
METHODOLOGY
TARGET MARKET TABLES
— Appendices One through Four—

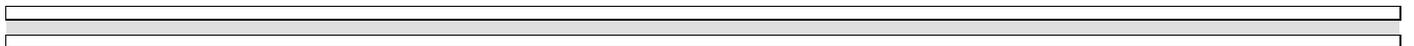
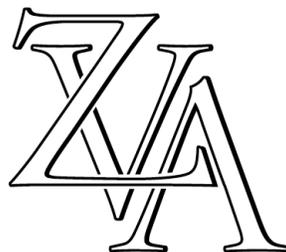
An Analysis of Residential Market Potential

The Northeast Indiana Region
(Excluding Allen County)

Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble,
Steuben, Wabash, Wells, and Whitley Counties, Indiana

March, 2019

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Residential Market Analysis Across the Urban-to-Rural Transect

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METHODOLOGY

AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

The Northeast Indiana Region (Excluding Allen County)
*Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben,
Wabash, Wells, and Whitley Counties, Indiana*

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The technical analysis to determine the market potential for new housing units within the Northeast Indiana region included:

- Determination of the draw areas for new and existing housing units within the Northeast Indiana region, based on historical settlement patterns, the most recently available county-to-county migration data from the Internal Revenue Service, and incorporating additional data from the most recent American Community Survey for the counties within the region, as well as other market dynamics;
- The depth and breadth of the potential housing market by tenure (rental and ownership) and by type (multi-family and single-family attached and detached units);
- The composition of the potential housing market by lifestage (empty-nesters/retirees, traditional and non-traditional families, younger singles/couples); and
- The incomes and financial capabilities of the potential housing market (income distribution based on HUD's 2018 income limits for below 30 percent AMI, between 31 and 50 percent AMI, between 51 and 80 percent AMI, between 81 and 100 percent AMI, and above 100 percent AMI).

The Northeast Indiana region includes Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana. However, Allen County has not

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been directly included in the regional analysis because it is the home of Fort Wayne, the second-largest city in the State of Indiana, and therefore a market unto itself.

DELINEATION OF THE DRAW AREAS (MIGRATION ANALYSIS)—

Analysis of migration, mobility, demographic and lifestyle characteristics of households currently living within defined draw areas is integral to the determination of the depth and breadth of the potential market for new housing within the Northeast Indiana Region.

Taxpayer migration data obtained from the Internal Revenue Service provide the framework for the delineation of the draw areas—the principal counties of origin for households that are likely to move within and to the region. These data are maintained at the county and “county equivalent” level by the Internal Revenue Service and provide a clear representation of mobility patterns. The IRS household migration data have been supplemented by population migration and mobility data for the counties within the region from the most recent American Community Survey.

Historically, American households, more than any other nation’s, have been extraordinarily mobile. In general, household mobility is higher in urban areas; a greater percentage of renters move than owners; and a greater percentage of younger households move than older households.

Nationally, one lingering consequence of the Great Recession (officially December, 2007 through June, 2009) has been a considerable reduction in national mobility. According to the American Community Survey, which measures population mobility, the Northeast Indiana region—where just under 14 percent of the region’s population either moved within or to the region between 2016 and 2017—has a mobility rate comparable to that of the nation.

Appendix One, Tables 1 and 2.

Migration Trends

Analysis of county-to-county migration and mobility patterns from 2011 through 2015—the most recent data available from the Internal Revenue Service—shows that the number of households moving into the region over the study period peaked at 6,756 households in 2012, dropping to 4,586 in-migrating households in 2014, and rebounding to 6,264 households by 2015. Allen

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County, with the largest population of the Northeast Indiana region, accounted for a roughly a quarter of household migration into the rest of the region, reaching over 27 percent in 2015. Elkhart County, located west of LaGrange County and north of Kosciusko County, represented approximately 7.1 to 8.9 percent of regional household in-migration. No other county accounted for more than four percent of household migration into the region. (*Reference Appendix One, Table 1.*)

Households moving out of the region was at its highest in 2011 with 7,052 out-migrating households, dropping to 5,052 out-migrants in 2014, and rising to 6,932 out-migrating households by 2015. Allen County is consistently the top destination county for out-migrants, with approximately 25 to over 28 percent of households. Elkhart County is the only other county above four percent of out-migrants, at approximately 7.5 to 8.8 percent.

