	8.30%	\$331.73	\$356.85	7.60%	\$345.17	\$371.00	7.50%	\$279.45	\$299.04	7.00%	\$337.98	\$364.00	7.70%
Household Supplies	\$778.45	\$840.31	7.90%	\$810.67	\$869.92	7.30%	\$845.13	\$906.96	7.30%	\$681.91	\$728.42	6.80%	\$828.75	\$892.05	7.60%

Consumer Expenditure Categories contain overlapping information and will therefore NOT add up to Total Household Expenditure

CONSUMER EXPENDITURE POTENTIAL; 2005-2010															
Consumer Expenditure Detail (Average Household Annual Expenditures)	CITY OF INDEPENDENCE			KENTON COUNTY			CINCINNATI,MSA			STATE OF KENTUCKY			UNITED STATES		
	2006	2011	%	2006	2011	%	2006	2011	%	2006	2011	%	2006	2011	%
	CHANGE			CHANGE			CHANGE			CHANGE			CHANGE		
Household Textiles	\$159.72	\$170.12	6.50%	\$162.73	\$172.41	5.90%	\$167.09	\$176.60	5.70%	\$138.66	\$146.77	5.80%	\$163.29	\$172.96	5.90%
Housewares & Small Appliances	\$1,129.77	\$1,216.04	7.60%	\$1,151.97	\$1,229.17	6.70%	\$1,188.45	\$1,263.96	6.40%	\$968.51	\$1,031.14	6.50%	\$1,159.05	\$1,236.06	6.60%
Indoor Plants & Fresh Flowers	\$72.01	\$77.59	7.70%	\$73.33	\$78.40	6.90%	\$75.51	\$80.37	6.40%	\$61.08	\$65.26	6.80%	\$73.56	\$78.52	6.70%
Infants Apparel	\$29.38	\$30.82	4.90%	\$29.24	\$30.67	4.90%	\$29.97	\$31.40	4.80%	\$24.95	\$26.18	4.90%	\$29.38	\$30.96	5.40%
Jewelry	\$31.04	\$33.65	8.40%	\$32.97	\$35.54	7.80%	\$34.46	\$37.14	7.80%	\$27.82	\$29.82	7.20%	\$33.93	\$36.66	8.10%
Legal & Accounting	\$103.79	\$109.29	5.30%	\$106.41	\$111.49	4.80%	\$108.42	\$113.42	4.60%	\$92.69	\$97.12	4.80%	\$106.29	\$111.46	4.90%
Magazines	\$33.99	\$36.18	6.40%	\$35.23	\$37.30	5.90%	\$36.14	\$38.16	5.60%	\$30.26	\$31.94	5.60%	\$35.39	\$37.45	5.80%
Major Appliances	\$257.80	\$274.31	6.40%	\$264.24	\$280.09	6.00%	\$272.30	\$288.15	5.80%	\$227.27	\$240.26	5.70%	\$267.03	\$283.56	6.20%
Mass Transit	\$95.81	\$103.70	8.20%	\$101.90	\$109.67	7.60%	\$106.11	\$114.14	7.60%	\$86.32	\$92.28	6.90%	\$104.27	\$112.39	7.80%
Men's Apparel	\$216.15	\$229.73	6.30%	\$220.31	\$232.95	5.70%	\$226.02	\$238.31	5.40%	\$188.02	\$198.25	5.40%	\$221.23	\$234.03	5.80%
Mortgage Interest	\$4,026.99	\$4,319.04	7.30%	\$4,046.80	\$4,319.38	6.70%	\$4,190.37	\$4,467.42	6.60%	\$3,337.20	\$3,561.49	6.70%	\$4,083.19	\$4,371.09	7.10%
Natural Gas	\$502.97	\$526.81	4.70%	\$518.54	\$541.16	4.40%	\$527.99	\$550.24	4.20%	\$456.58	\$475.96	4.20%	\$519.72	\$543.16	4.50%
New Car Purchased	\$1,227.27	\$1,321.14	7.70%	\$1,228.48	\$1,310.09	6.60%	\$1,265.59	\$1,343.85	6.20%	\$1,024.86	\$1,093.10	6.70%	\$1,228.12	\$1,307.76	6.50%
New Truck Purchased	\$1,458.87	\$1,569.86	7.60%	\$1,455.90	\$1,552.25	6.60%	\$1,500.40	\$1,593.05	6.20%	\$1,213.38	\$1,294.23	6.70%	\$1,455.29	\$1,549.86	6.50%
New Vehicle Purchase	\$2,686.14	\$2,891.00	7.60%	\$2,684.38	\$2,862.34	6.60%	\$2,765.99	\$2,936.90	6.20%	\$2,238.24	\$2,387.33	6.70%	\$2,683.41	\$2,857.62	6.50%
Newspapers	\$70.86	\$75.47	6.50%	\$73.58	\$77.93	5.90%	\$75.50	\$79.76	5.60%	\$63.26	\$66.80	5.60%	\$73.98	\$78.31	5.90%
Oral Hygiene Products	\$26.67	\$28.27	6.00%	\$27.34	\$28.83	5.50%	\$27.99	\$29.43	5.20%	\$23.64	\$24.87	5.20%	\$27.46	\$28.96	5.50%
Other Lodging	\$534.33	\$589.50	10.30%	\$581.13	\$635.64	9.40%	\$612.01	\$669.22	9.30%	\$471.89	\$513.28	8.80%	\$600.78	\$657.61	9.50%
Other Miscellaneous Expenses	\$106.92	\$112.51	5.20%	\$109.81	\$114.99	4.70%	\$111.69	\$116.75	4.50%	\$95.37	\$99.88	4.70%	\$109.47	\$114.67	4.80%
Other Repairs & Maint	\$146.72	\$157.70	7.50%	\$152.85	\$163.06	6.70%	\$157.74	\$167.88	6.40%	\$130.00	\$138.14	6.30%	\$154.48	\$164.72	6.60%
Other Tobacco Products	\$34.80	\$35.64	2.40%	\$35.19	\$36.02	2.40%	\$35.26	\$35.95	2.00%	\$32.13	\$32.97	2.60%	\$34.80	\$35.62	2.40%
Other Transportation Costs	\$578.80	\$617.52	6.70%	\$592.27	\$631.13	6.60%	\$611.06	\$650.14	6.40%	\$500.13	\$531.77	6.30%	\$597.95	\$638.39	6.80%
Other Utilities	\$421.29	\$440.79	4.60%	\$427.91	\$446.35	4.30%	\$435.62	\$453.49	4.10%	\$374.39	\$390.47	4.30%	\$427.80	\$446.91	4.50%
Paint & Wallpaper	\$65.04	\$69.77	7.30%	\$67.75	\$72.15	6.50%	\$69.83	\$74.20	6.30%	\$57.83	\$61.36	6.10%	\$68.42	\$72.84	6.50%
Personal Care Products	\$172.94	\$183.32	6.00%	\$177.28	\$186.93	5.40%	\$181.51	\$190.90	5.20%	\$153.35	\$161.27	5.20%	\$178.06	\$187.79	5.50%
Personal Care Services	\$497.08	\$526.63	5.90%	\$508.81	\$536.30	5.40%	\$520.81	\$547.57	5.10%	\$439.73	\$462.32	5.10%	\$510.80	\$538.55	5.40%
Personal Insurance	\$499.29	\$539.45	8.00%	\$525.21	\$564.79	7.50%	\$547.69	\$588.74	7.50%	\$441.45	\$472.33	7.00%	\$537.77	\$579.81	7.80%
Pet Supplies & Svcs	\$282.43	\$298.12	5.60%	\$285.25	\$299.96	5.20%	\$291.63	\$305.93	4.90%	\$246.12	\$258.83	5.20%	\$285.45	\$300.52	5.30%
Photographic Equip & Supplies	\$126.87	\$134.05	5.70%	\$128.17	\$134.86	5.20%	\$131.00	\$137.40	4.90%	\$110.86	\$116.58	5.20%	\$128.24	\$134.94	5.20%
Plumbing & Heating	\$58.79	\$63.22	7.50%	\$60.64	\$64.77	6.80%	\$62.72	\$66.84	6.60%	\$51.67	\$54.97	6.40%	\$61.30	\$65.50	6.90%
Property Taxes	\$1,679.98	\$1,814.13	8.00%	\$1,736.69	\$1,865.57	7.40%	\$1,805.06	\$1,934.83	7.20%	\$1,472.03	\$1,576.24	7.10%	\$1,766.68	\$1,900.52	7.60%
Public Transportation	\$553.11	\$599.27	8.30%	\$590.12	\$635.52	7.70%	\$614.71	\$661.62	7.60%	\$499.81	\$534.64	7.00%	\$604.43	\$651.80	7.80%
Records/Tapes/CD Purchases	\$138.71	\$146.05	0.00%	\$142.01	\$148.96	0.00%	\$144.85	\$151.59	0.00%	\$123.26	\$129.14	0.00%	\$142.11	\$149.18	0.00%
Recreational Equip & Supplies	\$1,150.60	\$1,215.75	5.70%	\$1,155.84	\$1,216.75	5.30%	\$1,183.36	\$1,242.47	5.00%	\$999.01	\$1,051.59	5.30%	\$1,157.30	\$1,219.75	5.40%
Rental Costs	\$2,205.39	\$2,240.23	1.60%	\$2,353.17	\$2,387.94	1.50%	\$2,352.00	\$2,381.30	1.20%	\$2,240.19	\$2,276.96	1.60%	\$2,342.21	\$2,377.03	1.50%
Roofing & Siding	\$80.10	\$86.00	7.40%	\$83.00	\$88.48	6.60%	\$85.72	\$91.21	6.40%	\$70.82	\$75.20	6.20%	\$83.89	\$89.46	6.60%
Satellite Dishes	\$10.88	\$11.46	5.40%	\$11.13	\$11.68	4.90%	\$11.36	\$11.90	4.80%	\$9.68	\$10.15	4.90%	\$11.15	\$11.71	5.10%
Shaving Needs	\$12.40	\$13.15	6.00%	\$12.71	\$13.40	5.40%	\$13.01	\$13.68	5.20%	\$10.99	\$11.56	5.20%	\$12.76	\$13.46	5.50%
Shelter	\$9,756.54	\$10,369.23	6.30%	\$10,081.57	\$10,661.89	5.80%	\$10,366.01	\$10,948.09	5.60%	\$8,683.81	\$9,162.34	5.50%	\$10,170.65	\$10,774.06	5.90%
Telephone Service Excluding Cell Service	\$807.83	\$845.23	4.60%	\$822.97	\$857.44	4.20%	\$834.76	\$867.22	3.90%	\$723.33	\$753.32	4.10%	\$819.41	\$853.78	4.20%
Televisions	\$127.33	\$134.01	5.20%	\$129.47	\$135.83	4.90%	\$132.20	\$138.40	4.70%	\$112.52	\$117.96	4.80%	\$129.56	\$136.10	5.10%
Transportation	\$10,552.34	\$11,148.00	5.60%	\$10,553.84	\$11,099.72	5.20%	\$10,774.68	\$11,292.71	4.80%	\$9,066.17	\$9,535.85	5.20%	\$10,520.10	\$11,067.43	5.20%
Tuition	\$963.00	\$1,055.88	9.60%	\$1,050.26	\$1,138.42	8.40%	\$1,103.03	\$1,196.90	8.50%	\$878.47	\$945.08	7.60%	\$1,086.67	\$1,179.93	8.60%
Used Car Purchase	\$933.50	\$966.47	3.50%	\$920.78	\$954.26	3.60%	\$926.82	\$955.89	3.10%	\$813.88	\$844.78	3.80%	\$908.75	\$941.81	3.60%
Used Truck Purchase	\$818.27	\$846.41	3.40%	\$802.61	\$831.19	3.60%	\$808.44	\$833.40	3.10%	\$709.22	\$735.91	3.80%	\$792.02	\$820.81	3.60%
Used Vehicle Purchase	\$1,751.76	\$1,812.88	3.50%	\$1,723.39	\$1,785.45	3.60%	\$1,735.26	\$1,789.29	3.10%	\$1,523.10	\$1,580.69	3.80%	\$1,700.77	\$1,762.62	3.60%
VCRs & Related Equipment	\$52.45	\$55.20	5.20%	\$53.52	\$56.14	4.90%	\$54.60	\$57.14	4.70%	\$46.45	\$48.69	4.80%	\$53.53	\$56.21	5.00%
Vehicle Insurance	\$1,192.63	\$1,252.62	5.00%	\$1,199.22	\$1,253.23	4.50%	\$1,220.41	\$1,271.36	4.20%	\$1,039.86	\$1,087.20	4.60%	\$1,193.81	\$1,248.22	4.60%
Vehicle Repair	\$805.62	\$848.41	5.30%	\$811.98	\$851.34	4.80%	\$827.73	\$865.14	4.50%	\$701.38	\$735.17	4.80%	\$809.97	\$849.60	4.90%
Vehicle Repair & Maintenance	\$813.70	\$856.92	5.30%	\$820.10	\$859.86	4.80%	\$836.01	\$873.79	4.50%	\$708.39	\$742.52	4.80%	\$818.07	\$858.09	4.90%
Video & Audio Equipment	\$1,000.19	\$1,052.90	5.30%	\$1,021.65	\$1,071.64	4.90%	\$1,042.38	\$1,090.98	4.70%	\$887.01	\$929.53	4.80%	\$1,022.33	\$1,073.37	5.00%
Video Game Hardware & Software	\$32.35	\$34.08	5.30%	\$33.16	\$34.80	4.90%	\$33.85	\$35.43	4.70%	\$28.84	\$30.23	4.80%	\$33.23	\$34.89	5.00%
Watches	\$5.71	\$6.19	8.40%	\$6.10	\$6.57	7.70%	\$6.37	\$6.86	7.70%	\$5.14	\$5.50	7.00%	\$6.28	\$6.77	7.90%
Women's Apparel	\$218.30	\$230.96	5.80%	\$226.11	\$238.53	5.50%	\$231.98	\$244.40	5.40%	\$194.80	\$204.97	5.20%	\$227.70	\$240.52	5.60%

Consumer Expenditure Categories contain overlapping information and will therefore NOT add up to Total Household Expenditure

TAB 15

**CONSUMER EXPENDITURE
POTENTIAL COMPARISONS**

INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 AND 2011 CONSUMER EXPENDITURE COMPARISONS										
Page 1 of 8	5 Minutes Drive Time					10 Minutes Drive Time				
	2006		2011			2006		2011		
	3,211		4,048			10,867		13,335		
Number of Households										
Household Consumer Goods Expenditures	\$	% of U.S.	\$	% of U.S.	% of 2006	\$	% of U.S.	\$	% of U.S.	% of 2006
Airline Fares	\$378.09	97.15%	\$410.12	97.71%	108.47%	\$356.22	91.53%	\$384.73	91.66%	108.00%
Alcoholic Beverages	\$611.22	98.31%	\$653.88	98.68%	106.98%	\$581.51	93.53%	\$620.27	93.61%	106.67%
Alimony And Child Support	\$266.31	97.05%	\$289.91	98.19%	108.86%	\$251.18	91.54%	\$272.14	92.17%	108.34%
Apparel	\$756.74	101.76%	\$799.74	101.75%	105.68%	\$717.69	96.51%	\$758.06	96.45%	105.62%
Apparel Services And Accessories	\$82.28	97.02%	\$89.55	97.82%	108.84%	\$77.21	91.04%	\$83.46	91.16%	108.09%
Audio Equipment	\$91.02	102.48%	\$96.06	102.94%	105.54%	\$86.66	97.57%	\$91.21	97.74%	105.25%
Babysitting And Elderly Care	\$443.97	101.40%	\$478.25	101.60%	107.72%	\$416.35	95.10%	\$446.53	94.86%	107.25%
Books	\$63.57	100.62%	\$67.71	101.26%	106.51%	\$60.45	95.68%	\$64.24	96.07%	106.27%
Books And Supplies	\$166.49	94.35%	\$183.94	95.89%	110.48%	\$155.96	88.38%	\$171.13	89.21%	109.73%
Boys Apparel	\$46.02	103.37%	\$48.10	102.67%	104.52%	\$43.47	97.64%	\$45.36	96.82%	104.35%
Cellular Phone Service	\$422.28	101.49%	\$442.63	102.16%	104.82%	\$406.49	97.70%	\$424.82	98.05%	104.51%
Cigarettes	\$319.76	102.33%	\$328.53	102.67%	102.74%	\$310.18	99.27%	\$317.67	99.28%	102.41%
Computer Hardware	\$372.99	103.22%	\$404.24	104.93%	108.38%	\$350.40	96.97%	\$377.14	97.90%	107.63%
Computer Information Services	\$174.74	101.03%	\$190.45	103.11%	108.99%	\$165.45	95.66%	\$179.05	96.94%	108.22%
Computer Software	\$29.01	103.20%	\$31.43	104.87%	108.34%	\$27.24	96.91%	\$29.31	97.80%	107.60%
Contributions	\$1,869.20	95.53%	\$2,041.47	96.20%	109.22%	\$1,745.82	89.23%	\$1,893.97	89.25%	108.49%
Coolant And Other Fluids	\$8.45	104.32%	\$8.91	104.95%	105.44%	\$8.04	99.26%	\$8.46	99.65%	105.22%
Cosmetics And Perfume	\$109.81	101.75%	\$116.54	102.39%	106.13%	\$104.38	96.72%	\$110.45	97.04%	105.82%
Deodorants And Other Personal Care Products	\$30.28	101.17%	\$32.15	101.87%	106.18%	\$28.80	96.22%	\$30.48	96.58%	105.83%
Education	\$1,183.20	93.67%	\$1,307.34	95.31%	110.49%	\$1,111.55	88.00%	\$1,219.35	88.89%	109.70%
Electricity	\$1,370.37	101.22%	\$1,430.69	101.77%	104.40%	\$1,320.15	97.51%	\$1,373.92	97.74%	104.07%
Entertainment	\$3,005.84	102.28%	\$3,203.94	102.84%	106.59%	\$2,842.95	96.74%	\$3,019.65	96.92%	106.22%
Fees And Admissions	\$755.60	99.53%	\$823.34	100.11%	108.97%	\$704.28	92.77%	\$764.43	92.94%	108.54%
Finance Charges Excluding Mortgage And Vehicle	\$572.85	100.78%	\$607.30	102.00%	106.01%	\$551.54	97.03%	\$581.11	97.60%	105.36%
Floor Coverings	\$76.43	97.05%	\$85.27	98.99%	111.57%	\$70.62	89.68%	\$78.34	90.94%	110.93%
Food And Beverages	\$8,259.55	101.94%	\$8,683.34	102.23%	105.13%	\$7,884.06	97.31%	\$8,274.41	97.42%	104.95%
Food At Home	\$4,323.98	102.27%	\$4,488.72	102.23%	103.81%	\$4,153.81	98.25%	\$4,311.31	98.19%	103.79%
Food Away From Home	\$3,324.34	102.20%	\$3,540.75	102.92%	106.51%	\$3,148.74	96.81%	\$3,342.83	97.17%	106.16%
Footwear	\$94.84	101.98%	\$98.78	102.13%	104.15%	\$91.22	98.09%	\$95.00	98.22%	104.14%
Fuel Oil And Other Fuels	\$142.14	103.47%	\$148.97	103.77%	104.81%	\$135.34	98.52%	\$141.81	98.78%	104.78%
Funeral And Cemetery	\$98.16	101.25%	\$104.38	102.47%	106.34%	\$93.58	96.52%	\$98.86	97.05%	105.64%
Furniture	\$649.10	103.82%	\$702.47	104.84%	108.22%	\$605.36	96.82%	\$652.26	97.35%	107.75%
Gasoline And Oil	\$2,494.03	105.92%	\$2,609.33	106.21%	104.62%	\$2,374.17	100.83%	\$2,479.53	100.92%	104.44%
Gifts	\$1,346.95	96.67%	\$1,468.09	97.88%	108.99%	\$1,271.36	91.25%	\$1,376.85	91.79%	108.30%
Girls Apparel	\$45.87	106.67%	\$47.73	105.25%	104.05%	\$43.05	100.12%	\$44.96	99.14%	104.44%
Hair Care	\$59.96	101.13%	\$63.67	101.84%	106.19%	\$57.09	96.29%	\$60.43	96.66%	105.85%
Hard Surface Flooring	\$27.23	100.41%	\$29.31	101.31%	107.64%	\$25.68	94.69%	\$27.53	95.16%	107.20%
Health Care	\$3,253.60	100.60%	\$3,424.02	101.59%	105.24%	\$3,122.58	96.55%	\$3,270.33	97.03%	104.73%
Health Care Insurance	\$1,571.86	100.57%	\$1,654.35	101.59%	105.25%	\$1,509.56	96.59%	\$1,581.14	97.09%	104.74%
Health Care Services	\$784.68	100.51%	\$824.71	101.41%	105.10%	\$754.03	96.58%	\$788.65	96.97%	104.59%
Health Care Supplies And Equipment	\$897.05	100.72%	\$944.95	101.74%	105.34%	\$858.99	96.45%	\$900.53	96.96%	104.84%
Household Services	\$336.21	99.48%	\$365.12	100.31%	108.60%	\$315.10	93.23%	\$340.73	93.61%	108.13%
Household Supplies	\$832.09	100.40%	\$901.10	101.01%	108.29%	\$777.48	93.81%	\$838.13	93.96%	107.80%
Household Textiles	\$168.03	102.90%	\$179.61	103.84%	106.89%	\$158.68	97.18%	\$169.06	97.75%	106.54%
Housewares And Small Appliances	\$1,194.10	103.02%	\$1,295.01	104.77%	108.45%	\$1,122.56	96.85%	\$1,209.05	97.81%	107.70%
Indoor Plants And Fresh Flowers	\$75.79	103.03%	\$82.27	104.78%	108.55%	\$71.54	97.25%	\$77.14	98.24%	107.83%
Infants Apparel	\$31.04	105.65%	\$32.41	104.68%	104.41%	\$29.32	99.80%	\$30.73	99.26%	104.81%
Jewelry	\$33.15	97.70%	\$36.08	98.42%	108.84%	\$31.02	91.42%	\$33.54	91.49%	108.12%

INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 AND 2011 CONSUMER EXPENDITURE COMPARISONS										
Page 2 of 8	5 Minutes Drive Time					10 Minutes Drive Time				
	2006		2011			2006		2011		
	3,211		4,048			10,867		13,335		
Number of Households										
Household Consumer Goods Expenditures	\$	% of U.S.	\$	% of U.S.	% of 2006	\$	% of U.S.	\$	% of U.S.	% of 2006
Legal And Accounting	\$107.42	101.06%	\$113.99	102.27%	106.12%	\$102.94	96.85%	\$108.55	97.39%	105.45%
Magazines	\$35.62	100.65%	\$37.93	101.28%	106.49%	\$33.87	95.71%	\$35.98	96.07%	106.23%
Major Appliances	\$273.65	102.48%	\$292.71	103.23%	106.97%	\$257.40	96.39%	\$273.75	96.54%	106.35%
Mass Transit	\$101.56	97.40%	\$110.06	97.93%	108.37%	\$95.73	91.81%	\$103.29	91.90%	107.90%
Men's Apparel	\$227.72	102.93%	\$241.78	103.31%	106.17%	\$215.50	97.41%	\$228.50	97.64%	106.03%
Mortgage Interest	\$4,280.23	104.83%	\$4,595.89	105.14%	107.37%	\$4,009.59	98.20%	\$4,296.82	98.30%	107.16%
Natural Gas	\$521.38	100.32%	\$547.10	100.73%	104.93%	\$500.13	96.23%	\$523.37	96.36%	104.65%
New Car Purchased	\$1,298.73	105.75%	\$1,400.98	107.13%	107.87%	\$1,219.46	99.29%	\$1,313.25	100.42%	107.69%
New Truck Purchased	\$1,545.94	106.23%	\$1,666.87	107.55%	107.82%	\$1,450.11	99.64%	\$1,560.98	100.72%	107.65%
New Vehicle Purchase	\$2,844.67	106.01%	\$3,067.85	107.36%	107.85%	\$2,669.57	99.48%	\$2,874.23	100.58%	107.67%
Newspapers	\$74.32	100.46%	\$79.19	101.12%	106.55%	\$70.61	95.44%	\$75.06	95.85%	106.30%
Oral Hygiene Products	\$27.90	101.60%	\$29.61	102.24%	106.13%	\$26.53	96.61%	\$28.08	96.96%	105.84%
Other Lodging	\$568.67	94.66%	\$630.46	95.87%	110.87%	\$533.60	88.82%	\$588.17	89.44%	110.23%
Other Miscellaneous Expenses	\$110.03	100.51%	\$116.68	101.75%	106.04%	\$105.94	96.78%	\$111.66	97.38%	105.40%
Other Repairs And Maintenance	\$154.38	99.94%	\$166.17	100.88%	107.64%	\$146.06	94.55%	\$156.64	95.09%	107.24%
Other Tobacco Products	\$35.62	102.36%	\$36.58	102.70%	102.70%	\$34.55	99.28%	\$35.36	99.27%	102.34%
Other Transportation Costs	\$609.30	101.90%	\$648.25	101.54%	106.39%	\$576.49	96.41%	\$613.69	96.13%	106.45%
Other Utilities	\$438.70	102.55%	\$459.77	102.88%	104.80%	\$419.05	97.95%	\$438.15	98.04%	104.56%
Paint And Wallpaper	\$68.36	99.91%	\$73.43	100.81%	107.42%	\$64.74	94.62%	\$69.29	95.13%	107.03%
Personal Care Products	\$180.96	101.63%	\$192.08	102.28%	106.15%	\$172.04	96.62%	\$182.07	96.95%	105.83%
Personal Care Services	\$519.88	101.78%	\$551.48	102.40%	106.08%	\$494.51	96.81%	\$523.03	97.12%	105.77%
Personal Insurance	\$532.78	99.07%	\$578.59	99.79%	108.60%	\$499.25	92.84%	\$538.93	92.95%	107.95%
Pet Supplies And Services	\$295.20	103.42%	\$312.80	104.09%	105.96%	\$280.58	98.29%	\$296.22	98.57%	105.57%
Photographic Equipment And Supplies	\$132.37	103.22%	\$140.38	104.03%	106.05%	\$126.02	98.27%	\$133.16	98.68%	105.67%
Plumbing And Heating	\$62.30	101.63%	\$67.07	102.40%	107.66%	\$58.59	95.58%	\$62.86	95.97%	107.29%
Property Taxes	\$1,798.77	101.82%	\$1,947.45	102.47%	108.27%	\$1,678.13	94.99%	\$1,810.49	95.26%	107.89%
Public Transportation	\$586.61	97.05%	\$636.35	97.63%	108.48%	\$552.74	91.45%	\$596.99	91.59%	108.01%
Records / Tapes / CD Purchases	\$144.43	101.63%	\$152.41	102.17%	105.53%	\$137.92	97.05%	\$145.12	97.28%	105.22%
Recreational Equipment And Supplies	\$1,207.36	104.33%	\$1,280.44	104.98%	106.05%	\$1,143.89	98.84%	\$1,208.76	99.10%	105.67%
Rental Costs	\$2,231.03	95.25%	\$2,263.16	95.21%	101.44%	\$2,193.61	93.66%	\$2,221.99	93.48%	101.29%
Roofing And Siding	\$84.57	100.81%	\$90.92	101.63%	107.51%	\$79.77	95.09%	\$85.45	95.52%	107.12%
Satellite Dishes	\$11.36	101.88%	\$11.99	102.39%	105.55%	\$10.82	97.04%	\$11.39	97.27%	105.27%
Shaving Needs	\$12.98	101.72%	\$13.78	102.38%	106.16%	\$12.34	96.71%	\$13.06	97.03%	105.83%
Shelter	\$10,256.81	100.85%	\$10,918.68	101.34%	106.45%	\$9,719.28	95.56%	\$10,314.69	95.74%	106.13%
Telephone Service Excl Cell Phones	\$834.86	101.89%	\$875.29	102.52%	104.84%	\$802.17	97.90%	\$838.59	98.22%	104.54%
Televisions	\$133.15	102.77%	\$140.41	103.17%	105.45%	\$126.70	97.79%	\$133.24	97.90%	105.16%
Transportation	\$11,053.57	105.07%	\$11,686.78	105.60%	105.73%	\$10,491.76	99.73%	\$11,072.47	100.05%	105.53%
Tuition	\$1,016.71	93.56%	\$1,123.40	95.21%	110.49%	\$955.58	87.94%	\$1,048.22	88.84%	109.69%
Used Car Purchase	\$961.98	105.86%	\$993.46	105.48%	103.27%	\$926.41	101.94%	\$956.42	101.55%	103.24%
Used Truck Purchase	\$845.48	106.75%	\$872.31	106.27%	103.17%	\$812.60	102.60%	\$838.12	102.11%	103.14%
Used Vehicle Purchase	\$1,807.46	106.27%	\$1,865.78	105.85%	103.23%	\$1,739.01	102.25%	\$1,794.54	101.81%	103.19%
VCRs And Related Equipment	\$54.68	102.15%	\$57.67	102.60%	105.47%	\$52.16	97.44%	\$54.86	97.60%	105.18%
Vehicle Insurance	\$1,244.38	104.24%	\$1,309.16	104.88%	105.21%	\$1,186.29	99.37%	\$1,245.12	99.75%	104.96%
Vehicle Repair	\$841.94	103.95%	\$887.74	104.49%	105.44%	\$801.22	98.92%	\$842.89	99.21%	105.20%
Vehicle Repair And Maintenance	\$850.39	103.95%	\$896.65	104.49%	105.44%	\$809.26	98.92%	\$851.35	99.21%	105.20%
Video And Audio Equipment	\$1,042.88	102.01%	\$1,100.17	102.50%	105.49%	\$994.78	97.31%	\$1,046.46	97.49%	105.20%
Video Game Hardware And Software	\$33.75	101.56%	\$35.63	102.12%	105.57%	\$32.19	96.87%	\$33.88	97.11%	105.25%
Watches	\$6.07	96.66%	\$6.61	97.64%	108.90%	\$5.70	90.76%	\$6.16	90.99%	108.07%
Women's Apparel	\$228.97	100.56%	\$241.40	100.37%	105.43%	\$217.91	95.70%	\$230.04	95.64%	105.57%

INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 AND 2011 CONSUMER EXPENDITURE COMPARISONS										
Page 3 of 8	15 Minutes Drive Time					30 Minutes Drive Time				
Number of Households	2006		2011			2006		2011		
	28,903		33,297			180,959		189,262		
Household Consumer Goods Expenditures	\$	% of U.S.	\$	% of U.S.	% of 2006	\$	% of U.S.	\$	% of U.S.	% of 2006
Airline Fares	\$385.19	98.97%	\$413.90	98.61%	107.45%	\$368.53	94.69%	\$394.52	94.00%	107.05%
Alcoholic Beverages	\$620.96	99.88%	\$659.38	99.51%	106.19%	\$595.88	95.84%	\$631.15	95.25%	105.92%
Alimony And Child Support	\$271.96	99.11%	\$292.56	99.09%	107.57%	\$260.77	95.03%	\$279.17	94.55%	107.06%
Apparel	\$751.84	101.10%	\$790.45	100.57%	105.14%	\$714.43	96.07%	\$749.77	95.39%	104.95%
Apparel Services And Accessories	\$83.74	98.74%	\$90.00	98.31%	107.48%	\$79.99	94.32%	\$85.66	93.57%	107.09%
Audio Equipment	\$90.19	101.54%	\$94.35	101.10%	104.61%	\$85.76	96.55%	\$89.57	95.98%	104.44%
Babysitting And Elderly Care	\$442.70	101.11%	\$472.14	100.30%	106.65%	\$414.79	94.74%	\$441.52	93.79%	106.44%
Books	\$63.69	100.81%	\$67.31	100.66%	105.68%	\$60.87	96.34%	\$64.12	95.89%	105.34%
Books And Supplies	\$172.45	97.73%	\$187.44	97.72%	108.69%	\$167.36	94.84%	\$180.53	94.11%	107.87%
Boys Apparel	\$45.11	101.33%	\$46.88	100.06%	103.92%	\$42.46	95.37%	\$44.18	94.30%	104.05%
Cellular Phone Service	\$421.01	101.18%	\$437.21	100.91%	103.85%	\$405.85	97.54%	\$420.80	97.12%	103.68%
Cigarettes	\$315.39	100.93%	\$321.46	100.46%	101.92%	\$306.14	97.97%	\$312.45	97.65%	102.06%
Computer Hardware	\$369.38	102.22%	\$393.15	102.05%	106.44%	\$346.73	95.95%	\$367.59	95.42%	106.02%
Computer Information Services	\$175.87	101.68%	\$188.15	101.87%	106.98%	\$167.12	96.62%	\$177.83	96.28%	106.41%
Computer Software	\$28.71	102.13%	\$30.56	101.97%	106.44%	\$26.96	95.91%	\$28.58	95.36%	106.01%
Contributions	\$1,913.17	97.78%	\$2,063.57	97.24%	107.86%	\$1,834.09	93.74%	\$1,971.95	92.92%	107.52%
Coolant And Other Fluids	\$8.31	102.59%	\$8.68	102.24%	104.45%	\$7.84	96.79%	\$8.18	96.35%	104.34%
Cosmetics and Perfume	\$109.20	101.19%	\$114.83	100.89%	105.16%	\$103.96	96.33%	\$109.06	95.82%	104.91%
Deodorants and Other Personal Care Products	\$30.17	100.80%	\$31.73	100.54%	105.17%	\$28.83	96.32%	\$30.23	95.79%	104.86%
Education	\$1,230.94	97.45%	\$1,337.53	97.51%	108.66%	\$1,200.77	95.06%	\$1,293.87	94.32%	107.75%
Electricity	\$1,365.12	100.83%	\$1,412.35	100.47%	103.46%	\$1,318.13	97.36%	\$1,362.71	96.94%	103.38%
Entertainment	\$2,983.45	101.52%	\$3,148.43	101.05%	105.53%	\$2,815.99	95.82%	\$2,965.88	95.19%	105.32%
Fees And Admissions	\$760.67	100.20%	\$819.96	99.69%	107.79%	\$716.03	94.32%	\$769.15	93.52%	107.42%
Finance Charges Excluding Mortgage And Vehicle	\$576.19	101.37%	\$602.23	101.15%	104.52%	\$552.14	97.14%	\$575.95	96.73%	104.31%
Floor Coverings	\$77.97	99.01%	\$85.49	99.25%	109.64%	\$73.71	93.60%	\$80.16	93.06%	108.75%
Food And Beverages	\$8,202.20	101.23%	\$8,561.40	100.80%	104.38%	\$7,826.29	96.59%	\$8,157.75	96.05%	104.24%
Food At Home	\$4,279.24	101.21%	\$4,421.26	100.69%	103.32%	\$4,103.64	97.06%	\$4,238.40	96.53%	103.28%
Food Away From Home	\$3,301.99	101.52%	\$3,480.76	101.18%	105.41%	\$3,126.78	96.13%	\$3,288.21	95.58%	105.16%
Footwear	\$94.15	101.24%	\$97.51	100.82%	103.57%	\$90.47	97.28%	\$93.59	96.76%	103.45%
Fuel Oil And Other Fuels	\$139.87	101.82%	\$145.71	101.50%	104.18%	\$132.66	96.57%	\$138.00	96.13%	104.03%
Funeral And Cemetery	\$97.86	100.94%	\$102.54	100.67%	104.78%	\$93.06	95.99%	\$97.30	95.52%	104.56%
Furniture	\$638.98	102.20%	\$681.81	101.76%	106.70%	\$595.11	95.18%	\$633.16	94.50%	106.39%
Gasoline And Oil	\$2,431.93	103.28%	\$2,522.85	102.69%	103.74%	\$2,279.47	96.81%	\$2,364.88	96.26%	103.75%
Gifts	\$1,381.47	99.15%	\$1,484.66	98.98%	107.47%	\$1,320.22	94.75%	\$1,412.20	94.15%	106.97%
Girls Apparel	\$44.31	103.05%	\$46.14	101.74%	104.13%	\$41.09	95.56%	\$42.83	94.44%	104.23%
Hair Care	\$59.82	100.89%	\$62.93	100.66%	105.20%	\$57.18	96.44%	\$59.98	95.94%	104.90%
Hard Surface Flooring	\$27.29	100.63%	\$29.05	100.41%	106.45%	\$25.90	95.50%	\$27.44	94.85%	105.95%
Health Care	\$3,249.13	100.46%	\$3,379.55	100.27%	104.01%	\$3,131.64	96.83%	\$3,251.00	96.45%	103.81%
Health Care Insurance	\$1,570.62	100.49%	\$1,633.81	100.33%	104.02%	\$1,513.98	96.87%	\$1,571.60	96.51%	103.81%
Health Care Services	\$784.00	100.42%	\$814.55	100.16%	103.90%	\$757.09	96.97%	\$785.21	96.55%	103.71%
Health Care Supplies And Equipment	\$894.50	100.43%	\$931.20	100.26%	104.10%	\$860.57	96.62%	\$894.19	96.27%	103.91%
Household Services	\$338.78	100.24%	\$363.70	99.92%	107.36%	\$320.12	94.72%	\$342.51	94.10%	106.99%
Household Supplies	\$832.35	100.43%	\$891.15	99.90%	107.06%	\$781.98	94.36%	\$834.67	93.57%	106.74%
Household Textiles	\$166.38	101.89%	\$175.96	101.73%	105.76%	\$156.71	95.97%	\$165.25	95.54%	105.45%
Housewares And Small Appliances	\$1,184.41	102.19%	\$1,261.46	102.05%	106.51%	\$1,112.87	96.02%	\$1,180.48	95.50%	106.08%
Indoor Plants And Fresh Flowers	\$75.54	102.69%	\$80.55	102.59%	106.63%	\$71.08	96.63%	\$75.52	96.18%	106.25%
Infants Apparel	\$30.24	102.93%	\$31.58	102.00%	104.43%	\$28.19	95.95%	\$29.44	95.09%	104.43%
Jewelry	\$33.59	99.00%	\$36.11	98.50%	107.50%	\$31.93	94.11%	\$34.22	93.34%	107.17%

INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 AND 2011 CONSUMER EXPENDITURE COMPARISONS										
Page 4 of 8	15 Minutes Drive Time					30 Minutes Drive Time				
	2006		2011			2006		2011		
Number of Households	28,903		33,297			180,959		189,262		
Household Consumer Goods Expenditures	\$	% of U.S.	\$	% of U.S.	% of 2006	\$	% of U.S.	\$	% of U.S.	% of 2006
Legal And Accounting	\$107.55	101.19%	\$112.50	100.93%	104.60%	\$102.68	96.60%	\$107.19	96.17%	104.39%
Magazines	\$35.68	100.82%	\$37.69	100.64%	105.63%	\$34.11	96.38%	\$35.92	95.91%	105.31%
Major Appliances	\$270.25	101.21%	\$285.40	100.65%	105.61%	\$254.36	95.26%	\$268.21	94.59%	105.45%
Mass Transit	\$103.38	99.15%	\$110.98	98.75%	107.35%	\$98.81	94.76%	\$105.71	94.06%	106.98%
Men's Apparel	\$225.12	101.76%	\$237.21	101.36%	105.37%	\$213.32	96.42%	\$224.23	95.81%	105.11%
Mortgage Interest	\$4,212.79	103.17%	\$4,481.39	102.52%	106.38%	\$3,896.34	95.42%	\$4,136.12	94.62%	106.15%
Natural Gas	\$521.65	100.37%	\$543.14	100.00%	104.12%	\$502.63	96.71%	\$522.49	96.19%	103.95%
New Car Purchased	\$1,276.53	103.94%	\$1,358.54	103.88%	106.42%	\$1,180.39	96.11%	\$1,252.54	95.78%	106.11%
New Truck Purchased	\$1,516.09	104.18%	\$1,612.74	104.06%	106.37%	\$1,398.16	96.07%	\$1,483.25	95.70%	106.09%
New Vehicle Purchase	\$2,792.62	104.07%	\$2,971.28	103.98%	106.40%	\$2,578.56	96.09%	\$2,735.79	95.74%	106.10%
Newspapers	\$74.44	100.62%	\$78.70	100.50%	105.72%	\$71.19	96.23%	\$75.00	95.77%	105.35%
Oral Hygiene Products	\$27.77	101.13%	\$29.20	100.83%	105.15%	\$26.47	96.39%	\$27.76	95.86%	104.87%
Other Lodging	\$592.14	98.56%	\$647.70	98.49%	109.38%	\$567.51	94.46%	\$616.57	93.76%	108.64%
Other Miscellaneous Expenses	\$110.77	101.19%	\$115.81	100.99%	104.55%	\$106.28	97.09%	\$110.89	96.70%	104.34%
Other Repairs And Maintenance	\$155.38	100.58%	\$165.53	100.49%	106.53%	\$147.87	95.72%	\$156.86	95.23%	106.08%
Other Tobacco Products	\$35.11	100.89%	\$35.77	100.42%	101.88%	\$34.09	97.96%	\$34.77	97.61%	101.99%
Other Transportation Costs	\$608.33	101.74%	\$645.62	101.13%	106.13%	\$570.58	95.42%	\$605.11	94.79%	106.05%
Other Utilities	\$433.91	101.43%	\$451.13	100.94%	103.97%	\$413.79	96.73%	\$429.81	96.17%	103.87%
Paint And Wallpaper	\$68.77	100.51%	\$73.14	100.41%	106.35%	\$65.55	95.81%	\$69.43	95.32%	105.92%
Personal Care Products	\$180.05	101.12%	\$189.35	100.83%	105.17%	\$171.55	96.34%	\$179.95	95.83%	104.90%
Personal Care Services	\$517.16	101.25%	\$543.56	100.93%	105.10%	\$492.61	96.44%	\$516.49	95.90%	104.85%
Personal Insurance	\$537.25	99.90%	\$576.29	99.39%	107.27%	\$507.90	94.45%	\$543.10	93.67%	106.93%
Pet Supplies And Services	\$291.56	102.14%	\$305.63	101.70%	104.83%	\$275.06	96.36%	\$287.95	95.82%	104.69%
Photographic Equipment And Supplies	\$131.03	102.18%	\$137.46	101.87%	104.91%	\$123.60	96.38%	\$129.42	95.91%	104.71%
Plumbing And Heating	\$62.12	101.34%	\$66.19	101.05%	106.55%	\$58.42	95.30%	\$62.05	94.73%	106.21%
Property Taxes	\$1,788.58	101.24%	\$1,915.60	100.79%	107.10%	\$1,668.84	94.46%	\$1,783.42	93.84%	106.87%
Public Transportation	\$597.85	98.91%	\$642.41	98.56%	107.45%	\$572.35	94.69%	\$612.65	93.99%	107.04%
Records / Tapes / CD Purchases	\$143.76	101.16%	\$150.39	100.81%	104.61%	\$137.52	96.77%	\$143.58	96.25%	104.41%
Recreational Equipment And Supplies	\$1,186.86	102.55%	\$1,245.07	102.08%	104.90%	\$1,111.43	96.04%	\$1,164.58	95.48%	104.78%
Rental Costs	\$2,261.14	96.54%	\$2,286.35	96.19%	101.11%	\$2,299.05	98.16%	\$2,328.15	97.94%	101.27%
Roofing And Siding	\$84.63	100.88%	\$90.05	100.66%	106.40%	\$80.08	95.46%	\$84.91	94.91%	106.03%
Satellite Dishes	\$11.27	101.08%	\$11.80	100.77%	104.70%	\$10.74	96.32%	\$11.23	95.90%	104.56%
Shaving Needs	\$12.91	101.18%	\$13.58	100.89%	105.19%	\$12.30	96.39%	\$12.90	95.84%	104.88%
Shelter	\$10,240.59	100.69%	\$10,805.99	100.30%	105.52%	\$9,751.71	95.88%	\$10,262.88	95.26%	105.24%
Telephone Service Excl Cell Phones	\$830.31	101.33%	\$862.46	101.02%	103.87%	\$797.90	97.37%	\$827.70	96.95%	103.73%
Televisions	\$131.71	101.66%	\$137.69	101.17%	104.54%	\$125.03	96.50%	\$130.59	95.95%	104.45%
Transportation	\$10,849.84	103.13%	\$11,366.64	102.70%	104.76%	\$10,148.77	96.47%	\$10,622.98	95.98%	104.67%
Tuition	\$1,058.49	97.41%	\$1,150.08	97.47%	108.65%	\$1,033.41	95.10%	\$1,113.33	94.36%	107.73%
Used Car Purchase	\$939.51	103.38%	\$966.53	102.62%	102.88%	\$882.29	97.09%	\$910.61	96.69%	103.21%
Used Truck Purchase	\$822.05	103.79%	\$844.76	102.92%	102.76%	\$768.34	97.01%	\$792.35	96.53%	103.12%
Used Vehicle Purchase	\$1,761.56	103.57%	\$1,811.29	102.76%	102.82%	\$1,650.63	97.05%	\$1,702.96	96.62%	103.17%
VCRs And Related Equipment	\$54.30	101.44%	\$56.78	101.01%	104.57%	\$51.78	96.73%	\$54.07	96.19%	104.42%
Vehicle Insurance	\$1,224.07	102.53%	\$1,275.55	102.19%	104.21%	\$1,154.97	96.75%	\$1,201.45	96.25%	104.02%
Vehicle Repair	\$829.01	102.35%	\$866.27	101.96%	104.49%	\$783.46	96.73%	\$817.36	96.21%	104.33%
Vehicle Repair And Maintenance	\$837.32	102.35%	\$874.95	101.96%	104.49%	\$791.30	96.73%	\$825.54	96.21%	104.33%
Video And Audio Equipment	\$1,035.91	101.33%	\$1,083.39	100.93%	104.58%	\$988.54	96.69%	\$1,032.15	96.16%	104.41%
Video Game Hardware And Software	\$33.56	100.99%	\$35.12	100.66%	104.65%	\$32.10	96.60%	\$33.52	96.07%	104.42%
Watches	\$6.19	98.57%	\$6.65	98.23%	107.43%	\$5.92	94.27%	\$6.34	93.65%	107.09%
Women's Apparel	\$229.17	100.65%	\$241.13	100.25%	105.22%	\$218.92	96.14%	\$229.85	95.56%	104.99%

INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 AND 2011 CONSUMER EXPENDITURE COMPARISONS										
Page 5 of 8	City of Independence					Kenton County, Kentucky				
	2006		2011			2006		2011		
	8,059		10,174			61,697		63,415		
Number of Households										
Household Consumer Goods Expenditures	\$	% of U.S.	\$	% of U.S.	% of 2006	\$	% of U.S.	\$	% of U.S.	% of 2006
Airline Fares	\$356.44	91.59%	\$386.18	92.01%	108.34%	\$380.03	97.65%	\$409.29	97.52%	107.70%
Alcoholic Beverages	\$583.34	93.83%	\$622.50	93.95%	106.71%	\$614.23	98.79%	\$653.66	98.65%	106.42%
Alimony And Child Support	\$251.87	91.79%	\$273.20	92.53%	108.47%	\$269.10	98.07%	\$289.63	98.09%	107.63%
Apparel	\$720.12	96.84%	\$762.20	96.97%	105.84%	\$737.83	99.22%	\$778.18	99.01%	105.47%
Apparel Services And Accessories	\$77.33	91.18%	\$83.79	91.52%	108.35%	\$82.44	97.21%	\$88.80	97.00%	107.71%
Audio Equipment	\$87.11	98.07%	\$91.75	98.32%	105.33%	\$88.76	99.93%	\$93.13	99.80%	104.92%
Babysitting And Elderly Care	\$417.87	95.44%	\$448.62	95.30%	107.36%	\$428.49	97.87%	\$458.52	97.41%	107.01%
Books	\$60.68	96.04%	\$64.60	96.61%	106.46%	\$62.90	99.56%	\$66.61	99.61%	105.90%
Books And Supplies	\$157.07	89.01%	\$172.28	89.81%	109.68%	\$170.55	96.65%	\$185.06	96.48%	108.51%
Boys Apparel	\$43.65	98.05%	\$45.61	97.35%	104.49%	\$43.93	98.67%	\$45.82	97.80%	104.30%
Cellular Phone Service	\$409.47	98.41%	\$428.29	98.85%	104.60%	\$417.97	100.45%	\$435.29	100.47%	104.14%
Cigarettes	\$312.49	100.01%	\$320.18	100.06%	102.46%	\$316.05	101.15%	\$323.75	101.18%	102.44%
Computer Hardware	\$352.60	97.58%	\$379.28	98.45%	107.57%	\$359.05	99.36%	\$382.89	99.39%	106.64%
Computer Information Services	\$166.83	96.46%	\$180.36	97.65%	108.11%	\$172.23	99.58%	\$184.42	99.85%	107.08%
Computer Software	\$27.40	97.47%	\$29.47	98.33%	107.55%	\$27.92	99.32%	\$29.77	99.33%	106.63%
Contributions	\$1,736.21	88.73%	\$1,884.59	88.80%	108.55%	\$1,893.11	96.75%	\$2,045.45	96.38%	108.05%
Coolant And Other Fluids	\$8.08	99.75%	\$8.51	100.24%	105.32%	\$8.12	100.25%	\$8.52	100.35%	104.93%
Cosmetics and Perfume	\$104.93	97.23%	\$111.22	97.72%	105.99%	\$107.46	99.57%	\$113.32	99.56%	105.45%
Deodorants and Other Personal Care Products	\$28.94	96.69%	\$30.69	97.24%	106.05%	\$29.77	99.47%	\$31.38	99.43%	105.41%
Education	\$1,120.07	88.67%	\$1,228.16	89.53%	109.65%	\$1,220.81	96.65%	\$1,323.48	96.48%	108.41%
Electricity	\$1,329.53	98.20%	\$1,384.62	98.50%	104.14%	\$1,358.17	100.32%	\$1,409.68	100.28%	103.79%
Entertainment	\$2,855.53	97.17%	\$3,034.06	97.38%	106.25%	\$2,918.16	99.30%	\$3,088.38	99.13%	105.83%
Fees And Admissions	\$704.74	92.83%	\$765.41	93.06%	108.61%	\$740.67	97.57%	\$799.99	97.27%	108.01%
Finance Charges Excluding Mortgage And Vehicle	\$556.55	97.92%	\$585.51	98.34%	105.20%	\$570.43	100.36%	\$597.25	100.31%	104.70%
Floor Coverings	\$70.67	89.74%	\$78.61	91.26%	111.24%	\$76.06	96.58%	\$83.31	96.71%	109.53%
Food And Beverages	\$7,932.13	97.90%	\$8,334.53	98.13%	105.07%	\$8,086.72	99.81%	\$8,465.86	99.67%	104.69%
Food At Home	\$4,183.73	98.95%	\$4,349.48	99.06%	103.96%	\$4,235.49	100.18%	\$4,391.54	100.02%	103.68%
Food Away From Home	\$3,165.06	97.31%	\$3,362.55	97.74%	106.24%	\$3,237.00	99.52%	\$3,420.66	99.43%	105.67%
Footwear	\$92.13	99.06%	\$96.18	99.44%	104.40%	\$93.16	100.17%	\$96.81	100.09%	103.92%
Fuel Oil And Other Fuels	\$135.83	98.88%	\$142.60	99.33%	104.98%	\$137.63	100.19%	\$143.84	100.20%	104.51%
Funeral And Cemetery	\$94.27	97.24%	\$99.44	97.62%	105.48%	\$96.76	99.80%	\$101.53	99.68%	104.93%
Furniture	\$606.76	97.05%	\$654.36	97.66%	107.84%	\$617.85	98.82%	\$661.44	98.72%	107.06%
Gasoline And Oil	\$2,387.07	101.38%	\$2,495.44	101.57%	104.54%	\$2,370.30	100.67%	\$2,470.05	100.54%	104.21%
Gifts	\$1,272.66	91.34%	\$1,377.58	91.84%	108.24%	\$1,363.69	97.87%	\$1,465.11	97.68%	107.44%
Girls Apparel	\$43.18	100.42%	\$45.12	99.49%	104.49%	\$42.64	99.16%	\$44.60	98.35%	104.60%
Hair Care	\$57.40	96.81%	\$60.86	97.34%	106.03%	\$59.03	99.56%	\$62.25	99.57%	105.45%
Hard Surface Flooring	\$25.76	94.99%	\$27.68	95.68%	107.45%	\$26.78	98.75%	\$28.55	98.69%	106.61%
Health Care	\$3,139.64	97.07%	\$3,289.48	97.59%	104.77%	\$3,237.10	100.09%	\$3,374.51	100.12%	104.24%
Health Care Insurance	\$1,517.93	97.12%	\$1,590.54	97.67%	104.78%	\$1,564.52	100.10%	\$1,631.01	100.16%	104.25%
Health Care Services	\$758.76	97.19%	\$793.84	97.61%	104.62%	\$781.43	100.09%	\$813.71	100.05%	104.13%
Health Care Supplies And Equipment	\$862.95	96.89%	\$905.11	97.45%	104.89%	\$891.15	100.06%	\$929.79	100.11%	104.34%
Household Services	\$315.43	93.33%	\$341.56	93.84%	108.28%	\$331.73	98.15%	\$356.85	98.04%	107.57%
Household Supplies	\$778.45	93.93%	\$840.31	94.20%	107.95%	\$810.67	97.82%	\$869.92	97.52%	107.31%
Household Textiles	\$159.72	97.81%	\$170.12	98.36%	106.51%	\$162.73	99.66%	\$172.41	99.68%	105.95%
Housewares And Small Appliances	\$1,129.77	97.47%	\$1,216.04	98.38%	107.64%	\$1,151.97	99.39%	\$1,229.17	99.44%	106.70%
Indoor Plants And Fresh Flowers	\$72.01	97.89%	\$77.59	98.82%	107.75%	\$73.33	99.69%	\$78.40	99.85%	106.91%
Infants Apparel	\$29.38	100.00%	\$30.82	99.55%	104.90%	\$29.24	99.52%	\$30.67	99.06%	104.89%
Jewelry	\$31.04	91.48%	\$33.65	91.79%	108.41%	\$32.97	97.17%	\$35.54	96.94%	107.79%

INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 AND 2011 CONSUMER EXPENDITURE COMPARISONS										
Page 6 of 8	City of Independence					Kenton County, Kentucky				
	2006		2011			2006		2011		
	8,059		10,174		% of 2006	61,697		63,415		% of 2006
Number of Households	\$	% of U.S.	\$	% of U.S.	% of 2006	\$	% of U.S.	\$	% of U.S.	% of 2006
Household Consumer Goods Expenditures										
Legal And Accounting	\$103.79	97.65%	\$109.29	98.05%	105.30%	\$106.41	100.11%	\$111.49	100.03%	104.77%
Magazines	\$33.99	96.04%	\$36.18	96.61%	106.44%	\$35.23	99.55%	\$37.30	99.60%	105.88%
Major Appliances	\$257.80	96.54%	\$274.31	96.74%	106.40%	\$264.24	98.96%	\$280.09	98.78%	106.00%
Mass Transit	\$95.81	91.89%	\$103.70	92.27%	108.24%	\$101.90	97.73%	\$109.67	97.58%	107.63%
Men's Apparel	\$216.15	97.70%	\$229.73	98.16%	106.28%	\$220.31	99.58%	\$232.95	99.54%	105.74%
Mortgage Interest	\$4,026.99	98.62%	\$4,319.04	98.81%	107.25%	\$4,046.80	99.11%	\$4,319.38	98.82%	106.74%
Natural Gas	\$502.97	96.78%	\$526.81	96.99%	104.74%	\$518.54	99.77%	\$541.16	99.63%	104.36%
New Car Purchased	\$1,227.27	99.93%	\$1,321.14	101.02%	107.65%	\$1,228.48	100.03%	\$1,310.09	100.18%	106.64%
New Truck Purchased	\$1,458.87	100.25%	\$1,569.86	101.29%	107.61%	\$1,455.90	100.04%	\$1,552.25	100.15%	106.62%
New Vehicle Purchase	\$2,686.14	100.10%	\$2,891.00	101.17%	107.63%	\$2,684.38	100.04%	\$2,862.34	100.17%	106.63%
Newspapers	\$70.86	95.78%	\$75.47	96.37%	106.51%	\$73.58	99.46%	\$77.93	99.51%	105.91%
Oral Hygiene Products	\$26.67	97.12%	\$28.27	97.62%	106.00%	\$27.34	99.56%	\$28.83	99.55%	105.45%
Other Lodging	\$534.33	88.94%	\$589.50	89.64%	110.33%	\$581.13	96.73%	\$635.64	96.66%	109.38%
Other Miscellaneous Expenses	\$106.92	97.67%	\$112.51	98.12%	105.23%	\$109.81	100.31%	\$114.99	100.28%	104.72%
Other Repairs And Maintenance	\$146.72	94.98%	\$157.70	95.74%	107.48%	\$152.85	98.94%	\$163.06	98.99%	106.68%
Other Tobacco Products	\$34.80	100.00%	\$35.64	100.06%	102.41%	\$35.19	101.12%	\$36.02	101.12%	102.36%
Other Transportation Costs	\$578.80	96.80%	\$617.52	96.73%	106.69%	\$592.27	99.05%	\$631.13	98.86%	106.56%
Other Utilities	\$421.29	98.48%	\$440.79	98.63%	104.63%	\$427.91	100.03%	\$446.35	99.87%	104.31%
Paint And Wallpaper	\$65.04	95.06%	\$69.77	95.79%	107.27%	\$67.75	99.02%	\$72.15	99.05%	106.49%
Personal Care Products	\$172.94	97.12%	\$183.32	97.62%	106.00%	\$177.28	99.56%	\$186.93	99.54%	105.44%
Personal Care Services	\$497.08	97.31%	\$526.63	97.79%	105.94%	\$508.81	99.61%	\$536.30	99.58%	105.40%
Personal Insurance	\$499.29	92.84%	\$539.45	93.04%	108.04%	\$525.21	97.66%	\$564.79	97.41%	107.54%
Pet Supplies And Services	\$282.43	98.94%	\$298.12	99.20%	105.56%	\$285.25	99.93%	\$299.96	99.81%	105.16%
Photographic Equipment And Supplies	\$126.87	98.93%	\$134.05	99.34%	105.66%	\$128.17	99.95%	\$134.86	99.94%	105.22%
Plumbing And Heating	\$58.79	95.91%	\$63.22	96.52%	107.54%	\$60.64	98.92%	\$64.77	98.89%	106.81%
Property Taxes	\$1,679.98	95.09%	\$1,814.13	95.45%	107.99%	\$1,736.69	98.30%	\$1,865.57	98.16%	107.42%
Public Transportation	\$553.11	91.51%	\$599.27	91.94%	108.35%	\$590.12	97.63%	\$635.52	97.50%	107.69%
Records / Tapes / CD Purchases	\$138.71	97.61%	\$146.05	97.90%	105.29%	\$142.01	99.93%	\$148.96	99.85%	104.89%
Recreational Equipment And Supplies	\$1,150.60	99.42%	\$1,215.75	99.67%	105.66%	\$1,155.84	99.87%	\$1,216.75	99.75%	105.27%
Rental Costs	\$2,205.39	94.16%	\$2,240.23	94.24%	101.58%	\$2,353.17	100.47%	\$2,387.94	100.46%	101.48%
Roofing And Siding	\$80.10	95.48%	\$86.00	96.13%	107.37%	\$83.00	98.94%	\$88.48	98.90%	106.60%
Satellite Dishes	\$10.88	97.58%	\$11.46	97.87%	105.33%	\$11.13	99.82%	\$11.68	99.74%	104.94%
Shaving Needs	\$12.40	97.18%	\$13.15	97.70%	106.05%	\$12.71	99.61%	\$13.40	99.55%	105.43%
Shelter	\$9,756.54	95.93%	\$10,369.23	96.24%	106.28%	\$10,081.57	99.12%	\$10,661.89	98.96%	105.76%
Telephone Service Excl Cell Phones	\$807.83	98.59%	\$845.23	99.00%	104.63%	\$822.97	100.43%	\$857.44	100.43%	104.19%
Televisions	\$127.33	98.28%	\$134.01	98.46%	105.25%	\$129.47	99.93%	\$135.83	99.80%	104.91%
Transportation	\$10,552.34	100.31%	\$11,148.00	100.73%	105.64%	\$10,553.84	100.32%	\$11,099.72	100.29%	105.17%
Tuition	\$963.00	88.62%	\$1,055.88	89.49%	109.64%	\$1,050.26	96.65%	\$1,138.42	96.48%	108.39%
Used Car Purchase	\$933.50	102.72%	\$966.47	102.62%	103.53%	\$920.78	101.32%	\$954.26	101.32%	103.64%
Used Truck Purchase	\$818.27	103.31%	\$846.41	103.12%	103.44%	\$802.61	101.34%	\$831.19	101.26%	103.56%
Used Vehicle Purchase	\$1,751.76	103.00%	\$1,812.88	102.85%	103.49%	\$1,723.39	101.33%	\$1,785.45	101.30%	103.60%
VCRs And Related Equipment	\$52.45	97.98%	\$55.20	98.20%	105.24%	\$53.52	99.98%	\$56.14	99.88%	104.90%
Vehicle Insurance	\$1,192.63	99.90%	\$1,252.62	100.35%	105.03%	\$1,199.22	100.45%	\$1,253.23	100.40%	104.50%
Vehicle Repair	\$805.62	99.46%	\$848.41	99.86%	105.31%	\$811.98	100.25%	\$851.34	100.20%	104.85%
Vehicle Repair And Maintenance	\$813.70	99.47%	\$856.92	99.86%	105.31%	\$820.10	100.25%	\$859.86	100.21%	104.85%
Video And Audio Equipment	\$1,000.19	97.83%	\$1,052.90	98.09%	105.27%	\$1,021.65	99.93%	\$1,071.64	99.84%	104.89%
Video Game Hardware And Software	\$32.35	97.35%	\$34.08	97.68%	105.35%	\$33.16	99.79%	\$34.80	99.74%	104.95%
Watches	\$5.71	90.92%	\$6.19	91.43%	108.41%	\$6.10	97.13%	\$6.57	97.05%	107.70%
Women's Apparel	\$218.30	95.87%	\$230.96	96.03%	105.80%	\$226.11	99.30%	\$238.53	99.17%	105.49%

INDEPENDENCE, KENTUCKY, AND DRIVE TIME MARKET AREAS 2006 AND 2011 CONSUMER EXPENDITURE COMPARISONS								
Page 7 of 8	Commonwealth of Kentucky					United States		
	2006		2011			2006	2011	
	1,674,201		1,741,045			111,826,380	117,033,680	
Number of Households								
Household Consumer Goods Expenditures	\$	% of U.S.	\$	% of U.S.	% of 2006	\$	\$	% of 2006
Airline Fares	\$321.80	82.69%	\$344.29	82.03%	106.99%	\$389.18	\$419.72	107.85%
Alcoholic Beverages	\$523.28	84.17%	\$555.07	83.77%	106.08%	\$621.73	\$662.62	106.58%
Alimony And Child Support	\$226.19	82.43%	\$242.06	81.98%	107.02%	\$274.40	\$295.26	107.60%
Apparel	\$633.62	85.20%	\$666.84	84.84%	105.24%	\$743.65	\$785.98	105.69%
Apparel Services And Accessories	\$69.46	81.90%	\$74.37	81.23%	107.07%	\$84.81	\$91.55	107.95%
Audio Equipment	\$77.03	86.73%	\$80.73	86.51%	104.80%	\$88.82	\$93.32	105.07%
Babysitting And Elderly Care	\$357.12	81.57%	\$381.08	80.96%	106.71%	\$437.82	\$470.73	107.52%
Books	\$54.03	85.52%	\$57.04	85.30%	105.57%	\$63.18	\$66.87	105.84%
Books And Supplies	\$143.01	81.04%	\$154.05	80.31%	107.72%	\$176.46	\$191.82	108.70%
Boys Apparel	\$37.71	84.70%	\$39.43	84.16%	104.56%	\$44.52	\$46.85	105.23%
Cellular Phone Service	\$367.05	88.22%	\$382.12	88.20%	104.11%	\$416.08	\$433.26	104.13%
Cigarettes	\$288.68	92.39%	\$296.35	92.62%	102.66%	\$312.47	\$319.98	102.40%
Computer Hardware	\$302.33	83.66%	\$321.64	83.49%	106.39%	\$361.36	\$385.24	106.61%
Computer Information Services	\$143.50	82.97%	\$153.31	83.00%	106.84%	\$172.96	\$184.70	106.79%
Computer Software	\$23.53	83.71%	\$25.04	83.55%	106.42%	\$28.11	\$29.97	106.62%
Contributions	\$1,591.66	81.35%	\$1,709.54	80.56%	107.41%	\$1,956.64	\$2,122.19	108.46%
Coolant And Other Fluids	\$7.01	86.54%	\$7.35	86.57%	104.85%	\$8.10	\$8.49	104.81%
Cosmetics and Perfume	\$92.95	86.13%	\$97.75	85.88%	105.16%	\$107.92	\$113.82	105.47%
Deodorants and Other Personal Care Products	\$25.77	86.10%	\$27.09	85.84%	105.12%	\$29.93	\$31.56	105.45%
Education	\$1,021.48	80.87%	\$1,099.13	80.13%	107.60%	\$1,263.13	\$1,371.74	108.60%
Electricity	\$1,206.02	89.08%	\$1,251.45	89.02%	103.77%	\$1,353.86	\$1,405.74	103.83%
Entertainment	\$2,498.35	85.01%	\$2,640.17	84.74%	105.68%	\$2,938.78	\$3,115.59	106.02%
Fees And Admissions	\$612.33	80.66%	\$659.05	80.13%	107.63%	\$759.15	\$822.47	108.34%
Finance Charges Excluding Mortgage And Vehicle	\$495.15	87.11%	\$518.55	87.09%	104.73%	\$568.40	\$595.40	104.75%
Floor Coverings	\$62.71	79.63%	\$68.11	79.07%	108.61%	\$78.75	\$86.14	109.38%
Food And Beverages	\$7,056.27	87.09%	\$7,381.68	86.91%	104.61%	\$8,102.30	\$8,493.65	104.83%
Food At Home	\$3,755.55	88.83%	\$3,895.94	88.73%	103.74%	\$4,227.92	\$4,390.78	103.85%
Food Away From Home	\$2,777.44	85.39%	\$2,930.67	85.19%	105.52%	\$3,252.65	\$3,440.25	105.77%
Footwear	\$82.54	88.75%	\$85.71	88.62%	103.84%	\$93.00	\$96.72	104.00%
Fuel Oil And Other Fuels	\$121.02	88.10%	\$126.38	88.03%	104.43%	\$137.37	\$143.56	104.51%
Funeral And Cemetery	\$84.47	87.13%	\$88.64	87.02%	104.94%	\$96.95	\$101.86	105.06%
Furniture	\$517.71	82.80%	\$552.76	82.50%	106.77%	\$625.23	\$670.02	107.16%
Gasoline And Oil	\$2,069.19	87.88%	\$2,159.32	87.89%	104.36%	\$2,354.62	\$2,456.81	104.34%
Gifts	\$1,146.18	82.26%	\$1,226.31	81.76%	106.99%	\$1,393.30	\$1,499.94	107.65%
Girls Apparel	\$36.14	84.05%	\$37.93	83.64%	104.95%	\$43.00	\$45.35	105.47%
Hair Care	\$51.07	86.14%	\$53.71	85.91%	105.17%	\$59.29	\$62.52	105.45%
Hard Surface Flooring	\$22.75	83.89%	\$24.17	83.55%	106.24%	\$27.12	\$28.93	106.67%
Health Care	\$2,869.95	88.73%	\$2,988.91	88.68%	104.15%	\$3,234.30	\$3,370.56	104.21%
Health Care Insurance	\$1,387.71	88.79%	\$1,445.11	88.74%	104.14%	\$1,562.93	\$1,628.48	104.19%
Health Care Services	\$690.40	88.43%	\$718.41	88.33%	104.06%	\$780.72	\$813.28	104.17%
Health Care Supplies And Equipment	\$791.84	88.91%	\$825.39	88.87%	104.24%	\$890.65	\$928.81	104.28%
Household Services	\$279.45	82.68%	\$299.04	82.15%	107.01%	\$337.98	\$364.00	107.70%
Household Supplies	\$681.91	82.28%	\$728.42	81.66%	106.82%	\$828.75	\$892.05	107.64%
Household Textiles	\$138.66	84.92%	\$146.77	84.86%	105.85%	\$163.29	\$172.96	105.92%
Housewares And Small Appliances	\$968.51	83.56%	\$1,031.14	83.42%	106.47%	\$1,159.05	\$1,236.06	106.64%
Indoor Plants And Fresh Flowers	\$61.08	83.03%	\$65.26	83.11%	106.84%	\$73.56	\$78.52	106.74%
Infants Apparel	\$24.95	84.92%	\$26.18	84.56%	104.93%	\$29.38	\$30.96	105.38%
Jewelry	\$27.82	81.99%	\$29.82	81.34%	107.19%	\$33.93	\$36.66	108.05%