Net migration—the difference between households moving into the region and those moving out—has shown net losses throughout the study period, ranging from a loss of 737 households in 2011 to a loss of just 76 households in 2012, and then gradually increasing to a loss of 668 households by 2015.

NOTE: Although net migration provides insights into an area's historical ability to attract or retain households compared to other locations, it is those households likely to move into an area (gross in-migration) that represent that area's external market potential.

County-to-county migration within the region, excluding Allen County, shows that the number of households moving within the region across county borders over the study period grew to 2,414 households in 2015, from a low of 1,766 in-migrants in 2014. Noble County was the top destination for county-to-county migrants within the region, accounting for just over one-fifth of this type of migration. (*Reference Appendix One, Table 2.*)

Based on the IRS migration data for each of the counties of the region, then, and supplemented by American Community Survey data, the draw areas have been determined as follows:

- The internal draw area, by county: covering households who currently live in one of the counties in the region and with the potential to move within that same county.

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- The regional draw area: covering households who currently live in one of the counties in the region with the potential to move across county borders within the region.
- The Allen and Elkhart draw area: covering households with the potential to move to the region from Allen and Elkhart Counties.
- The national draw area: covering households with the potential to move to the Northeast Indiana region from all other U.S. counties.

Migration Methodology:

County-to-county migration is based on the year-to-year changes in the addresses shown on the population of returns from the Internal Revenue Service Individual Master File system. Data on migration patterns by county, or county equivalent, for the entire United States, include inflows and outflows. The data include the number of returns (which can be used to approximate the number of households), and the median and average incomes reported on the returns. American Community Survey data are also used to clarify migration and mobility patterns for geographic units smaller than the county level.

2019 TARGET MARKET CLASSIFICATION OF THE REGION'S HOUSEHOLDS—

Demographic and geo-demographic data obtained from Claritas, Inc. provide the framework for the categorization of households, not only by lifestage and demographic characteristics, but also by lifestyle preferences and socio-economic factors. An appendix containing detailed descriptions of each of these target market groups is provided along with the study.

The three main lifestages are:

- Younger singles and couples, largely one- and two-person households with the head of household typically aged between 20 and 35, comprised now mainly of the very large Millennial generation, who were born between 1977 and 1996. The housing and lifestyle choices of the Millennials have had, and will continue to have a profound effect on the nation as a whole and cities in particular. The leading edge of

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the I-Generation, the next generation following the Millennials, is now 23 years old and are just beginning to have an impact on this lifestage's housing preferences.

- Families, comprising both “traditional” families (married couples with one or more children) and “non-traditional” families (a wide range of family households, from a single parent with one or more children, an adult caring for younger siblings, a grandparent with custody of grandchildren, to an unrelated, same-sex couple with children), primarily Generation X, born between 1965 and 1976. However, as the leading edge Millennials enter their late 30s and early 40s, they have begun to have children, thus moving into the family lifestage.
- Empty nesters and retirees, largely one- and two-person households with the head of household typically aged over 50, primarily encompassing the Baby Boom generation, born between 1946 and 1964, as well as earlier generations. As with the Millennials, as it ages the Boomer generation will continue its significant impact on the nation's housing.

Appendix One, Table 3; Appendix Two, Tables 1 through 10

Target Market Classification—

Appendix One, Table 3 details the number of households, median incomes and median reported values of owner-occupied dwelling units, and target market distribution of each of the 10 counties in the Northeast Indiana region, excluding Allen County. Seven of the counties have fewer than 15,000 resident households, and two—DeKalb and Noble—are not significantly higher than 15,000. Kosciusko County has the largest number of households, at 30,420.

Only one of the counties, LaGrange, has a median income higher than the national median of \$62,300. With the exception of LaGrange County with a median income of \$62,400, and Whitley County with a median income of \$61,700, the county median incomes fall in a fairly narrow range, from \$50,500 in Adams County to \$57,500 in Wells County.

None of the counties have median reported values of owner-occupied dwelling units even close to the national median of \$222,100. LaGrange County also has the highest median home value, at

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\$198,000. In addition to LaGrange, only Kosciusko County has a home value higher than \$150,000. Home values in the remaining eight counties range between the low of \$107,500 in Wabash County to \$149,900 in Whitley County.

(NOTE: The median is the midpoint at which half of the households have higher incomes or home values, and half have lower incomes or lower home values.)

Residential Target Market Methodology:

The proprietary residential target market methodology, invented by Zimmerman/Volk Associates in 1988 and continually refined, is an analytical technique, using the PRIZM household clustering system, that establishes the optimum market position for residential development of any property—from a specific site to an entire political jurisdiction—through cluster analysis of households living within designated draw areas. In contrast to conventional supply/demand analysis—which is based on supply-side dynamics and baseline demographic projections—the residential target market analysis establishes the optimum market position derived from the housing and lifestyle preferences of households in the draw area and within the framework of the local housing market context. Because it is based on detailed and location-specific household data, the residential target market methodology can establish the optimum market position even in locations where no closely-comparable properties exist.

In residential target market methodology, clusters of households (usually between 10 and 15) are grouped according to a variety of significant “predictable variables,” ranging from basic demographic characteristics, such as income qualification and age, to less-frequently considered attributes known as “behaviors,” such as mobility rates, lifestage, and lifestyle patterns.

Mobility rates detail how frequently a household moves from one dwelling unit to another.

Lifestage denotes what stage of life the household is in, from initial household formation (typically when a young person moves out of his or her parents’ household into his or her own dwelling unit), through family formation (typically, marriage and children), empty-nesting (after the last adult child has left the household), to retirement (typically, no longer employed).

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Lifestyle patterns reflect the ways households choose to live, *e.g.*—an urban lifestyle includes residing in a dwelling unit in a town, most likely high-density, and implies the ability to walk to more activities and locations than a suburban lifestyle, which is most likely lower-density and typically requires an automobile to access non-residential locations.

Zimmerman/Volk Associates has refined the analysis of these household clusters through the correlation of more than 500 data points related to housing preferences and consumer and lifestyle characteristics.

As a result of this process, Zimmerman/Volk Associates has categorized the housing and neighborhood propensities of 68 target market groups, the most affluent of which can afford the most expensive new ownership units and the least affluent are candidates for the least expensive existing rental apartments; a sizable percentage of the latter group require some form of housing assistance.

Once the draw areas for a property have been defined, then—through field investigation, analysis of historical migration and development trends, and employment and commutation patterns—the households within those areas are quantified using the residential target market methodology. The potential market for new dwelling units is then determined by the correlation of a number of factors—including, but not limited to: household mobility rates; incomes; lifestyle characteristics and housing preferences; the location of the study area; and the current housing market context.

DETERMINATION OF THE AVERAGE ANNUAL POTENTIAL MARKET FOR THE NORTHEAST INDIANA REGION (MOBILITY ANALYSIS)—

The mobility tables, individually and in summaries, indicate the annual average number and type of households that have the potential to move within or to the Northeast Indiana Region each year over the next five years. The total number of households with the potential to move from each county is derived from historical migration trends; the number of households from each group is calculated from each group's mobility rate.

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Appendix One, Tables 4 and 5; Appendix Two, Tables 11 through 20.

Internal Mobility (Households Moving within Adams, Huntington, Kosciusko, Wabash, Wells DeKalb, LaGrange, Noble, Steuben, and Whitley Counties)—

Zimmerman/Volk Associates integrates U.S. Bureau of the Census data from the American Community Survey with data from Claritas Inc. to determine the number of households in each target market group that will move from one residence to another within a specific county or jurisdiction in a given year (internal mobility).

Based on this analysis, Zimmerman/Volk Associates has determined that an annual average of 7,130 households living in Adams, Huntington, Kosciusko, Wabash, and Wells Counties (*reference* Appendix One, Table 4) and an annual average of 5,495 households living in DeKalb, LaGrange, Noble, Steuben, and Whitley Counties (*reference* Appendix One, Table 5) have the potential to move from one residence to another—rental or ownership, new or resale—within county borders each year over the next five years. The total for the region (excluding Allen County) is therefore an annual average of 12,625 households that have the potential to move within county borders each year over the next five years.

(NOTE: Individual county mobility summarized on Appendix One, Table 4 is detailed for each of the five counties in Appendix Two, Tables 11 through 15; individual county mobility summarized on Appendix One, Table 5 is detailed for each of the five counties in Appendix Two, Tables 16 through 20.)

Appendix One, Tables 6 and 7; Appendix Three, Tables 1 through 10.

Internal Mobility (Households Moving within the Northeast Indiana Region across county borders from Adams, Huntington, Kosciusko, Wabash, Wells, DeKalb, LaGrange, Noble, Steuben, and Whitley Counties)—

The same sources of data are used to determine the number of households in each target market group that will move from one county to another within the region.