INDEPENDENCE, KENTUCKY, AND DRIVE TIME MARKET AREAS 2006 AND 2011 CONSUMER EXPENDITURE COMPARISONS								
Page 8 of 8	Commonwealth of Kentucky					United States		
	2006		2011			2006	2011	
	1,674,201		1,741,045			111,826,380	117,033,680	
Number of Households								
Household Consumer Goods Expenditures	\$	% of U.S.	\$	% of U.S.	% of 2006	\$	\$	% of 2006
Legal And Accounting	\$92.69	87.20%	\$97.12	87.13%	104.78%	\$106.29	\$111.46	104.86%
Magazines	\$30.26	85.50%	\$31.94	85.29%	105.55%	\$35.39	\$37.45	105.82%
Major Appliances	\$227.27	85.11%	\$240.26	84.73%	105.72%	\$267.03	\$283.56	106.19%
Mass Transit	\$86.32	82.79%	\$92.28	82.11%	106.90%	\$104.27	\$112.39	107.79%
Men's Apparel	\$188.02	84.99%	\$198.25	84.71%	105.44%	\$221.23	\$234.03	105.79%
Mortgage Interest	\$3,337.20	81.73%	\$3,561.49	81.48%	106.72%	\$4,083.19	\$4,371.09	107.05%
Natural Gas	\$456.58	87.85%	\$475.96	87.63%	104.24%	\$519.72	\$543.16	104.51%
New Car Purchased	\$1,024.86	83.45%	\$1,093.10	83.59%	106.66%	\$1,228.12	\$1,307.76	106.48%
New Truck Purchased	\$1,213.38	83.38%	\$1,294.23	83.51%	106.66%	\$1,455.29	\$1,549.86	106.50%
New Vehicle Purchase	\$2,238.24	83.41%	\$2,387.33	83.54%	106.66%	\$2,683.41	\$2,857.62	106.49%
Newspapers	\$63.26	85.51%	\$66.80	85.30%	105.60%	\$73.98	\$78.31	105.85%
Oral Hygiene Products	\$23.64	86.09%	\$24.87	85.88%	105.20%	\$27.46	\$28.96	105.46%
Other Lodging	\$471.89	78.55%	\$513.28	78.05%	108.77%	\$600.78	\$657.61	109.46%
Other Miscellaneous Expenses	\$95.37	87.12%	\$99.88	87.10%	104.73%	\$109.47	\$114.67	104.75%
Other Repairs And Maintenance	\$130.00	84.15%	\$138.14	83.86%	106.26%	\$154.48	\$164.72	106.63%
Other Tobacco Products	\$32.13	92.33%	\$32.97	92.56%	102.61%	\$34.80	\$35.62	102.36%
Other Transportation Costs	\$500.13	83.64%	\$531.77	83.30%	106.33%	\$597.95	\$638.39	106.76%
Other Utilities	\$374.39	87.52%	\$390.47	87.37%	104.29%	\$427.80	\$446.91	104.47%
Paint And Wallpaper	\$57.83	84.52%	\$61.36	84.24%	106.10%	\$68.42	\$72.84	106.46%
Personal Care Products	\$153.35	86.12%	\$161.27	85.88%	105.16%	\$178.06	\$187.79	105.46%
Personal Care Services	\$439.73	86.09%	\$462.32	85.85%	105.14%	\$510.80	\$538.55	105.43%
Personal Insurance	\$441.45	82.09%	\$472.33	81.46%	107.00%	\$537.77	\$579.81	107.82%
Pet Supplies And Services	\$246.12	86.22%	\$258.83	86.13%	105.16%	\$285.45	\$300.52	105.28%
Photographic Equipment And Supplies	\$110.86	86.45%	\$116.58	86.39%	105.16%	\$128.24	\$134.94	105.22%
Plumbing And Heating	\$51.67	84.29%	\$54.97	83.92%	106.39%	\$61.30	\$65.50	106.85%
Property Taxes	\$1,472.03	83.32%	\$1,576.24	82.94%	107.08%	\$1,766.68	\$1,900.52	107.58%
Public Transportation	\$499.81	82.69%	\$534.64	82.03%	106.97%	\$604.43	\$651.80	107.84%
Records / Tapes / CD Purchases	\$123.26	86.74%	\$129.14	86.57%	104.77%	\$142.11	\$149.18	104.98%
Recreational Equipment And Supplies	\$999.01	86.32%	\$1,051.59	86.21%	105.26%	\$1,157.30	\$1,219.75	105.40%
Rental Costs	\$2,240.19	95.64%	\$2,276.96	95.79%	101.64%	\$2,342.21	\$2,377.03	101.49%
Roofing And Siding	\$70.82	84.42%	\$75.20	84.06%	106.18%	\$83.89	\$89.46	106.64%
Satellite Dishes	\$9.68	86.82%	\$10.15	86.68%	104.86%	\$11.15	\$11.71	105.02%
Shaving Needs	\$10.99	86.13%	\$11.56	85.88%	105.19%	\$12.76	\$13.46	105.49%
Shelter	\$8,683.81	85.38%	\$9,162.34	85.04%	105.51%	\$10,170.65	\$10,774.06	105.93%
Telephone Service Excl Cell Phones	\$723.33	88.27%	\$753.32	88.23%	104.15%	\$819.41	\$853.78	104.19%
Televisions	\$112.52	86.85%	\$117.96	86.67%	104.83%	\$129.56	\$136.10	105.05%
Transportation	\$9,066.17	86.18%	\$9,535.85	86.16%	105.18%	\$10,520.10	\$11,067.43	105.20%
Tuition	\$878.47	80.84%	\$945.08	80.10%	107.58%	\$1,086.67	\$1,179.93	108.58%
Used Car Purchase	\$813.88	89.56%	\$844.78	89.70%	103.80%	\$908.75	\$941.81	103.64%
Used Truck Purchase	\$709.22	89.55%	\$735.91	89.66%	103.76%	\$792.02	\$820.81	103.64%
Used Vehicle Purchase	\$1,523.10	89.55%	\$1,580.69	89.68%	103.78%	\$1,700.77	\$1,762.62	103.64%
VCRs And Related Equipment	\$46.45	86.77%	\$48.69	86.62%	104.82%	\$53.53	\$56.21	105.01%
Vehicle Insurance	\$1,039.86	87.10%	\$1,087.20	87.10%	104.55%	\$1,193.81	\$1,248.22	104.56%
Vehicle Repair	\$701.38	86.59%	\$735.17	86.53%	104.82%	\$809.97	\$849.60	104.89%
Vehicle Repair And Maintenance	\$708.39	86.59%	\$742.52	86.53%	104.82%	\$818.07	\$858.09	104.89%
Video And Audio Equipment	\$887.01	86.76%	\$929.53	86.60%	104.79%	\$1,022.33	\$1,073.37	104.99%
Video Game Hardware And Software	\$28.84	86.79%	\$30.23	86.64%	104.82%	\$33.23	\$34.89	105.00%
Watches	\$5.14	81.85%	\$5.50	81.24%	107.00%	\$6.28	\$6.77	107.80%
Women's Apparel	\$194.80	85.55%	\$204.97	85.22%	105.22%	\$227.70	\$240.52	105.63%

**INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 & 2011
CONSUMER EXPENDITURE POTENTIAL COMPARISONS**

Page 1 of 8	5 Minutes Drive Time						10 Minutes Drive Time				
	2006		2011			2006		2011			
	3,211		4,048			10,867		13,335			
Number of Households											
Household Consumer Goods Expenditures	\$	Aggregate \$	\$	Aggregate \$	06-'11 Increase	\$	Aggregate \$	\$	Aggregate \$	06-'11 Increase	
Airline Fares	\$378.09	\$1,214,047	\$410.12	\$1,660,166	\$446,119	\$356.22	\$3,871,043	\$384.73	\$5,130,375	\$1,259,332	
Alcoholic Beverages	\$611.22	\$1,962,627	\$653.88	\$2,646,906	\$684,279	\$581.51	\$6,319,269	\$620.27	\$8,271,300	\$1,952,031	
Alimony And Child Support	\$266.31	\$855,121	\$289.91	\$1,173,556	\$318,434	\$251.18	\$2,729,573	\$272.14	\$3,628,987	\$899,414	
Apparel	\$756.74	\$2,429,892	\$799.74	\$3,237,348	\$807,455	\$717.69	\$7,799,137	\$758.06	\$10,108,730	\$2,309,593	
Apparel Services And Accessories	\$82.28	\$264,201	\$89.55	\$362,498	\$98,297	\$77.21	\$839,041	\$83.46	\$1,112,939	\$273,898	
Audio Equipment	\$91.02	\$292,265	\$96.06	\$388,851	\$96,586	\$86.66	\$941,734	\$91.21	\$1,216,285	\$274,551	
Babysitting And Elderly Care	\$443.97	\$1,425,588	\$478.25	\$1,935,956	\$510,368	\$416.35	\$4,524,475	\$446.53	\$5,954,478	\$1,430,002	
Books	\$63.57	\$204,123	\$67.71	\$274,090	\$69,967	\$60.45	\$656,910	\$64.24	\$856,640	\$199,730	
Books And Supplies	\$166.49	\$534,599	\$183.94	\$744,589	\$209,990	\$155.96	\$1,694,817	\$171.13	\$2,282,019	\$587,201	
Boys Apparel	\$46.02	\$147,770	\$48.10	\$194,709	\$46,939	\$43.47	\$472,388	\$45.36	\$604,876	\$132,487	
Cellular Phone Service	\$422.28	\$1,355,941	\$442.63	\$1,791,766	\$435,825	\$406.49	\$4,417,327	\$424.82	\$5,664,975	\$1,247,648	
Cigarettes	\$319.76	\$1,026,749	\$328.53	\$1,329,889	\$303,140	\$310.18	\$3,370,726	\$317.67	\$4,236,129	\$865,403	
Computer Hardware	\$372.99	\$1,197,671	\$404.24	\$1,636,364	\$438,693	\$350.40	\$3,807,797	\$377.14	\$5,029,162	\$1,221,365	
Computer Information Services	\$174.74	\$561,090	\$190.45	\$770,942	\$209,851	\$165.45	\$1,797,945	\$179.05	\$2,387,632	\$589,687	
Computer Software	\$29.01	\$93,151	\$31.43	\$127,229	\$34,078	\$27.24	\$296,017	\$29.31	\$390,849	\$94,832	
Contributions	\$1,869.20	\$6,002,001	\$2,041.47	\$8,263,871	\$2,261,869	\$1,745.82	\$18,971,826	\$1,893.97	\$25,256,090	\$6,284,264	
Coolant And Other Fluids	\$8.45	\$27,133	\$8.91	\$36,068	\$8,935	\$8.04	\$87,371	\$8.46	\$112,814	\$25,443	
Cosmetics and Perfume	\$109.81	\$352,600	\$116.54	\$471,754	\$119,154	\$104.38	\$1,134,297	\$110.45	\$1,472,851	\$338,553	
Deodorants and Other Personal Care Products	\$30.28	\$97,229	\$32.15	\$130,143	\$32,914	\$28.80	\$312,970	\$30.48	\$406,451	\$93,481	
Education	\$1,183.20	\$3,799,255	\$1,307.34	\$5,292,112	\$1,492,857	\$1,111.55	\$12,079,214	\$1,219.35	\$16,260,032	\$4,180,818	
Electricity	\$1,370.37	\$4,400,258	\$1,430.69	\$5,791,433	\$1,391,175	\$1,320.15	\$14,346,070	\$1,373.92	\$18,321,223	\$3,975,153	
Entertainment	\$3,005.84	\$9,651,752	\$3,203.94	\$12,969,549	\$3,317,797	\$2,842.95	\$30,894,338	\$3,019.65	\$40,267,033	\$9,372,695	
Fees And Admissions	\$755.60	\$2,426,232	\$823.34	\$3,332,880	\$906,649	\$704.28	\$7,653,411	\$764.43	\$10,193,674	\$2,540,263	
Finance Charges Excluding Mortgage And Vehicle	\$572.85	\$1,839,421	\$607.30	\$2,458,550	\$618,929	\$551.54	\$5,993,585	\$581.11	\$7,749,102	\$1,755,517	
Floor Coverings	\$76.43	\$245,417	\$85.27	\$345,173	\$99,756	\$70.62	\$767,428	\$78.34	\$1,044,664	\$277,236	
Food And Beverages	\$8,259.55	\$26,521,415	\$8,683.34	\$35,150,160	\$8,628,745	\$7,884.06	\$85,676,080	\$8,274.41	\$110,339,257	\$24,663,177	
Food At Home	\$4,323.98	\$13,884,300	\$4,488.72	\$18,170,339	\$4,286,039	\$4,153.81	\$45,139,453	\$4,311.31	\$57,491,319	\$12,351,866	
Food Away From Home	\$3,324.34	\$10,674,456	\$3,540.75	\$14,332,956	\$3,658,500	\$3,148.74	\$34,217,358	\$3,342.83	\$44,576,638	\$10,359,280	
Footwear	\$94.84	\$304,531	\$98.78	\$399,861	\$95,330	\$91.22	\$991,288	\$95.00	\$1,266,825	\$275,537	
Fuel Oil And Other Fuels	\$142.14	\$456,412	\$148.97	\$603,031	\$146,619	\$135.34	\$1,470,740	\$141.81	\$1,891,036	\$420,297	
Funeral And Cemetery	\$98.16	\$315,192	\$104.38	\$422,530	\$107,338	\$93.58	\$1,016,934	\$98.86	\$1,318,298	\$301,364	
Furniture	\$649.10	\$2,084,260	\$702.47	\$2,843,599	\$759,338	\$605.36	\$6,578,447	\$652.26	\$8,697,887	\$2,119,440	
Gasoline And Oil	\$2,494.03	\$8,008,330	\$2,609.33	\$10,562,568	\$2,554,238	\$2,374.17	\$25,800,105	\$2,479.53	\$33,064,533	\$7,264,427	
Gifts	\$1,346.95	\$4,325,056	\$1,468.09	\$5,942,828	\$1,617,772	\$1,271.36	\$13,815,869	\$1,376.85	\$18,360,295	\$4,544,426	
Girls Apparel	\$45.87	\$147,289	\$47.73	\$193,211	\$45,922	\$43.05	\$467,824	\$44.96	\$599,542	\$131,717	
Hair Care	\$59.96	\$192,532	\$63.67	\$257,736	\$65,205	\$57.09	\$620,397	\$60.43	\$805,834	\$185,437	
Hard Surface Flooring	\$27.23	\$87,436	\$29.31	\$118,647	\$31,211	\$25.68	\$279,065	\$27.53	\$367,113	\$88,048	
Health Care	\$3,253.60	\$10,447,310	\$3,424.02	\$13,860,433	\$3,413,123	\$3,122.58	\$33,933,077	\$3,270.33	\$43,609,851	\$9,676,774	
Health Care Insurance	\$1,571.86	\$5,047,242	\$1,654.35	\$6,696,809	\$1,649,566	\$1,509.56	\$16,404,389	\$1,581.14	\$21,084,502	\$4,680,113	
Health Care Services	\$784.68	\$2,519,607	\$824.71	\$3,338,426	\$818,819	\$754.03	\$8,194,044	\$788.65	\$10,516,648	\$2,322,604	
Health Care Supplies And Equipment	\$897.05	\$2,880,428	\$944.95	\$3,825,158	\$944,730	\$858.99	\$9,334,644	\$900.53	\$12,008,568	\$2,673,923	
Household Services	\$336.21	\$1,079,570	\$365.12	\$1,478,006	\$398,435	\$315.10	\$3,424,192	\$340.73	\$4,543,635	\$1,119,443	
Household Supplies	\$832.09	\$2,671,841	\$901.10	\$3,647,653	\$975,812	\$777.48	\$8,448,875	\$838.13	\$11,176,464	\$2,727,588	
Household Textiles	\$168.03	\$539,544	\$179.61	\$727,061	\$187,517	\$158.68	\$1,724,376	\$169.06	\$2,254,415	\$530,040	
Housewares And Small Appliances	\$1,194.10	\$3,834,255	\$1,295.01	\$5,242,200	\$1,407,945	\$1,122.56	\$12,198,860	\$1,209.05	\$16,122,682	\$3,923,822	
Indoor Plants And Fresh Flowers	\$75.79	\$243,362	\$82.27	\$333,029	\$89,667	\$71.54	\$777,425	\$77.14	\$1,028,662	\$251,237	
Infants Apparel	\$31.04	\$99,669	\$32.41	\$131,196	\$31,526	\$29.32	\$318,620	\$30.73	\$409,785	\$91,164	
Jewelry	\$33.15	\$106,445	\$36.08	\$146,052	\$39,607	\$31.02	\$337,094	\$33.54	\$447,256	\$110,162	

**INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 & 2011
CONSUMER EXPENDITURE POTENTIAL COMPARISONS**

Page 2 of 8	5 Minutes Drive Time					10 Minutes Drive Time				
	2006		2011			2006		2011		
	3,211		4,048			10,867		13,335		
Number of Households										
Household Consumer Goods Expenditures	\$	Aggregate \$	\$	Aggregate \$	06-'11 Increase	\$	Aggregate \$	\$	Aggregate \$	06-'11 Increase
Legal And Accounting	\$107.42	\$344,926	\$113.99	\$461,432	\$116,506	\$102.94	\$1,118,649	\$108.55	\$1,447,514	\$328,865
Magazines	\$35.62	\$114,376	\$37.93	\$153,541	\$39,165	\$33.87	\$368,065	\$35.98	\$479,793	\$111,728
Major Appliances	\$273.65	\$878,690	\$292.71	\$1,184,890	\$306,200	\$257.40	\$2,797,166	\$273.75	\$3,650,456	\$853,290
Mass Transit	\$101.56	\$326,109	\$110.06	\$445,523	\$119,414	\$95.73	\$1,040,298	\$103.29	\$1,377,372	\$337,074
Men's Apparel	\$227.72	\$731,209	\$241.78	\$978,725	\$247,517	\$215.50	\$2,341,839	\$228.50	\$3,047,048	\$705,209
Mortgage Interest	\$4,280.23	\$13,743,819	\$4,595.89	\$18,604,163	\$4,860,344	\$4,009.59	\$43,572,215	\$4,296.82	\$57,298,095	\$13,725,880
Natural Gas	\$521.38	\$1,674,151	\$547.10	\$2,214,661	\$540,510	\$500.13	\$5,434,913	\$523.37	\$6,979,139	\$1,544,226
New Car Purchased	\$1,298.73	\$4,170,222	\$1,400.98	\$5,671,167	\$1,500,945	\$1,219.46	\$13,251,872	\$1,313.25	\$17,512,189	\$4,260,317
New Truck Purchased	\$1,545.94	\$4,964,013	\$1,666.87	\$6,747,490	\$1,783,476	\$1,450.11	\$15,758,345	\$1,560.98	\$20,815,668	\$5,057,323
New Vehicle Purchase	\$2,844.67	\$9,134,235	\$3,067.85	\$12,418,657	\$3,284,421	\$2,669.57	\$29,010,217	\$2,874.23	\$38,327,857	\$9,317,640
Newspapers	\$74.32	\$238,642	\$79.19	\$320,561	\$81,920	\$70.61	\$767,319	\$75.06	\$1,000,925	\$233,606
Oral Hygiene Products	\$27.90	\$89,587	\$29.61	\$119,861	\$30,274	\$26.53	\$288,302	\$28.08	\$374,447	\$86,145
Other Lodging	\$568.67	\$1,825,999	\$630.46	\$2,552,102	\$726,103	\$533.60	\$5,798,631	\$588.17	\$7,843,247	\$2,044,616
Other Miscellaneous Expenses	\$110.03	\$353,306	\$116.68	\$472,321	\$119,014	\$105.94	\$1,151,250	\$111.66	\$1,488,986	\$337,736
Other Repairs And Maintenance	\$154.38	\$495,714	\$166.17	\$672,656	\$176,942	\$146.06	\$1,587,234	\$156.64	\$2,088,794	\$501,560
Other Tobacco Products	\$35.62	\$114,376	\$36.58	\$148,076	\$33,700	\$34.55	\$375,455	\$35.36	\$471,526	\$96,071
Other Transportation Costs	\$609.30	\$1,956,462	\$648.25	\$2,624,116	\$667,654	\$576.49	\$6,264,717	\$613.69	\$8,183,556	\$1,918,839
Other Utilities	\$438.70	\$1,408,666	\$459.77	\$1,861,149	\$452,483	\$419.05	\$4,553,816	\$438.15	\$5,842,730	\$1,288,914
Paint And Wallpaper	\$68.36	\$219,504	\$73.43	\$297,245	\$77,741	\$64.74	\$703,530	\$69.29	\$923,982	\$220,453
Personal Care Products	\$180.96	\$581,063	\$192.08	\$777,540	\$196,477	\$172.04	\$1,869,559	\$182.07	\$2,427,903	\$558,345
Personal Care Services	\$519.88	\$1,669,335	\$551.48	\$2,232,391	\$563,056	\$494.51	\$5,373,840	\$523.03	\$6,974,605	\$1,600,765
Personal Insurance	\$532.78	\$1,710,757	\$578.59	\$2,342,132	\$631,376	\$499.25	\$5,425,350	\$538.93	\$7,186,632	\$1,761,282
Pet Supplies And Services	\$295.20	\$947,887	\$312.80	\$1,266,214	\$318,327	\$280.58	\$3,049,063	\$296.22	\$3,950,094	\$901,031
Photographic Equipment And Supplies	\$132.37	\$425,040	\$140.38	\$568,258	\$143,218	\$126.02	\$1,369,459	\$133.16	\$1,775,689	\$406,229
Plumbing And Heating	\$62.30	\$200,045	\$67.07	\$271,499	\$71,454	\$58.59	\$636,698	\$62.86	\$838,238	\$201,541
Property Taxes	\$1,798.77	\$5,775,850	\$1,947.45	\$7,883,278	\$2,107,427	\$1,678.13	\$18,236,239	\$1,810.49	\$24,142,884	\$5,906,645
Public Transportation	\$586.61	\$1,883,605	\$636.35	\$2,575,945	\$692,340	\$552.74	\$6,006,626	\$596.99	\$7,960,862	\$1,954,236
Records / Tapes / CD Purchases	\$144.43	\$463,765	\$152.41	\$616,956	\$153,191	\$137.92	\$1,498,777	\$145.12	\$1,935,175	\$436,399
Recreational Equipment And Supplies	\$1,207.36	\$3,876,833	\$1,280.44	\$5,183,221	\$1,306,388	\$1,143.89	\$12,430,653	\$1,208.76	\$16,118,815	\$3,688,162
Rental Costs	\$2,231.03	\$7,163,837	\$2,263.16	\$9,161,272	\$1,997,434	\$2,193.61	\$23,837,960	\$2,221.99	\$29,630,237	\$5,792,277
Roofing And Siding	\$84.57	\$271,554	\$90.92	\$368,044	\$96,490	\$79.77	\$866,861	\$85.45	\$1,139,476	\$272,615
Satellite Dishes	\$11.36	\$36,477	\$11.99	\$48,536	\$12,059	\$10.82	\$117,581	\$11.39	\$151,886	\$34,305
Shaving Needs	\$12.98	\$41,679	\$13.78	\$55,781	\$14,103	\$12.34	\$134,099	\$13.06	\$174,155	\$40,056
Shelter	\$10,256.81	\$32,934,617	\$10,918.68	\$44,198,817	\$11,264,200	\$9,719.28	\$105,619,416	\$10,314.69	\$137,546,391	\$31,926,975
Telephone Service Excl Cell Phones	\$834.86	\$2,680,735	\$875.29	\$3,543,174	\$862,438	\$802.17	\$8,717,181	\$838.59	\$11,182,598	\$2,465,416
Televisions	\$133.15	\$427,545	\$140.41	\$568,380	\$140,835	\$126.70	\$1,376,849	\$133.24	\$1,776,755	\$399,907
Transportation	\$11,053.57	\$35,493,013	\$11,686.78	\$47,308,085	\$11,815,072	\$10,491.76	\$114,013,956	\$11,072.47	\$147,651,387	\$33,637,432
Tuition	\$1,016.71	\$3,264,656	\$1,123.40	\$4,547,523	\$1,282,867	\$955.58	\$10,384,288	\$1,048.22	\$13,978,014	\$3,593,726
Used Car Purchase	\$961.98	\$3,088,918	\$993.46	\$4,021,526	\$932,608	\$926.41	\$10,067,297	\$956.42	\$12,753,861	\$2,686,563
Used Truck Purchase	\$845.48	\$2,714,836	\$872.31	\$3,531,111	\$816,275	\$812.60	\$8,830,524	\$838.12	\$11,176,330	\$2,345,806
Used Vehicle Purchase	\$1,807.46	\$5,803,754	\$1,865.78	\$7,552,677	\$1,748,923	\$1,739.01	\$18,897,822	\$1,794.54	\$23,930,191	\$5,032,369
VCRs And Related Equipment	\$54.68	\$175,577	\$57.67	\$233,448	\$57,871	\$52.16	\$566,823	\$54.86	\$731,558	\$164,735
Vehicle Insurance	\$1,244.38	\$3,995,704	\$1,309.16	\$5,299,480	\$1,303,776	\$1,186.29	\$12,891,413	\$1,245.12	\$16,603,675	\$3,712,262
Vehicle Repair	\$841.94	\$2,703,469	\$887.74	\$3,593,572	\$890,102	\$801.22	\$8,706,858	\$842.89	\$11,239,938	\$2,533,080
Vehicle Repair And Maintenance	\$850.39	\$2,730,602	\$896.65	\$3,629,639	\$899,037	\$809.26	\$8,794,228	\$851.35	\$11,352,752	\$2,558,524
Video And Audio Equipment	\$1,042.88	\$3,348,688	\$1,100.17	\$4,453,488	\$1,104,800	\$994.78	\$10,810,274	\$1,046.46	\$13,954,544	\$3,144,270
Video Game Hardware And Software	\$33.75	\$108,371	\$35.63	\$144,230	\$35,859	\$32.19	\$349,809	\$33.88	\$451,790	\$101,981
Watches	\$6.07	\$19,491	\$6.61	\$26,757	\$7,267	\$5.70	\$61,942	\$6.16	\$82,144	\$20,202
Women's Apparel	\$228.97	\$735,223	\$241.40	\$977,187	\$241,965	\$217.91	\$2,368,028	\$230.04	\$3,067,583	\$699,555

**INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 & 2011
CONSUMER EXPENDITURE POTENTIAL COMPARISONS**

Page 3 of 8	15 Minutes Drive Time										30 Minutes Drive Time		
	2006		2011		06-'11 Increase	2006		2011		06-'11 Increase			
	28,903	33,297	180,959	189,262									
Number of Households	Aggregate \$		Aggregate \$			Aggregate \$		Aggregate \$					
Household Consumer Goods Expenditures	\$	Aggregate \$	\$	Aggregate \$		\$	Aggregate \$	\$	Aggregate \$				
Airline Fares	\$385.19	\$11,133,147	\$413.90	\$13,781,628	\$2,648,482	\$368.53	\$66,688,820	\$394.52	\$74,667,644	\$7,978,824			
Alcoholic Beverages	\$620.96	\$17,947,607	\$659.38	\$21,955,376	\$4,007,769	\$595.88	\$107,829,849	\$631.15	\$119,452,711	\$11,622,862			
Alimony And Child Support	\$271.96	\$7,860,460	\$292.56	\$9,741,370	\$1,880,910	\$260.77	\$47,188,678	\$279.17	\$52,836,273	\$5,647,594			
Apparel	\$751.84	\$21,730,432	\$790.45	\$26,319,614	\$4,589,182	\$714.43	\$129,282,538	\$749.77	\$141,902,970	\$12,620,431			
Apparel Services And Accessories	\$83.74	\$2,420,337	\$90.00	\$2,996,730	\$576,393	\$79.99	\$14,474,910	\$85.66	\$16,212,183	\$1,737,273			
Audio Equipment	\$90.19	\$2,606,762	\$94.35	\$3,141,572	\$534,810	\$85.76	\$15,519,044	\$89.57	\$16,952,197	\$1,433,154			
Babysitting And Elderly Care	\$442.70	\$12,795,358	\$472.14	\$15,720,846	\$2,925,487	\$414.79	\$75,059,984	\$441.52	\$83,562,958	\$8,502,975			
Books	\$63.69	\$1,840,832	\$67.31	\$2,241,221	\$400,389	\$60.87	\$11,014,974	\$64.12	\$12,135,479	\$1,120,505			
Books And Supplies	\$172.45	\$4,984,322	\$187.44	\$6,241,190	\$1,256,867	\$167.36	\$30,285,298	\$180.53	\$34,167,469	\$3,882,171			
Boys Apparel	\$45.11	\$1,303,814	\$46.88	\$1,560,963	\$257,149	\$42.46	\$7,683,519	\$44.18	\$8,361,595	\$678,076			
Cellular Phone Service	\$421.01	\$12,168,452	\$437.21	\$14,557,781	\$2,389,329	\$405.85	\$73,442,210	\$420.80	\$79,641,450	\$6,199,239			
Cigarettes	\$315.39	\$9,115,717	\$321.46	\$10,703,654	\$1,587,936	\$306.14	\$55,398,788	\$312.45	\$59,134,912	\$3,736,124			
Computer Hardware	\$369.38	\$10,676,190	\$393.15	\$13,090,716	\$2,414,525	\$346.73	\$62,743,914	\$367.59	\$69,570,819	\$6,826,905			
Computer Information Services	\$175.87	\$5,083,171	\$188.15	\$6,264,831	\$1,181,660	\$167.12	\$30,241,868	\$177.83	\$33,656,461	\$3,414,593			
Computer Software	\$28.71	\$829,805	\$30.56	\$1,017,556	\$187,751	\$26.96	\$4,878,655	\$28.58	\$5,409,108	\$530,453			
Contributions	\$1,913.17	\$55,296,353	\$2,063.57	\$68,710,690	\$13,414,338	\$1,834.09	\$331,895,092	\$1,971.95	\$373,215,201	\$41,320,109			
Coolant And Other Fluids	\$8.31	\$240,184	\$8.68	\$289,018	\$48,834	\$7.84	\$1,418,719	\$8.18	\$1,548,163	\$129,445			
Cosmetics and Perfume	\$109.20	\$3,156,208	\$114.83	\$3,823,495	\$667,287	\$103.96	\$18,812,498	\$109.06	\$20,640,914	\$1,828,416			
Deodorants and Other Personal Care Products	\$30.17	\$872,004	\$31.73	\$1,056,514	\$184,510	\$28.83	\$5,217,048	\$30.23	\$5,721,390	\$504,342			
Education	\$1,230.94	\$35,577,859	\$1,337.53	\$44,535,736	\$8,957,878	\$1,200.77	\$217,290,138	\$1,293.87	\$244,880,424	\$27,590,286			
Electricity	\$1,365.12	\$39,456,063	\$1,412.35	\$47,027,018	\$7,570,955	\$1,318.13	\$238,527,487	\$1,362.71	\$257,909,220	\$19,381,733			
Entertainment	\$2,983.45	\$86,230,655	\$3,148.43	\$104,833,274	\$18,602,618	\$2,815.99	\$509,578,734	\$2,965.88	\$561,328,381	\$51,749,646			
Fees And Admissions	\$760.67	\$21,985,645	\$819.96	\$27,302,208	\$5,316,663	\$716.03	\$129,572,073	\$769.15	\$145,570,867	\$15,998,795			
Finance Charges Excluding Mortgage And Vehicle	\$576.19	\$16,653,620	\$602.23	\$20,052,452	\$3,398,833	\$552.14	\$99,914,702	\$575.95	\$109,005,449	\$9,090,747			
Floor Coverings	\$77.97	\$2,253,567	\$85.49	\$2,846,561	\$592,994	\$73.71	\$13,338,488	\$80.16	\$15,171,242	\$1,832,754			
Food And Beverages	\$8,202.20	\$237,068,187	\$8,561.40	\$285,068,936	\$48,000,749	\$7,826.29	\$1,416,237,612	\$8,157.75	\$1,543,952,081	\$127,714,468			
Food At Home	\$4,279.24	\$123,682,874	\$4,421.26	\$147,214,694	\$23,531,821	\$4,103.64	\$742,590,591	\$4,238.40	\$802,168,061	\$59,577,470			
Food Away From Home	\$3,301.99	\$95,437,417	\$3,480.76	\$115,898,866	\$20,461,449	\$3,126.78	\$565,818,982	\$3,288.21	\$622,333,201	\$56,514,219			
Footwear	\$94.15	\$2,721,217	\$97.51	\$3,246,790	\$525,573	\$90.47	\$16,371,361	\$93.59	\$17,713,031	\$1,341,670			
Fuel Oil And Other Fuels	\$139.87	\$4,042,663	\$145.71	\$4,851,706	\$809,043	\$132.66	\$24,006,021	\$138.00	\$26,118,156	\$2,112,135			
Funeral And Cemetery	\$97.86	\$2,828,448	\$102.54	\$3,414,274	\$585,827	\$93.06	\$16,840,045	\$97.30	\$18,415,193	\$1,575,148			
Furniture	\$638.98	\$18,468,439	\$681.81	\$22,702,228	\$4,233,789	\$595.11	\$107,690,510	\$633.16	\$119,833,128	\$12,142,617			
Gasoline And Oil	\$2,431.93	\$70,290,073	\$2,522.85	\$84,003,336	\$13,713,264	\$2,279.47	\$412,490,612	\$2,364.88	\$447,581,919	\$35,091,307			
Gifts	\$1,381.47	\$39,928,627	\$1,484.66	\$49,434,724	\$9,506,097	\$1,320.22	\$238,905,691	\$1,412.20	\$267,275,796	\$28,370,105			
Girls Apparel	\$44.31	\$1,280,692	\$46.14	\$1,536,324	\$255,632	\$41.09	\$7,435,605	\$42.83	\$8,106,091	\$670,486			
Hair Care	\$59.82	\$1,728,977	\$62.93	\$2,095,380	\$366,403	\$57.18	\$10,347,236	\$59.98	\$11,351,935	\$1,004,699			
Hard Surface Flooring	\$27.29	\$788,763	\$29.05	\$967,278	\$178,515	\$25.90	\$4,686,838	\$27.44	\$5,193,349	\$506,511			
Health Care	\$3,249.13	\$93,909,604	\$3,379.55	\$112,528,876	\$18,619,272	\$3,131.64	\$566,698,443	\$3,251.00	\$615,290,762	\$48,592,319			
Health Care Insurance	\$1,570.62	\$45,395,630	\$1,633.81	\$54,400,972	\$9,005,342	\$1,513.98	\$273,968,307	\$1,571.60	\$297,444,159	\$23,475,852			
Health Care Services	\$784.00	\$22,659,952	\$814.55	\$27,122,071	\$4,462,119	\$757.09	\$137,002,249	\$785.21	\$148,610,415	\$11,608,166			
Health Care Supplies And Equipment	\$894.50	\$25,853,734	\$931.20	\$31,006,166	\$5,152,433	\$860.57	\$155,727,887	\$894.19	\$169,236,188	\$13,508,301			
Household Services	\$338.78	\$9,791,758	\$363.70	\$12,110,119	\$2,318,361	\$320.12	\$57,928,595	\$342.51	\$64,824,128	\$6,895,533			
Household Supplies	\$832.35	\$24,057,412	\$891.15	\$29,672,622	\$5,615,210	\$781.98	\$141,506,319	\$834.67	\$157,971,314	\$16,464,995			
Household Textiles	\$166.38	\$4,808,881	\$175.96	\$5,858,940	\$1,050,059	\$156.71	\$28,358,085	\$165.25	\$31,275,546	\$2,917,461			
Housewares And Small Appliances	\$1,184.41	\$34,233,002	\$1,261.46	\$42,002,834	\$7,769,831	\$1,112.87	\$201,383,842	\$1,180.48	\$223,420,006	\$22,036,163			
Indoor Plants And Fresh Flowers	\$75.54	\$2,183,333	\$80.55	\$2,682,073	\$498,741	\$71.08	\$12,862,566	\$75.52	\$14,293,066	\$1,430,501			
Infants Apparel	\$30.24	\$874,027	\$31.58	\$1,051,519	\$177,493	\$28.19	\$5,101,234	\$29.44	\$5,571,873	\$470,639			
Jewelry	\$33.59	\$970,852	\$36.11	\$1,202,355	\$231,503	\$31.93	\$5,778,021	\$34.22	\$6,476,546	\$698,525			

**INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 & 2011
CONSUMER EXPENDITURE POTENTIAL COMPARISONS**

Page 4 of 8	15 Minutes Drive Time										30 Minutes Drive Time		
	2006		2011		06-'11 Increase	2006		2011		06-'11 Increase			
	28,903	33,297	180,959	189,262									
Number of Households													
Household Consumer Goods Expenditures	\$	Aggregate \$	\$	Aggregate \$		\$	Aggregate \$	\$	Aggregate \$				
Legal And Accounting	\$107.55	\$3,108,518	\$112.50	\$3,745,913	\$637.395	\$102.68	\$18,580,870	\$107.19	\$20,286,994	\$1,706,124			
Magazines	\$35.68	\$1,031,259	\$37.69	\$1,254,964	\$223,705	\$34.11	\$6,172,511	\$35.92	\$6,798,291	\$625,780			
Major Appliances	\$270.25	\$7,811,036	\$285.40	\$9,502,964	\$1,691,928	\$254.36	\$46,028,731	\$268.21	\$50,761,961	\$4,733,230			
Mass Transit	\$103.38	\$2,987,992	\$110.98	\$3,695,301	\$707,309	\$98.81	\$17,880,559	\$105.71	\$20,006,886	\$2,126,327			
Men's Apparel	\$225.12	\$6,506,643	\$237.21	\$7,898,381	\$1,391,738	\$213.32	\$38,602,174	\$224.23	\$42,438,218	\$3,836,044			
Mortgage Interest	\$4,212.79	\$121,762,269	\$4,481.39	\$149,216,843	\$27,454,573	\$3,896.34	\$705,077,790	\$4,136.12	\$782,810,343	\$77,732,553			
Natural Gas	\$521.65	\$15,077,250	\$543.14	\$18,084,933	\$3,007,683	\$502.63	\$90,955,422	\$522.49	\$98,887,502	\$7,932,080			
New Car Purchased	\$1,276.53	\$36,895,547	\$1,358.54	\$45,235,306	\$8,339,760	\$1,180.39	\$213,602,194	\$1,252.54	\$237,058,225	\$23,456,031			
New Truck Purchased	\$1,516.09	\$43,819,549	\$1,612.74	\$53,699,404	\$9,879,855	\$1,398.16	\$253,009,635	\$1,483.25	\$280,722,862	\$27,713,226			
New Vehicle Purchase	\$2,792.62	\$80,715,096	\$2,971.28	\$98,934,710	\$18,219,614	\$2,578.56	\$466,613,639	\$2,735.79	\$517,781,087	\$51,167,448			
Newspapers	\$74.44	\$2,151,539	\$78.70	\$2,620,474	\$468,935	\$71.19	\$12,882,471	\$75.00	\$14,194,650	\$1,312,179			
Oral Hygiene Products	\$27.77	\$802,636	\$29.20	\$972,272	\$169,636	\$26.47	\$4,789,985	\$27.76	\$5,253,913	\$463,928			
Other Lodging	\$592.14	\$17,114,622	\$647.70	\$21,566,467	\$4,451,844	\$567.51	\$102,696,042	\$616.57	\$116,693,271	\$13,997,229			
Other Miscellaneous Expenses	\$110.77	\$3,201,585	\$115.81	\$3,856,126	\$654,540	\$106.28	\$19,232,323	\$110.89	\$20,987,263	\$1,754,941			
Other Repairs And Maintenance	\$155.38	\$4,490,948	\$165.53	\$5,511,652	\$1,020,704	\$147.87	\$26,758,407	\$156.86	\$29,687,637	\$2,929,230			
Other Tobacco Products	\$35.11	\$1,014,784	\$35.77	\$1,191,034	\$176,249	\$34.09	\$6,168,892	\$34.77	\$98,887,502	\$411,747			
Other Transportation Costs	\$608.33	\$17,582,562	\$645.62	\$21,497,209	\$3,914,647	\$570.58	\$103,251,586	\$605.11	\$114,524,329	\$11,272,743			
Other Utilities	\$433.91	\$12,541,301	\$451.13	\$15,021,276	\$2,479,975	\$413.79	\$74,879,025	\$429.81	\$81,346,700	\$6,467,676			
Paint And Wallpaper	\$68.77	\$1,987,659	\$73.14	\$2,435,343	\$447,683	\$65.55	\$11,861,862	\$69.43	\$13,140,461	\$1,278,598			
Personal Care Products	\$180.05	\$5,203,985	\$189.35	\$6,304,787	\$1,100,802	\$171.55	\$31,043,516	\$179.95	\$34,057,697	\$3,014,180			
Personal Care Services	\$517.16	\$14,947,475	\$543.56	\$18,098,917	\$3,151,442	\$492.61	\$89,142,213	\$516.49	\$97,751,930	\$8,609,717			
Personal Insurance	\$537.25	\$15,528,137	\$576.29	\$19,188,728	\$3,660,591	\$507.90	\$91,909,076	\$543.10	\$102,788,192	\$10,879,116			
Pet Supplies And Services	\$291.56	\$8,426,959	\$305.63	\$10,176,562	\$1,749,603	\$275.06	\$49,774,583	\$287.95	\$54,497,993	\$4,723,410			
Photographic Equipment And Supplies	\$131.03	\$3,787,160	\$137.46	\$4,577,006	\$789,846	\$123.60	\$22,366,532	\$129.42	\$24,494,288	\$2,127,756			
Plumbing And Heating	\$62.12	\$1,795,454	\$66.19	\$2,203,928	\$408,474	\$58.42	\$10,571,625	\$62.05	\$11,743,707	\$1,172,082			
Property Taxes	\$1,788.58	\$51,695,328	\$1,915.60	\$63,783,733	\$12,088,405	\$1,668.84	\$301,991,618	\$1,783.42	\$337,533,636	\$35,542,018			
Public Transportation	\$597.85	\$17,279,659	\$642.41	\$21,390,326	\$4,110,667	\$572.35	\$103,571,884	\$612.65	\$115,951,364	\$12,379,481			
Records / Tapes / CD Purchases	\$143.76	\$4,155,095	\$150.39	\$5,007,536	\$852,441	\$137.52	\$24,885,482	\$143.58	\$27,174,238	\$2,288,756			
Recreational Equipment And Supplies	\$1,186.86	\$34,303,815	\$1,245.07	\$41,457,096	\$7,153,281	\$1,111.43	\$201,123,261	\$1,164.58	\$220,410,740	\$19,287,479			
Rental Costs	\$2,261.14	\$65,353,729	\$2,286.35	\$76,128,596	\$10,774,867	\$2,299.05	\$416,033,789	\$2,328.15	\$440,630,325	\$24,596,536			
Roofing And Siding	\$84.63	\$2,446,061	\$90.05	\$2,998,395	\$552,334	\$80.08	\$14,491,197	\$84.91	\$16,070,236	\$1,579,040			
Satellite Dishes	\$11.27	\$325,737	\$11.80	\$392,905	\$67,168	\$10.74	\$1,943,500	\$11.23	\$2,125,412	\$181,913			
Shaving Needs	\$12.91	\$373,138	\$13.58	\$452,173	\$79,036	\$12.30	\$2,225,796	\$12.90	\$2,441,480	\$215,684			
Shelter	\$10,240.59	\$295,983,773	\$10,805.99	\$359,807,049	\$63,823,276	\$9,751.71	\$1,764,659,690	\$10,262.88	\$1,942,373,195	\$177,713,505			
Telephone Service Excl Cell Phones	\$830.31	\$23,998,450	\$862.46	\$28,717,331	\$4,718,881	\$797.90	\$144,387,186	\$827.70	\$156,652,157	\$12,264,971			
Televisions	\$131.71	\$3,806,814	\$137.69	\$4,584,664	\$777,850	\$125.03	\$22,625,304	\$130.59	\$24,715,725	\$2,090,421			
Transportation	\$10,849.84	\$313,592,926	\$11,366.64	\$378,475,012	\$64,882,087	\$10,148.77	\$1,836,511,270	\$10,622.98	\$2,010,526,441	\$174,015,170			
Tuition	\$1,058.49	\$30,593,536	\$1,150.08	\$38,294,214	\$7,700,677	\$1,033.41	\$187,004,840	\$1,113.33	\$210,711,062	\$23,706,222			
Used Car Purchase	\$939.51	\$27,154,658	\$966.53	\$32,182,549	\$5,027,892	\$882.29	\$159,658,316	\$910.61	\$172,343,870	\$12,685,554			
Used Truck Purchase	\$822.05	\$23,759,711	\$844.76	\$28,127,974	\$4,368,263	\$768.34	\$139,038,038	\$792.35	\$149,961,746	\$10,923,708			
Used Vehicle Purchase	\$1,761.56	\$50,914,369	\$1,811.29	\$60,310,523	\$9,396,154	\$1,650.63	\$298,696,354	\$1,702.96	\$322,305,616	\$23,609,261			
VCRs And Related Equipment	\$54.30	\$1,569,433	\$56.78	\$1,890,604	\$321,171	\$51.78	\$9,370,057	\$54.07	\$10,233,396	\$863,339			
Vehicle Insurance	\$1,224.07	\$35,379,295	\$1,275.55	\$42,471,988	\$7,092,693	\$1,154.97	\$209,002,216	\$1,201.45	\$227,388,830	\$18,386,614			
Vehicle Repair	\$829.01	\$23,960,876	\$866.27	\$28,844,192	\$4,883,316	\$783.46	\$141,774,138	\$817.36	\$154,695,188	\$12,921,050			
Vehicle Repair And Maintenance	\$837.32	\$24,201,060	\$874.95	\$29,133,210	\$4,932,150	\$791.30	\$143,192,857	\$825.54	\$156,243,351	\$13,050,495			
Video And Audio Equipment	\$1,035.91	\$29,940,907	\$1,083.39	\$36,073,637	\$6,132,730	\$988.54	\$178,885,210	\$1,032.15	\$195,346,773	\$16,461,563			
Video Game Hardware And Software	\$33.56	\$969,985	\$35.12	\$1,169,391	\$199,406	\$32.10	\$5,808,784	\$33.52	\$6,344,062	\$535,278			
Watches	\$6.19	\$178,910	\$6.65	\$221,425	\$42,515	\$5.92	\$1,071,277	\$6.34	\$1,199,921	\$128,644			
Women's Apparel	\$229.17	\$6,623,701	\$241.13	\$8,028,906	\$1,405,205	\$218.92	\$39,615,544	\$229.85	\$43,501,871	\$3,886,326			

**INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 & 2011
CONSUMER EXPENDITURE POTENTIAL COMPARISONS**

Page 5 of 8	City of Independence						Kenton County, Kentucky				
	2006		2011			2006		2011			
	8,059	10,174	10,174	06-'11 Increase	61,697	63,415	63,415	06-'11 Increase			
Number of Households	\$	Aggregate \$	\$	Aggregate \$	06-'11 Increase	\$	Aggregate \$	\$	Aggregate \$	06-'11 Increase	
Household Consumer Goods Expenditures											
Airline Fares	\$356.44	\$2,872,550	\$386.18	\$3,928,995	\$1,056,445	\$380.03	\$23,446,711	\$409.29	\$25,955,125	\$2,508,414	
Alcoholic Beverages	\$583.34	\$4,701,137	\$622.50	\$6,333,315	\$1,632,178	\$614.23	\$37,896,148	\$653.66	\$41,451,849	\$3,555,701	
Alimony And Child Support	\$251.87	\$2,029,820	\$273.20	\$2,779,537	\$749,716	\$269.10	\$16,602,663	\$289.63	\$18,366,886	\$1,764,224	
Apparel	\$720.12	\$5,803,447	\$762.20	\$7,754,623	\$1,951,176	\$737.83	\$45,521,898	\$778.18	\$49,348,285	\$3,826,387	
Apparel Services And Accessories	\$77.33	\$623,202	\$83.79	\$852,479	\$229,277	\$82.44	\$5,086,301	\$88.80	\$5,631,252	\$544,951	
Audio Equipment	\$87.11	\$702,019	\$91.75	\$933,465	\$231,445	\$88.76	\$5,476,226	\$93.13	\$5,905,839	\$429,613	
Babysitting And Elderly Care	\$417.87	\$3,367,614	\$448.62	\$4,564,260	\$1,196,646	\$428.49	\$26,436,548	\$458.52	\$29,077,046	\$2,640,498	
Books	\$60.68	\$489,020	\$64.60	\$657,240	\$168,220	\$62.90	\$3,880,741	\$66.61	\$4,224,073	\$343,332	
Books And Supplies	\$157.07	\$1,265,827	\$172.28	\$1,752,777	\$486,950	\$170.55	\$10,522,423	\$185.06	\$11,735,580	\$1,213,157	
Boys Apparel	\$43.65	\$351,775	\$45.61	\$464,036	\$112,261	\$43.93	\$2,710,349	\$45.82	\$2,905,675	\$195,326	
Cellular Phone Service	\$409.47	\$3,299,919	\$428.29	\$4,357,422	\$1,057,504	\$417.97	\$25,787,495	\$435.29	\$27,603,915	\$1,816,420	
Cigarettes	\$312.49	\$2,518,357	\$320.18	\$3,257,511	\$739,154	\$316.05	\$19,499,337	\$323.75	\$20,530,606	\$1,031,269	
Computer Hardware	\$352.60	\$2,841,603	\$379.28	\$3,858,795	\$1,017,191	\$359.05	\$22,152,308	\$382.89	\$24,280,969	\$2,128,662	
Computer Information Services	\$166.83	\$1,344,483	\$180.36	\$1,834,983	\$490,500	\$172.23	\$10,626,074	\$184.42	\$11,694,994	\$1,068,920	
Computer Software	\$27.40	\$220,817	\$29.47	\$299,828	\$79,011	\$27.92	\$1,722,580	\$29.77	\$1,887,865	\$165,284	
Contributions	\$1,736.21	\$13,992,116	\$1,884.59	\$19,173,819	\$5,181,702	\$1,893.11	\$16,799,208	\$2,045.45	\$129,712,212	\$12,913,004	
Coolant And Other Fluids	\$8.08	\$65,117	\$8.51	\$86,581	\$21,464	\$8.12	\$500,980	\$8.52	\$540,296	\$39,316	
Cosmetics And Perfume	\$104.93	\$845,631	\$111.22	\$1,131,552	\$285,921	\$107.46	\$6,629,960	\$113.32	\$7,186,188	\$556,228	
Deodorants And Other Personal Care Products	\$28.94	\$233,227	\$30.69	\$312,240	\$79,013	\$29.77	\$1,836,720	\$31.38	\$1,989,963	\$153,243	
Education	\$1,120.07	\$9,026,644	\$1,228.16	\$12,495,300	\$3,468,656	\$1,220.81	\$75,320,315	\$1,323.48	\$83,928,484	\$8,608,170	
Electricity	\$1,329.53	\$10,714,682	\$1,384.62	\$14,087,124	\$3,372,442	\$1,358.17	\$83,795,014	\$1,409.68	\$89,394,857	\$5,599,843	
Entertainment	\$2,855.53	\$23,012,716	\$3,034.06	\$30,868,526	\$7,855,810	\$2,918.16	\$180,041,718	\$3,088.38	\$195,849,618	\$15,807,900	
Fees And Admissions	\$704.74	\$5,679,500	\$765.41	\$7,787,281	\$2,107,782	\$740.67	\$45,697,117	\$799.99	\$50,731,366	\$5,034,249	
Finance Charges Excluding Mortgage And Vehicle	\$556.55	\$4,485,236	\$585.51	\$5,956,979	\$1,471,742	\$570.43	\$35,193,820	\$597.25	\$37,874,609	\$2,680,789	
Floor Coverings	\$70.67	\$569,530	\$78.61	\$799,778	\$230,249	\$76.06	\$4,692,674	\$83.31	\$5,283,104	\$590,430	
Food And Beverages	\$7,932.13	\$63,925,036	\$8,334.53	\$84,795,508	\$20,870,473	\$8,086.72	\$498,926,364	\$8,465.86	\$536,862,512	\$37,936,148	
Food At Home	\$4,183.73	\$33,716,680	\$4,349.48	\$44,251,610	\$10,534,929	\$4,235.49	\$261,317,027	\$4,391.54	\$278,489,543	\$17,172,483	
Food Away From Home	\$3,165.06	\$25,507,219	\$3,362.55	\$34,210,584	\$8,703,365	\$3,237.00	\$199,713,189	\$3,420.66	\$216,921,154	\$17,207,965	
Footwear	\$92.13	\$742,476	\$96.18	\$978,535	\$236,060	\$93.16	\$5,747,693	\$96.81	\$6,139,206	\$391,514	
Fuel Oil And Other Fuels	\$135.83	\$1,094,654	\$142.60	\$1,450,812	\$356,158	\$137.63	\$8,491,358	\$143.84	\$9,121,614	\$630,255	
Funeral And Cemetery	\$94.27	\$759,722	\$99.44	\$1,011,703	\$251,981	\$96.76	\$5,969,802	\$101.53	\$6,438,525	\$468,723	
Furniture	\$606.76	\$4,889,879	\$654.36	\$6,657,459	\$1,767,580	\$617.85	\$38,119,491	\$661.44	\$41,945,218	\$3,825,726	
Gasoline And Oil	\$2,387.07	\$19,237,397	\$2,495.44	\$25,388,607	\$6,151,209	\$2,370.30	\$146,240,399	\$2,470.05	\$156,638,221	\$10,397,822	
Gifts	\$1,272.66	\$10,256,367	\$1,377.58	\$14,015,499	\$3,759,132	\$1,363.69	\$84,135,582	\$1,465.11	\$92,909,951	\$8,774,369	
Girls Apparel	\$43.18	\$347,988	\$45.12	\$459,051	\$111,063	\$42.64	\$2,630,760	\$44.60	\$2,828,309	\$197,549	
Hair Care	\$57.40	\$462,587	\$60.86	\$619,190	\$156,603	\$59.03	\$3,641,974	\$62.25	\$3,947,584	\$305,610	
Hard Surface Flooring	\$25.76	\$207,600	\$27.68	\$281,616	\$74,016	\$26.78	\$1,652,246	\$28.55	\$1,810,498	\$158,253	
Health Care	\$3,139.64	\$25,302,359	\$3,289.48	\$33,467,170	\$8,164,811	\$3,237.10	\$199,719,359	\$3,374.51	\$213,994,552	\$14,275,193	
Health Care Insurance	\$1,517.93	\$12,232,998	\$1,590.54	\$16,182,154	\$3,949,156	\$1,564.52	\$96,526,190	\$1,631.01	\$103,430,499	\$6,904,309	
Health Care Services	\$758.76	\$6,114,847	\$793.84	\$8,076,528	\$1,961,681	\$781.43	\$48,211,887	\$813.71	\$51,601,420	\$3,389,533	
Health Care Supplies And Equipment	\$862.95	\$6,954,514	\$905.11	\$9,208,589	\$2,254,075	\$891.15	\$54,981,282	\$929.79	\$58,962,633	\$3,981,351	
Household Services	\$315.43	\$2,542,050	\$341.56	\$3,475,031	\$932,981	\$331.73	\$20,466,746	\$356.85	\$22,629,643	\$2,162,897	
Household Supplies	\$778.45	\$6,273,529	\$840.31	\$8,549,314	\$2,275,785	\$810.67	\$50,015,907	\$869.92	\$55,165,977	\$5,150,070	
Household Textiles	\$159.72	\$1,287,183	\$170.12	\$1,730,801	\$443,617	\$162.73	\$10,039,953	\$172.41	\$10,933,380	\$893,427	
Housewares And Small Appliances	\$1,129.77	\$9,104,816	\$1,216.04	\$12,371,991	\$3,267,175	\$1,151.97	\$71,073,093	\$1,229.17	\$77,947,816	\$6,874,722	
Indoor Plants And Fresh Flowers	\$72.01	\$580,329	\$77.59	\$789,401	\$209,072	\$73.33	\$4,524,241	\$78.40	\$4,971,736	\$447,495	
Infants Apparel	\$29.38	\$236,773	\$30.82	\$313,563	\$76,789	\$29.24	\$1,804,020	\$30.67	\$1,944,938	\$140,918	
Jewelry	\$31.04	\$250,151	\$33.65	\$342,355	\$92,204	\$32.97	\$2,034,150	\$35.54	\$2,253,769	\$219,619	

**INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 & 2011
CONSUMER EXPENDITURE POTENTIAL COMPARISONS**

Page 6 of 8	City of Independence						Kenton County, Kentucky					
	2006		2011		06-'11 Increase	2006		2011		06-'11 Increase		
	8,059	10,174	61,697	63,415								
Number of Households	\$	Aggregate \$	\$	Aggregate \$	\$	Aggregate \$	\$	Aggregate \$				
Household Consumer Goods Expenditures	\$103.79	\$836,444	\$109.29	\$1,111,916	\$275,473	\$106.41	\$6,565,178	\$111.49	\$7,070,138	\$504,961		
Legal And Accounting	\$33.99	\$273,925	\$36.18	\$368,095	\$94,170	\$35.23	\$2,173,585	\$37.30	\$2,365,380	\$191,794		
Magazines	\$257.80	\$2,077,610	\$274.31	\$2,790,830	\$713,220	\$264.24	\$16,302,815	\$280.09	\$17,761,907	\$1,459,092		
Major Appliances	\$95.81	\$772,133	\$103.70	\$1,055,044	\$282,911	\$101.90	\$6,286,924	\$109.67	\$6,954,723	\$667,799		
Mass Transit	\$216.15	\$1,741,953	\$229.73	\$2,337,273	\$595,320	\$220.31	\$13,592,466	\$232.95	\$14,772,524	\$1,180,058		
Men's Apparel	\$4,026.99	\$32,453,512	\$4,319.04	\$43,941,913	\$11,488,401	\$4,046.80	\$249,675,420	\$4,319.38	\$273,913,483	\$24,238,063		
Mortgage Interest	\$502.97	\$4,053,435	\$526.81	\$5,359,765	\$1,306,330	\$518.54	\$31,992,362	\$541.16	\$34,317,661	\$2,325,299		
Natural Gas	\$1,227.27	\$9,890,569	\$1,321.14	\$13,441,278	\$3,550,709	\$1,228.48	\$75,793,531	\$1,310.09	\$83,079,357	\$7,285,827		
New Car Purchased	\$1,458.87	\$11,757,033	\$1,569.86	\$15,971,756	\$4,214,722	\$1,455.90	\$89,824,662	\$1,552.25	\$98,435,934	\$8,611,271		
New Truck Purchased	\$2,686.14	\$21,647,602	\$2,891.00	\$29,413,034	\$7,765,432	\$2,684.38	\$165,618,193	\$2,862.34	\$181,515,291	\$15,897,098		
New Vehicle Purchase	\$70.86	\$571,061	\$75.47	\$767,832	\$196,771	\$73.58	\$4,539,665	\$77.93	\$4,941,931	\$402,266		
Newspapers	\$26.67	\$214,934	\$28.27	\$287,619	\$72,685	\$27.34	\$1,686,796	\$28.83	\$1,828,254	\$141,458		
Oral Hygiene Products	\$534.33	\$4,306,165	\$589.50	\$5,997,573	\$1,691,408	\$581.13	\$35,853,978	\$635.64	\$40,309,111	\$4,455,133		
Other Lodging	\$106.92	\$861,668	\$112.51	\$1,144,677	\$283,008	\$109.81	\$6,774,948	\$114.99	\$7,292,091	\$517,143		
Other Miscellaneous Expenses	\$146.72	\$1,182,416	\$157.70	\$1,604,440	\$422,023	\$152.85	\$9,430,386	\$163.06	\$10,340,450	\$910,063		
Other Repairs And Maintenance	\$34.80	\$280,453	\$35.64	\$362,601	\$82,148	\$35.19	\$2,171,117	\$36.02	\$2,284,208	\$113,091		
Other Tobacco Products	\$578.80	\$4,664,549	\$617.52	\$6,282,648	\$1,618,099	\$592.27	\$36,541,282	\$631.13	\$40,023,109	\$3,481,827		
Other Transportation Costs	\$421.29	\$3,395,176	\$440.79	\$4,484,597	\$1,089,421	\$427.91	\$26,400,763	\$446.35	\$28,305,285	\$1,904,522		
Other Utilities	\$65.04	\$524,157	\$69.77	\$709,840	\$185,683	\$67.75	\$4,179,972	\$72.15	\$4,575,392	\$395,421		
Paint And Wallpaper	\$172.94	\$1,393,723	\$183.32	\$1,865,098	\$471,374	\$177.28	\$10,937,644	\$186.93	\$11,854,166	\$916,522		
Personal Care Products	\$497.08	\$4,005,968	\$526.63	\$5,357,934	\$1,351,966	\$508.81	\$31,392,051	\$536.30	\$34,009,465	\$2,617,414		
Personal Care Services	\$499.29	\$4,023,778	\$539.45	\$5,488,364	\$1,464,586	\$525.21	\$32,403,881	\$564.79	\$35,816,158	\$3,412,276		
Personal Insurance	\$282.43	\$2,276,103	\$298.12	\$3,033,073	\$756,970	\$285.25	\$17,599,069	\$299.96	\$19,021,963	\$1,422,894		
Pet Supplies And Services	\$126.87	\$1,022,445	\$134.05	\$1,363,825	\$341,379	\$128.17	\$7,907,704	\$134.86	\$8,552,147	\$644,442		
Photographic Equipment And Supplies	\$58.79	\$473,789	\$63.22	\$643,200	\$169,412	\$60.64	\$3,741,306	\$64.77	\$4,107,390	\$366,083		
Plumbing And Heating	\$1,679.98	\$13,538,959	\$1,814.13	\$18,456,959	\$4,918,000	\$1,736.69	\$107,148,563	\$1,865.57	\$118,305,122	\$11,156,559		
Property Taxes	\$553.11	\$4,457,513	\$599.27	\$6,096,973	\$1,639,459	\$590.12	\$36,408,634	\$635.52	\$40,301,501	\$3,892,867		
Public Transportation	\$138.71	\$1,117,864	\$146.05	\$1,485,913	\$368,049	\$142.01	\$8,761,591	\$148.96	\$9,446,298	\$684,707		
Records / Tapes / CD Purchases	\$1,150.60	\$9,272,685	\$1,215.75	\$12,369,041	\$3,096,355	\$1,155.84	\$71,311,860	\$1,216.75	\$77,160,201	\$5,848,341		
Recreational Equipment And Supplies	\$2,205.39	\$17,773,238	\$2,240.23	\$22,792,100	\$5,018,862	\$2,353.17	\$145,183,529	\$2,387.94	\$151,431,215	\$6,247,686		
Rental Costs	\$80.10	\$645,526	\$86.00	\$874,964	\$229,438	\$83.00	\$5,120,851	\$88.48	\$5,610,959	\$490,108		
Roofing And Siding	\$10.88	\$87,682	\$11.46	\$116,594	\$28,912	\$11.13	\$686,688	\$11.68	\$740,687	\$54,000		
Satellite Dishes	\$12.40	\$99,932	\$13.15	\$133,788	\$33,857	\$12.71	\$784,169	\$13.40	\$849,761	\$65,592		
Shaving Needs	\$9,756.54	\$78,627,956	\$10,369.23	\$105,496,546	\$26,868,590	\$10,081.57	\$622,002,624	\$10,661.89	\$676,123,754	\$54,121,130		
Shelter	\$807.83	\$6,510,302	\$845.23	\$8,599,370	\$2,089,068	\$822.97	\$50,774,780	\$857.44	\$54,374,558	\$3,599,778		
Telephone Service Excl Cell Phones	\$127.33	\$1,026,152	\$134.01	\$1,363,418	\$337,265	\$129.47	\$7,987,911	\$135.83	\$8,613,659	\$625,749		
Televisions	\$10,552.34	\$85,041,308	\$11,148.00	\$113,419,752	\$28,378,444	\$10,553.84	\$651,140,266	\$11,099.72	\$703,888,744	\$52,748,477		
Transportation	\$963.00	\$7,760,817	\$1,055.88	\$10,742,523	\$2,981,706	\$1,050.26	\$64,797,891	\$1,138.42	\$72,192,904	\$7,395,013		
Tuition	\$933.50	\$7,523,077	\$966.47	\$9,832,866	\$2,309,789	\$920.78	\$56,809,364	\$954.26	\$60,514,398	\$3,705,034		
Used Car Purchase	\$818.27	\$6,594,438	\$846.41	\$8,611,375	\$2,016,937	\$802.61	\$49,518,629	\$831.19	\$52,709,914	\$3,191,285		
Used Truck Purchase	\$1,751.76	\$14,117,434	\$1,812.88	\$18,444,241	\$4,326,807	\$1,723.39	\$106,327,993	\$1,785.45	\$113,224,312	\$6,896,319		
Used Vehicle Purchase	\$52.45	\$422,695	\$55.20	\$561,605	\$138,910	\$53.52	\$3,302,023	\$56.14	\$3,560,118	\$258,095		
VCRs And Related Equipment	\$1,192.63	\$9,611,405	\$1,252.62	\$12,744,156	\$3,132,751	\$1,199.22	\$73,988,276	\$1,253.23	\$79,473,580	\$5,485,304		
Vehicle Insurance	\$805.62	\$6,492,492	\$848.41	\$8,631,723	\$2,139,232	\$811.98	\$50,096,730	\$851.34	\$53,987,726	\$3,890,996		
Vehicle Repair	\$813.70	\$6,557,608	\$856.92	\$8,718,304	\$2,160,696	\$820.10	\$50,597,710	\$859.86	\$54,528,022	\$3,930,312		
Vehicle Repair And Maintenance	\$1,000.19	\$8,060,531	\$1,052.90	\$10,712,205	\$2,651,673	\$1,021.65	\$63,032,740	\$1,071.64	\$67,958,051	\$4,925,311		
Video And Audio Equipment	\$32.35	\$260,709	\$34.08	\$346,730	\$86,021	\$33.16	\$2,045,873	\$34.80	\$2,206,842	\$160,969		
Video Game Hardware And Software	\$5.71	\$46,017	\$6.19	\$62,977	\$16,960	\$6.10	\$376,352	\$6.57	\$416,637	\$40,285		
Watches	\$218.30	\$1,759,280	\$230.96	\$2,349,787	\$590,507	\$226.11	\$13,950,309	\$238.53	\$15,126,380	\$1,176,071		
Women's Apparel												

**INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 & 2011
CONSUMER EXPENDITURE POTENTIAL COMPARISONS**

Page 7 of 8	Commonwealth of Kentucky										United States		
	2006		2011			2006		2011					
	1,674,201		1,741,045			111,826,380		117,033,680					
Number of Households													
Household Consumer Goods Expenditures	\$	Aggregate \$	\$	Aggregate \$	06-'11 Increase	\$	Aggregate \$	\$	Aggregate \$	06-'11 Increase			
Airline Fares	\$321.80	\$538,757,882	\$344.29	\$599,424,383	\$60,666,501	\$389.18	\$43,520,590,568	\$419.72	\$49,121,376,170	\$5,600,785,601			
Alcoholic Beverages	\$523.28	\$876,075,899	\$555.07	\$966,401,848	\$90,325,949	\$621.73	\$69,525,815,237	\$662.62	\$77,548,857,042	\$8,023,041,804			
Alimony And Child Support	\$226.19	\$378,687,524	\$242.06	\$421,437,353	\$42,749,829	\$274.40	\$30,685,158,672	\$295.26	\$34,555,364,357	\$3,870,205,685			
Apparel	\$633.62	\$1,060,807,238	\$666.84	\$1,160,998,448	\$100,191,210	\$743.65	\$83,159,687,487	\$785.98	\$91,986,131,806	\$8,826,444,319			
Apparel Services And Accessories	\$69.46	\$116,290,001	\$74.37	\$129,481,517	\$13,191,515	\$84.81	\$9,483,995,288	\$91.55	\$10,714,433,404	\$1,230,438,116			
Audio Equipment	\$77.03	\$128,963,703	\$80.73	\$140,554,563	\$11,590,860	\$88.82	\$9,932,419,072	\$93.32	\$10,921,583,018	\$989,163,946			
Babysitting And Elderly Care	\$357.12	\$597,890,661	\$381.08	\$663,477,429	\$65,586,767	\$437.82	\$48,959,825,692	\$470.73	\$55,091,264,186	\$6,131,438,495			
Books	\$54.03	\$90,457,080	\$57.04	\$99,309,207	\$8,852,127	\$63.18	\$7,065,190,688	\$66.87	\$7,826,042,182	\$760,851,493			
Books And Supplies	\$143.01	\$239,427,485	\$154.05	\$268,207,982	\$28,780,497	\$176.46	\$19,732,883,015	\$191.82	\$22,449,400,498	\$2,716,517,483			
Boys Apparel	\$37.71	\$63,134,120	\$39.43	\$68,649,404	\$5,515,285	\$44.52	\$4,978,510,438	\$46.85	\$5,483,027,908	\$504,517,470			
Cellular Phone Service	\$367.05	\$614,515,477	\$382.12	\$665,288,115	\$50,772,638	\$416.08	\$46,528,720,190	\$433.26	\$50,706,012,197	\$4,177,292,006			
Cigarettes	\$288.68	\$483,308,345	\$296.35	\$515,958,686	\$32,650,341	\$312.47	\$34,942,388,959	\$319.98	\$37,448,436,926	\$2,506,047,968			
Computer Hardware	\$302.33	\$506,161,188	\$321.64	\$559,989,714	\$53,828,525	\$361.36	\$40,409,580,677	\$385.24	\$45,086,054,883	\$4,676,474,206			
Computer Information Services	\$143.50	\$240,247,844	\$153.31	\$266,919,609	\$26,671,765	\$172.96	\$19,341,490,685	\$184.70	\$21,616,120,696	\$2,274,630,011			
Computer Software	\$23.53	\$39,393,950	\$25.04	\$43,595,767	\$4,201,817	\$28.11	\$3,143,439,542	\$29.97	\$3,507,499,390	\$364,059,848			
Contributions	\$1,591.66	\$2,664,758,764	\$1,709.54	\$2,976,386,069	\$311,627,306	\$1,956.64	\$218,803,968,163	\$2,122.19	\$248,367,705,359	\$29,563,737,196			
Coolant And Other Fluids	\$7.01	\$11,736,149	\$7.35	\$12,796,681	\$1,060,532	\$8.10	\$905,793,678	\$8.49	\$993,615,943	\$87,822,265			
Cosmetics and Perfume	\$92.95	\$155,616,983	\$97.75	\$170,187,149	\$14,570,166	\$107.92	\$12,068,302,930	\$113.82	\$13,320,773,458	\$1,252,470,528			
Deodorants and Other Personal Care Products	\$25.77	\$43,144,160	\$27.09	\$47,164,909	\$4,020,749	\$29.93	\$3,346,963,553	\$31.56	\$3,693,582,941	\$346,619,387			
Education	\$1,021.48	\$1,710,162,837	\$1,099.13	\$1,913,634,791	\$203,471,953	\$1,263.13	\$141,251,255,369	\$1,371.74	\$160,539,780,203	\$19,288,524,834			
Electricity	\$1,206.02	\$2,019,119,890	\$1,251.45	\$2,178,830,765	\$159,710,875	\$1,353.86	\$151,397,262,827	\$1,405.74	\$164,518,925,323	\$12,121,662,496			
Entertainment	\$2,498.35	\$4,182,740,068	\$2,640.17	\$4,596,654,778	\$413,914,709	\$2,938.78	\$328,633,129,016	\$3,115.59	\$364,628,963,071	\$35,995,834,055			
Fees And Admissions	\$612.33	\$1,025,163,498	\$659.05	\$1,147,435,707	\$122,272,209	\$759.15	\$84,892,996,377	\$822.47	\$96,256,690,790	\$11,363,694,413			
Finance Charges Excluding Mortgage And Vehicle	\$495.15	\$828,980,625	\$518.55	\$902,818,885	\$73,838,260	\$568.40	\$67,562,114,392	\$595.40	\$69,681,853,072	\$6,119,738,680			
Floor Coverings	\$62.71	\$104,989,145	\$68.11	\$118,582,575	\$13,593,430	\$78.75	\$8,806,327,425	\$86.14	\$10,081,281,195	\$1,274,953,770			
Food And Beverages	\$7,056.27	\$11,813,614,290	\$7,381.68	\$12,851,837,056	\$1,038,222,765	\$8,102.30	\$906,050,878,674	\$8,493.65	\$994,043,116,132	\$87,992,237,458			
Food At Home	\$3,755.55	\$6,287,545,566	\$3,895.94	\$6,783,006,857	\$495,461,292	\$4,227.92	\$472,792,988,530	\$4,390.78	\$513,869,141,470	\$41,076,152,941			
Food Away From Home	\$2,777.44	\$4,649,992,825	\$2,930.67	\$5,102,428,350	\$452,435,525	\$3,252.65	\$363,732,074,907	\$3,440.25	\$402,625,117,620	\$38,893,042,713			
Footwear	\$82.54	\$138,188,551	\$85.71	\$149,224,967	\$11,036,416	\$93.00	\$10,399,853,340	\$96.72	\$11,319,497,530	\$919,644,190			
Fuel Oil And Other Fuels	\$121.02	\$202,611,805	\$126.38	\$220,033,267	\$17,421,462	\$137.37	\$15,361,589,821	\$143.56	\$16,801,355,101	\$1,439,765,280			
Funeral And Cemetery	\$84.47	\$141,419,758	\$88.64	\$154,326,229	\$12,906,470	\$96.95	\$10,841,567,541	\$101.86	\$11,921,050,645	\$1,079,483,104			
Furniture	\$517.71	\$866,750,600	\$552.76	\$962,380,034	\$95,629,434	\$625.23	\$69,917,207,567	\$670.02	\$78,414,906,274	\$8,497,698,706			
Gasoline And Oil	\$2,069.19	\$3,464,239,967	\$2,159.32	\$3,759,473,289	\$295,233,322	\$2,354.62	\$263,308,630,876	\$2,456.81	\$287,529,515,361	\$24,220,884,485			
Gifts	\$1,146.18	\$1,918,935,702	\$1,226.31	\$2,135,060,894	\$216,125,192	\$1,393.30	\$155,807,695,254	\$1,499.94	\$175,543,497,979	\$19,735,802,725			
Girls Apparel	\$36.14	\$60,505,624	\$37.93	\$66,037,837	\$5,532,213	\$43.00	\$4,808,534,340	\$45.35	\$5,307,477,388	\$498,943,048			
Hair Care	\$51.07	\$85,501,445	\$53.71	\$93,511,527	\$8,010,082	\$59.29	\$6,630,186,070	\$62.52	\$7,316,945,674	\$686,759,603			
Hard Surface Flooring	\$22.75	\$38,088,073	\$24.17	\$42,081,058	\$3,992,985	\$27.12	\$3,032,731,426	\$28.93	\$3,385,784,362	\$353,052,937			
Health Care	\$2,869.95	\$4,804,873,160	\$2,988.91	\$5,203,826,811	\$398,953,651	\$3,234.30	\$361,680,060,834	\$3,370.56	\$394,469,040,461	\$32,788,979,627			
Health Care Insurance	\$1,387.71	\$2,323,305,470	\$1,445.11	\$2,516,001,540	\$192,696,070	\$1,562.93	\$174,776,804,093	\$1,628.48	\$190,587,007,206	\$15,810,203,113			
Health Care Services	\$690.40	\$1,155,868,370	\$718.41	\$1,250,784,138	\$94,915,768	\$780.72	\$87,305,091,394	\$813.28	\$95,181,151,270	\$7,876,059,877			
Health Care Supplies And Equipment	\$791.84	\$1,325,699,320	\$825.39	\$1,437,041,133	\$111,341,813	\$890.65	\$99,598,165,347	\$928.81	\$108,702,052,321	\$9,103,886,974			
Household Services	\$279.45	\$467,855,469	\$299.04	\$520,642,097	\$52,786,627	\$337.98	\$37,795,079,912	\$364.00	\$42,600,259,520	\$4,805,179,608			
Household Supplies	\$681.91	\$1,141,654,404	\$728.42	\$1,268,211,999	\$126,557,595	\$828.75	\$92,676,112,425	\$892.05	\$104,399,894,244	\$11,723,781,819			
Household Textiles	\$138.66	\$232,144,711	\$146.77	\$255,533,175	\$23,388,464	\$163.29	\$18,260,129,590	\$172.96	\$20,242,145,293	\$1,982,015,703			
Housewares And Small Appliances	\$968.51	\$1,621,480,411	\$1,031.14	\$1,795,261,141	\$173,780,731	\$1,159.05	\$129,612,365,739	\$1,236.06	\$144,660,650,501	\$15,048,284,762			
Indoor Plants And Fresh Flowers	\$61.08	\$102,260,197	\$65.26	\$113,620,597	\$11,360,400	\$73.56	\$8,225,948,513	\$78.52	\$9,189,484,554	\$963,536,041			
Infants Apparel	\$24.95	\$41,771,315	\$26.18	\$45,580,558	\$3,809,243	\$29.38	\$3,285,459,044	\$30.96	\$3,623,362,733	\$337,903,688			
Jewelry	\$27.82	\$46,576,272	\$29.82	\$51,917,962	\$5,341,690	\$33.93	\$3,794,269,073	\$36.66	\$4,290,454,709	\$496,185,635			

**INDEPENDENCE, KENTUCKY AND DRIVE TIME MARKET AREAS 2006 & 2011
CONSUMER EXPENDITURE POTENTIAL COMPARISONS**

Page 8 of 8 Number of Households	Commonwealth of Kentucky						United States				
	2006		2011			2006	2011				
	1,674,201		1,741,045			111,826,380	117,033,680		117,033,680		2011
	\$		Aggregate \$		\$	Aggregate \$		06-'11 Increase		06-'11 Increase	
Legal And Accounting	\$92.69	\$155,181,691	\$97.12	\$169,090,290	\$13,908,600	\$106.29	\$11,886,025,930	\$111.46	\$13,044,573,973	\$1,158,548,043	
Magazines	\$30.26	\$50,661,322	\$31.94	\$55,608,977	\$4,947,655	\$35.39	\$3,957,535,588	\$37.45	\$4,382,911,316	\$425,375,728	
Major Appliances	\$227.27	\$380,495,661	\$240.26	\$418,303,472	\$37,807,810	\$267.03	\$29,860,998,251	\$283.56	\$33,186,070,301	\$3,325,072,049	
Mass Transit	\$86.32	\$144,517,030	\$92.28	\$160,663,633	\$16,146,602	\$104.27	\$11,660,136,643	\$112.39	\$13,153,415,295	\$1,493,278,653	
Men's Apparel	\$188.02	\$314,783,272	\$198.25	\$345,162,171	\$30,378,899	\$221.23	\$24,739,350,047	\$234.03	\$27,389,392,130	\$2,650,042,083	
Mortgage Interest	\$3,337.20	\$5,587,143,577	\$3,561.49	\$6,200,714,357	\$613,570,780	\$4,083.19	\$456,608,356,552	\$4,371.09	\$511,564,748,311	\$54,956,391,759	
Natural Gas	\$456.58	\$764,406,693	\$475.96	\$828,667,778	\$64,261,086	\$519.72	\$58,118,406,214	\$543.16	\$63,568,013,629	\$5,449,607,415	
New Car Purchased	\$1,024.86	\$1,715,821,637	\$1,093.10	\$1,903,136,290	\$187,314,653	\$1,228.12	\$137,336,213,806	\$1,307.76	\$153,051,965,357	\$15,715,751,551	
New Truck Purchased	\$1,213.38	\$2,031,442,009	\$1,294.23	\$2,253,312,670	\$221,870,661	\$1,455.29	\$162,739,812,550	\$1,549.86	\$181,385,819,285	\$18,646,006,735	
New Vehicle Purchase	\$2,238.24	\$3,747,263,646	\$2,387.33	\$4,156,448,960	\$409,185,314	\$2,683.41	\$300,076,026,356	\$2,857.62	\$334,437,784,642	\$34,361,758,286	
Newspapers	\$63.26	\$105,909,955	\$66.80	\$116,301,806	\$10,391,851	\$73.98	\$8,272,915,592	\$78.31	\$9,164,907,481	\$891,991,888	
Oral Hygiene Products	\$23.64	\$39,578,112	\$24.87	\$43,299,789	\$3,721,678	\$27.46	\$3,070,752,395	\$28.96	\$3,389,295,373	\$318,542,978	
Other Lodging	\$471.89	\$790,038,710	\$513.28	\$893,643,578	\$103,604,868	\$600.78	\$67,183,052,576	\$657.61	\$76,962,518,305	\$9,779,465,728	
Other Miscellaneous Expenses	\$95.37	\$159,668,549	\$99.88	\$173,895,575	\$14,227,025	\$109.47	\$12,241,633,819	\$114.67	\$13,420,252,086	\$1,178,618,267	
Other Repairs And Maintenance	\$130.00	\$217,646,130	\$138.14	\$240,507,956	\$22,861,826	\$154.48	\$17,274,939,182	\$164.72	\$19,277,787,770	\$2,002,848,587	
Other Tobacco Products	\$32.13	\$53,792,078	\$32.97	\$57,402,254	\$3,610,176	\$34.80	\$3,891,558,024	\$35.62	\$4,168,739,682	\$277,181,658	
Other Transportation Costs	\$500.13	\$837,318,146	\$531.77	\$925,835,500	\$88,517,354	\$597.95	\$66,866,583,921	\$638.39	\$74,713,130,975	\$7,846,547,054	
Other Utilities	\$374.39	\$626,804,112	\$390.47	\$679,825,841	\$53,021,729	\$427.80	\$47,839,325,364	\$446.91	\$52,303,521,929	\$4,464,196,565	
Paint And Wallpaper	\$57.83	\$96,819,044	\$61.36	\$106,830,521	\$10,011,477	\$68.42	\$7,651,160,920	\$72.84	\$8,524,733,251	\$873,572,332	
Personal Care Products	\$153.35	\$256,738,723	\$161.27	\$280,778,327	\$24,039,604	\$178.06	\$19,911,805,223	\$187.79	\$21,977,754,767	\$2,065,949,544	
Personal Care Services	\$439.73	\$736,196,406	\$462.32	\$804,919,924	\$68,723,519	\$510.80	\$57,120,914,904	\$538.55	\$63,028,488,364	\$5,907,573,460	
Personal Insurance	\$441.45	\$739,076,031	\$472.33	\$822,347,785	\$83,271,753	\$537.77	\$60,136,872,373	\$579.81	\$67,857,298,001	\$7,720,425,628	
Pet Supplies And Services	\$246.12	\$412,054,350	\$258.83	\$450,634,677	\$38,580,327	\$285.45	\$31,920,840,171	\$300.52	\$35,170,961,514	\$3,250,121,343	
Photographic Equipment And Supplies	\$110.86	\$185,601,923	\$116.58	\$202,971,026	\$17,369,103	\$128.24	\$14,340,614,971	\$134.94	\$15,792,524,779	\$1,451,909,808	
Plumbing And Heating	\$51.67	\$86,505,966	\$54.97	\$95,705,244	\$9,199,278	\$61.30	\$6,854,957,094	\$65.50	\$7,665,706,040	\$810,748,946	
Property Taxes	\$1,472.03	\$2,464,474,098	\$1,576.24	\$2,744,304,771	\$279,830,673	\$1,766.68	\$197,561,429,018	\$1,900.52	\$222,424,849,514	\$24,863,420,495	
Public Transportation	\$499.81	\$836,782,402	\$534.64	\$930,832,299	\$94,049,897	\$604.43	\$67,591,218,863	\$651.80	\$76,282,552,624	\$8,691,333,761	
Records / Tapes / CD Purchases	\$123.26	\$206,362,015	\$129.14	\$224,838,551	\$18,476,536	\$142.11	\$15,891,646,862	\$149.18	\$17,459,084,382	\$1,567,437,521	
Recreational Equipment And Supplies	\$999.01	\$1,672,543,541	\$1,051.59	\$1,830,865,512	\$158,321,971	\$1,157.30	\$129,416,669,574	\$1,219.75	\$142,751,831,180	\$13,335,161,606	
Rental Costs	\$2,240.19	\$3,750,528,338	\$2,276.96	\$3,964,289,823	\$213,761,485	\$2,342.21	\$261,920,865,500	\$2,377.03	\$278,192,568,370	\$16,271,702,871	
Roofing And Siding	\$70.82	\$118,566,915	\$75.20	\$130,926,584	\$12,359,669	\$83.89	\$9,381,115,018	\$89.46	\$10,469,833,013	\$1,088,717,995	
Satellite Dishes	\$9.68	\$16,206,266	\$10.15	\$17,671,607	\$1,465,341	\$11.15	\$1,246,864,137	\$11.71	\$1,370,464,393	\$123,600,256	
Shaving Needs	\$10.99	\$18,399,469	\$11.56	\$20,126,480	\$1,727,011	\$12.76	\$1,426,904,609	\$13.46	\$1,575,273,333	\$148,368,724	
Shelter	\$8,683.81	\$14,538,443,386	\$9,162.34	\$15,952,046,245	\$1,413,602,859	\$10,170.65	\$1,137,346,971,747	\$10,774.06	\$1,260,927,890,341	\$123,580,918,594	
Telephone Service Excl Cell Phones	\$723.33	\$1,210,999,809	\$753.32	\$1,311,564,019	\$100,564,210	\$819.41	\$91,631,654,036	\$853.78	\$99,921,015,310	\$8,289,361,275	
Televisions	\$112.52	\$188,381,097	\$117.96	\$205,373,668	\$16,992,572	\$129.56	\$14,488,225,793	\$136.10	\$15,928,283,848	\$1,440,058,055	
Transportation	\$9,066.17	\$15,178,590,880	\$9,535.85	\$16,602,343,963	\$1,423,753,083	\$10,520.10	\$1,176,424,700,238	\$11,067.43	\$1,295,262,061,042	\$118,837,360,804	
Tuition	\$878.47	\$1,470,735,352	\$945.08	\$1,645,426,809	\$174,691,456	\$1,086.67	\$121,518,372,355	\$1,179.93	\$138,091,550,042	\$16,573,177,688	
Used Car Purchase	\$813.88	\$1,362,598,710	\$844.78	\$1,470,799,995	\$108,201,285	\$908.75	\$101,622,222,825	\$941.81	\$110,223,490,161	\$8,601,267,336	
Used Truck Purchase	\$709.22	\$1,187,376,833	\$735.91	\$1,281,252,426	\$93,875,593	\$792.02	\$88,568,729,488	\$820.81	\$96,062,414,881	\$7,493,685,393	
Used Vehicle Purchase	\$1,523.10	\$2,549,975,543	\$1,580.69	\$2,752,052,421	\$202,076,878	\$1,700.77	\$190,190,952,313	\$1,762.62	\$206,285,905,042	\$16,094,952,729	
VCRs And Related Equipment	\$46.45	\$77,366,636	\$48.69	\$84,771,481	\$7,004,845	\$53.53	\$5,986,066,121	\$56.21	\$6,578,463,153	\$592,397,031	
Vehicle Insurance	\$1,039.86	\$1,740,934,652	\$1,087.20	\$1,892,864,124	\$151,929,472	\$1,193.81	\$133,499,450,708	\$1,248.22	\$146,083,780,050	\$12,584,329,342	
Vehicle Repair	\$701.38	\$1,174,251,097	\$735.17	\$1,279,964,053	\$105,712,955	\$809.97	\$90,576,013,009	\$849.60	\$99,431,814,528	\$8,855,801,519	
Vehicle Repair And Maintenance	\$708.39	\$1,185,987,246	\$742.52	\$1,292,760,733	\$106,773,487	\$818.07	\$91,481,806,687	\$858.09	\$100,425,430,471	\$8,943,623,785	
Video And Audio Equipment	\$887.01	\$1,485,033,029	\$929.53	\$1,618,353,559	\$133,320,530	\$1,022.33	\$114,323,463,065	\$1,073.37	\$125,620,441,102	\$11,296,978,036	
Video Game Hardware And Software	\$28.84	\$48,283,957	\$30.23	\$52,631,790	\$4,347,834	\$33.23	\$3,715,990,607	\$34.89	\$4,083,305,095	\$367,314,488	
Watches	\$5.14	\$8,605,393	\$5.50	\$9,575,748	\$970,354	\$6.28	\$702,269,666	\$6.77	\$792,318,014	\$90,048,347	
Women's Apparel	\$194.80	\$326,134,355	\$204.97	\$356,861,994	\$30,727,639	\$227.70	\$25,462,866,726	\$240.52	\$28,148,940,714	\$2,686,073,988	

TAB 16

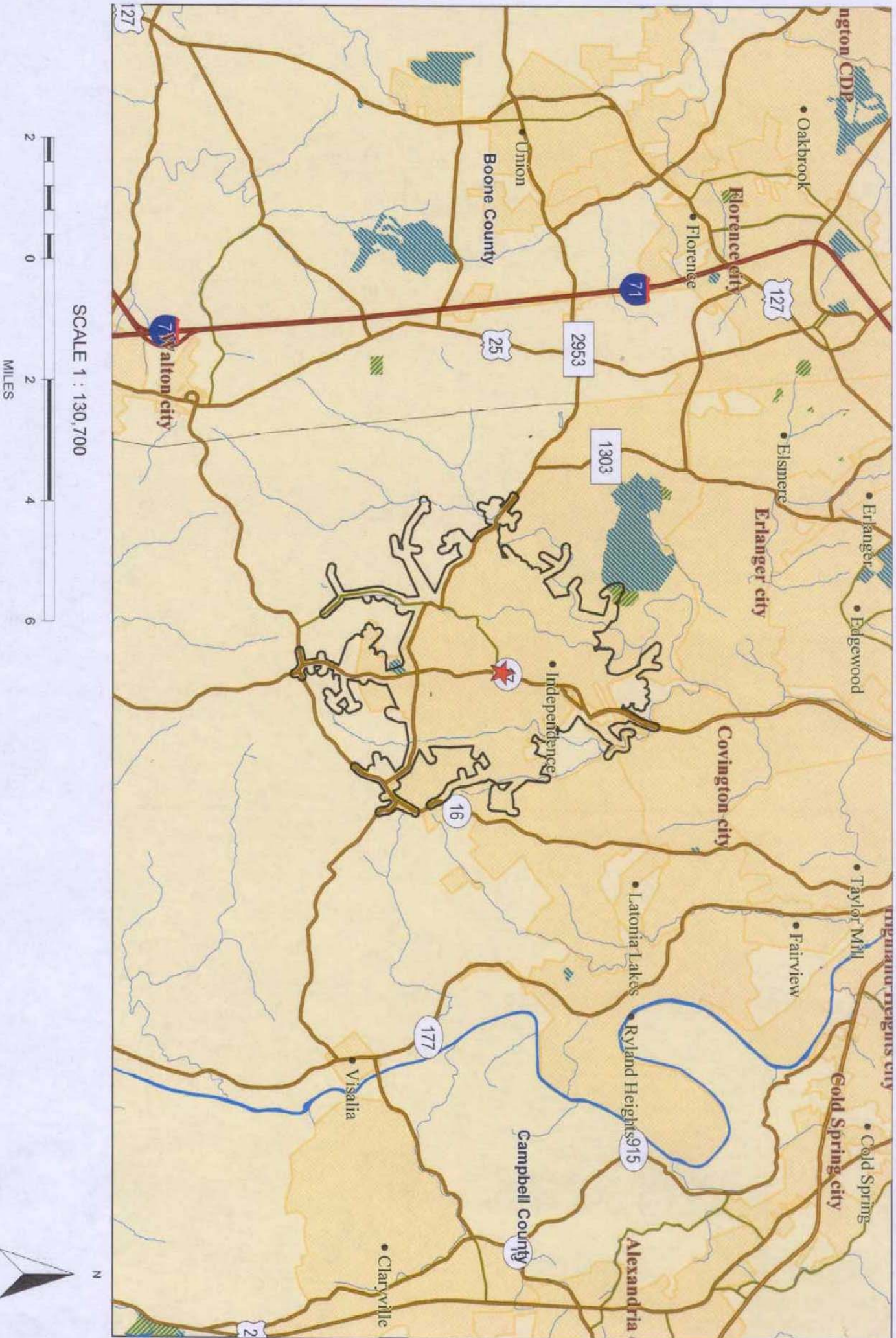
**RETAIL AND SERVICE BUSINESS ACTIVITY
AND
MARKET POTENTIAL**

RETAIL AND SERVICE BUSINESS ACTIVITY & MARKET POTENTIAL										
Geographies	City of Independence		5 Minutes Drive Time		10 Minutes Drive Time		15 Minutes Drive Time		30 Minutes Drive Time	
Business Summary Major Industry: Retail Trade Establishments	2006	2011	2006	2011	2006	2011	2006	2011	2006	2011
Auto Dealers and Gas Stations	8.18%	6.74%	10.87%	8.97%	29.62%	25.10%	99.30%	89.63%	82.51%	82.04%
Bars	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.51%	30.25%	339.50%	337.57%
Building Materials Hardware and Garden	13.85%	11.41%	20.86%	17.21%	43.83%	37.14%	93.72%	84.60%	95.94%	95.40%
Catalog and Direct Sales	334.83%	292.29%	558.09%	460.37%	273.67%	231.93%	126.64%	114.32%	480.61%	477.87%
Clothing Stores	0.00%	0.00%	0.00%	0.00%	1.43%	1.21%	108.70%	98.13%	161.42%	160.50%
Convenience Stores	86.89%	71.58%	137.08%	113.08%	110.47%	93.62%	94.14%	84.98%	103.04%	102.46%
Drug Stores	54.10%	44.56%	65.38%	53.93%	49.04%	41.56%	96.65%	87.25%	116.09%	115.43%
Electronics and Computer Stores	8.39%	6.91%	42.12%	34.75%	15.56%	13.19%	76.05%	68.65%	196.77%	195.65%
Food Markets	136.75%	112.65%	117.27%	96.73%	69.30%	58.73%	110.58%	99.82%	159.87%	158.96%
Furniture Stores	3.90%	3.21%	9.78%	8.07%	5.78%	4.90%	39.13%	35.32%	72.05%	71.64%
General Merchandise Stores	44.67%	36.80%	2.16%	1.78%	13.06%	11.07%	38.08%	34.38%	84.47%	83.99%
Home Furnishings	12.61%	10.39%	0.00%	0.00%	18.70%	15.85%	92.58%	83.57%	84.41%	83.93%
Liquor Stores	9.30%	7.66%	0.00%	0.00%	13.80%	11.69%	121.92%	110.06%	208.40%	207.22%
Music Stores	14.81%	12.20%	37.16%	30.66%	10.98%	9.31%	185.79%	167.71%	114.08%	113.43%
Other Food Service	157.62%	129.84%	170.41%	140.57%	142.07%	120.40%	128.47%	115.97%	258.54%	257.06%
Other Food Stores	4.63%	3.82%	0.00%	0.00%	6.87%	5.82%	126.63%	114.30%	206.99%	205.82%
Restaurants	29.90%	24.63%	57.10%	47.10%	31.51%	26.71%	95.57%	86.27%	143.09%	142.28%
Specialty Stores	5.27%	4.34%	4.96%	4.09%	9.76%	8.27%	58.72%	53.01%	110.35%	109.73%
	43.38%	35.73%	49.38%	40.73%	36.99%	31.35%	87.33%	78.83%	131.05%	130.31%
Geographies	City of Independence		5 Minutes Drive Time		10 Minutes Drive Time		15 Minutes Drive Time		30 Minutes Drive Time	
Business Summary Major Industry: Services Establishments	2006	2011	2006	2011	2006	2011	2006	2011	2006	2011
Advertising	0.00%	0.00%	0.00%	0.00%	14.05%	11.90%	103.51%	93.44%	299.28%	297.58%
Auto Repair/Services	21.90%	18.04%	35.17%	29.01%	38.97%	33.03%	91.34%	82.45%	115.77%	115.12%
Beauty and Barber Shops	45.30%	37.32%	77.15%	63.64%	44.40%	37.62%	141.65%	127.87%	118.46%	117.78%
Child Care Services	78.28%	64.48%	98.23%	81.03%	74.80%	63.39%	112.49%	101.55%	122.28%	121.59%
Colleges and Universities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.11%	11.83%	139.46%	138.66%
Computer Services	2.94%	2.42%	7.38%	6.09%	65.41%	55.43%	120.51%	108.78%	298.53%	296.83%
Dry Cleaning and Laundry	13.17%	10.85%	16.53%	13.64%	17.10%	14.49%	104.68%	94.50%	101.79%	101.21%
Entertainment and Recreation Services	124.94%	102.92%	86.30%	71.19%	85.00%	72.04%	80.54%	72.70%	267.69%	266.17%
Health and Medical Services	5.94%	4.89%	14.90%	12.29%	15.07%	12.77%	70.16%	63.34%	137.21%	136.42%
Hospitals	1.28%	1.05%	5.35%	4.41%	2.21%	1.88%	13.75%	12.42%	182.51%	181.47%
Hotels and Lodging	0.00%	0.00%	0.00%	0.00%	3.36%	2.85%	78.36%	70.73%	161.09%	160.17%
Legal Services	2.91%	2.40%	4.87%	4.02%	5.04%	4.27%	47.91%	43.25%	465.36%	462.71%
Membership Organizations	37.65%	31.02%	42.16%	34.78%	32.22%	27.30%	52.82%	47.68%	129.58%	128.84%
Miscellaneous Repair Services	15.98%	13.16%	24.06%	19.85%	16.59%	14.06%	87.33%	78.83%	123.41%	122.70%
Motion Pictures	59.06%	48.65%	115.28%	95.09%	43.80%	37.11%	47.57%	42.94%	414.67%	412.30%
Museums and Zoos	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Business Services	9.77%	8.05%	21.79%	17.97%	74.04%	62.75%	80.03%	72.25%	170.53%	169.56%
Other Personal Service	25.74%	21.20%	64.60%	53.29%	33.40%	28.31%	69.37%	62.62%	119.21%	118.53%
Primary and Secondary Education	46.51%	38.31%	124.98%	103.10%	64.59%	54.73%	95.18%	85.92%	98.52%	97.96%
Professional Services	11.87%	9.78%	23.17%	19.11%	14.18%	12.02%	54.05%	48.79%	305.70%	303.96%
Social Services	46.80%	38.55%	85.05%	70.16%	45.07%	38.20%	72.14%	65.12%	309.34%	307.58%
	22.09%	18.19%	41.23%	34.01%	30.27%	25.65%	62.33%	56.27%	180.67%	179.64%

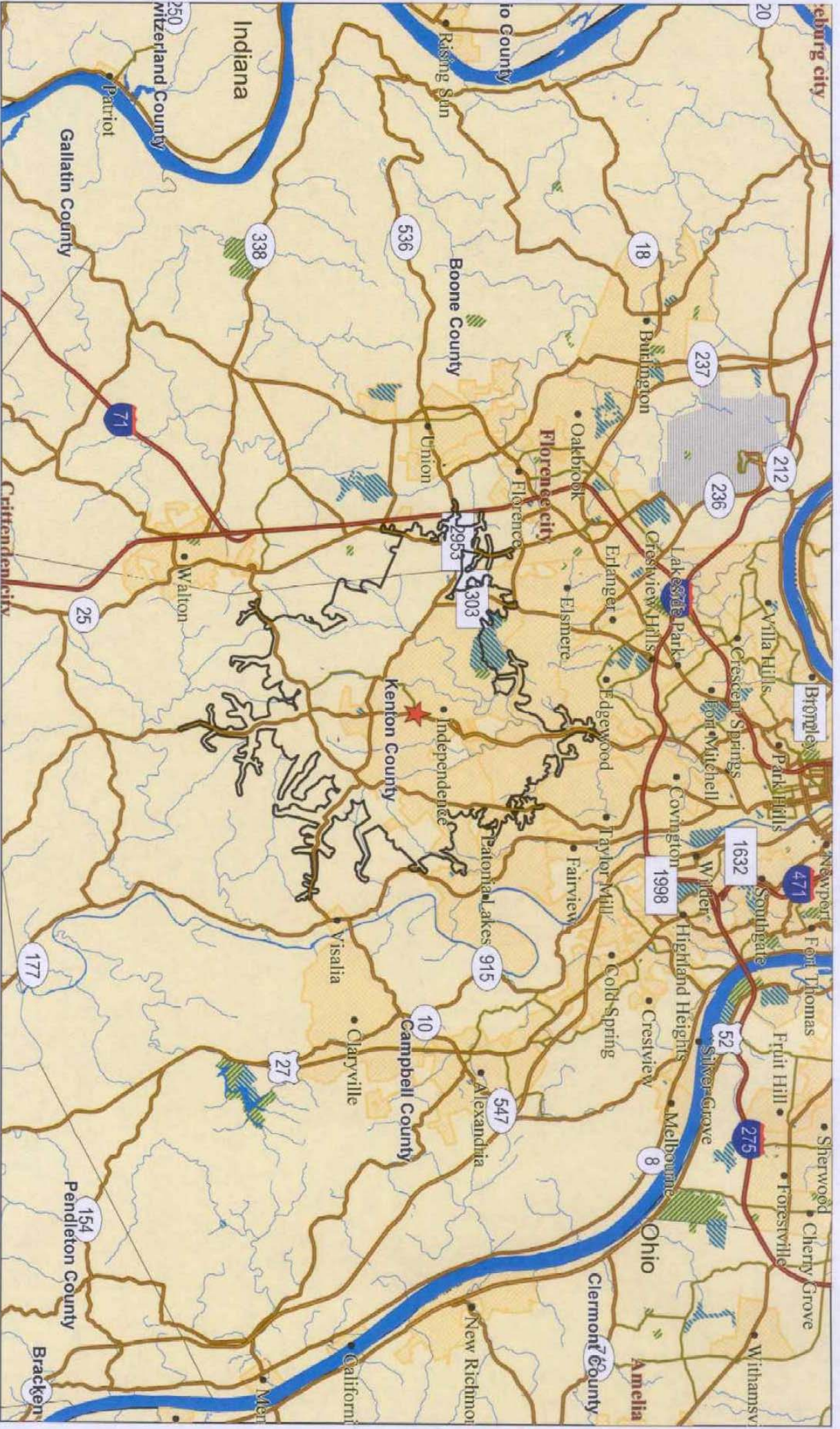
TAB 17

**5, 10, AND 15 MINUTE DRIVE-TIME MAPS
FOR
THE STUDY AREA**

5 Minutes Drive-time from Route 17 & McCullum Road, Independence, Kentucky



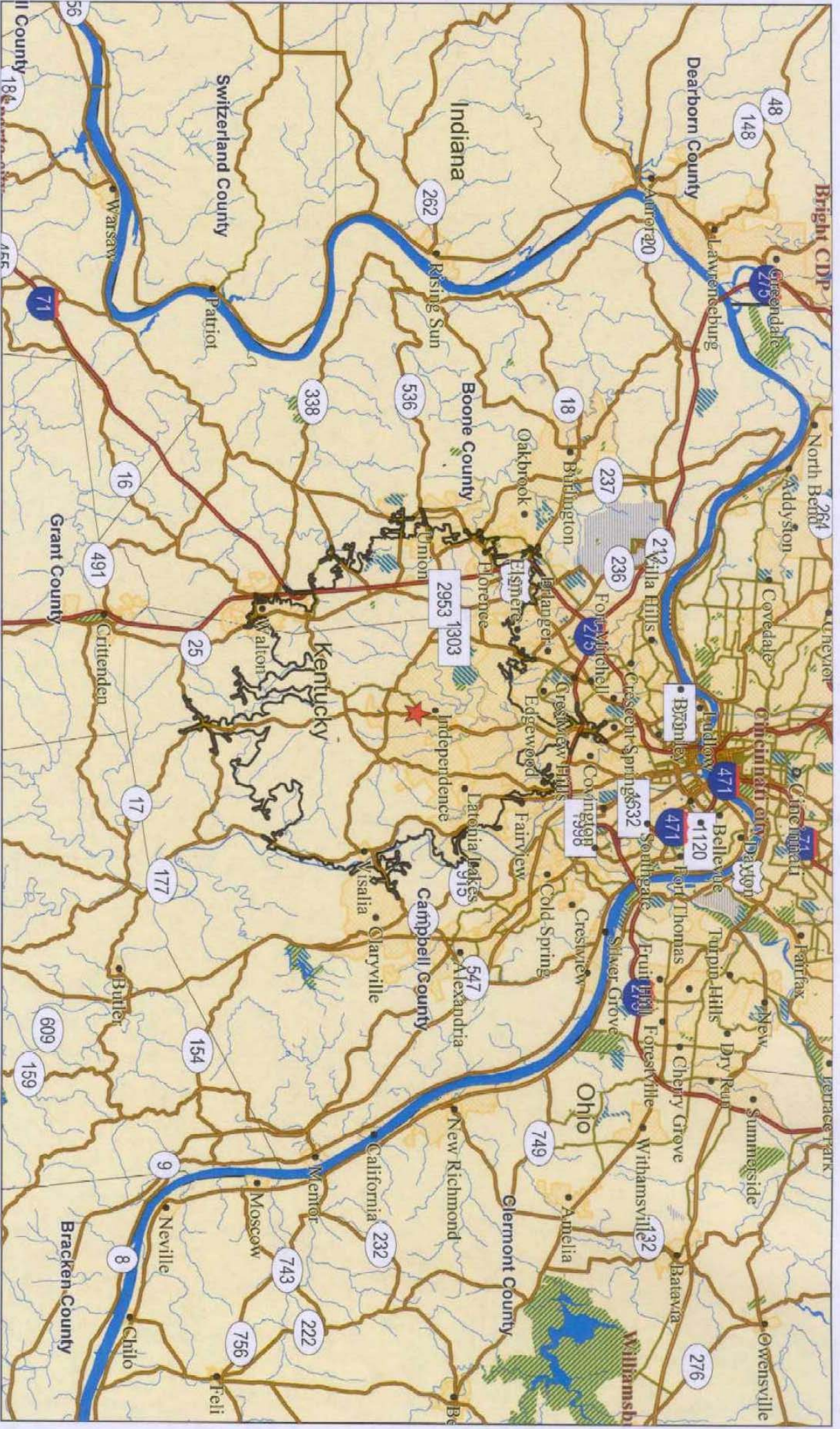
10 Minutes Drive-time from Route 17 & McCullum Road, Independence, Kentucky



SCALE 1 : 261,401



15 Minutes Drive-time from Route 17 & McCullum Road, Independence, Kentucky



SCALE 1 : 392,101