The analysis shows that an annual average of 740 households living in Adams, Huntington, Kosciusko, Wabash, and Wells Counties (*reference* Appendix One, Table 6) and an annual average of 1,480 households living in DeKalb, LaGrange, Noble, Steuben, and Whitley Counties (*reference*

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Appendix One, Table 7) have the potential to move to a residence across county borders in the Northeast Indiana region each year over the next five years. The total for the region (excluding Allen County) is therefore an annual average of 2,220 households that have the potential to move to a residence across county borders in the Northeast Indiana region each year over the next five years.

(NOTE: Individual county mobility summarized on Appendix One, Table 6 is detailed for each of the five counties in Appendix Three, Tables 1 through 5; individual county mobility summarized on Appendix One, Table 7 is detailed for each of the five counties in Appendix Three, Tables 6 through 10.)

Appendix One, Tables 8 and 9; and Appendix Four, Tables 1 and 2.

External Mobility (Households Moving to the Northeast Indiana Region from Allen and Elkhart Counties and the Balance of the United States)—

These tables determine the average annual number of households in each target market group living in Allen and Elkhart Counties and the balance of the United States that are likely to move to the remaining 10 counties of the Northeast Indiana Region each year over the next five years (through a correlation of Claritas data, U.S. Bureau of the Census data, and the Internal Revenue Service and American Community Survey migration and mobility data).

Appendix One, Tables 10 through 17.

Average Annual Market Potential for the Northeast Indiana Region—

Appendix One, Table 10 summarizes Appendix One, Tables 4 through 9. The numbers in the Total column on page one of this table indicate the depth and breadth of the potential market for new and existing dwelling units in the Northeast Indiana Region each year over the next five years originating from households living in the designated draw areas. An annual average of 20,890 households have the potential to move within or to the region each year over the next five years. (*Reference Appendix One, Table 10.*)

Traditional and non-traditional families are likely to account for nearly 45.2 percent of the annual potential market (in all 25 of Zimmerman/Volk Associates' family target market groups); another

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31.3 percent are likely to be younger singles and couples (in all 17 younger groups); and 23.5 percent are likely to be empty nesters and retirees (in all 26 groups).

As derived from the migration and mobility analyses, then, the distribution of the draw areas as a percentage of the annual potential market for new and existing housing units in the Northeast Indiana Region is shown on the following table:

Annual Average Market Potential by Draw Area
The Northeast Indiana Region

Households Moving Within Each of the 10 Counties:	60.5%
Households Moving Across the 10-County Borders:	10.6%
Households Moving From Allen and Elkhart Counties:	9.7%
Households Moving From the Balance of the U.S.:	<u>19.2%</u>
Total:	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2019.

The annual average of 20,890 draw area households that have the potential to move within or to the Northeast Indiana region each year over the next five years have been categorized by tenure propensities to determine renter/owner ratios. Approximately 51.7 percent of these households (or 10,810 households) comprise the average annual potential market for new and existing rental units in the region. The remaining 48.3 percent (or 10,080 households) comprise the average annual potential market for new and existing for-sale (ownership) housing units. (*Reference Appendix One, Table 11.*)

The affordability of both rental and for-sale dwelling units can be determined by calculating what an individual household can afford to pay spending no more than 30 percent of annual income on housing (rent and utilities for rental units, and mortgage, interest, taxes and utilities for ownership units). The U.S. Department of Housing and Urban Development (HUD) establishes income limits based on median family income in three categories—30 percent of median, 50 percent of median, and 80 percent of median—to enable counties and regions across the country to determine affordability. The median family incomes of the counties in the Northeast Indiana region vary only slightly, and are shown on the table following this page.

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Median Family Income by County
The Northeast Indiana Region

COUNTY	MEDIAN FAMILY INCOME
Adams	\$62,400
DeKalb	\$63,300
Huntington	\$60,300
Kosciusko	\$62,500
LaGrange	\$56,900
Noble	\$63,100
Steuben	\$59,400
Wabash	\$56,000
Wells*	\$65,600
Whitley*	\$65,600

* Part of the Fort Wayne MSA.

SOURCE: Zimmerman/Volk Associates, Inc., 2019.

As part of the Fort Wayne MSA, Wells and Whitley Counties have the highest median family incomes; the income limits by household size and percent of median family income for Wells and Whitley Counties are shown on the following table:

Fiscal Year 2018 Income Limits
Wells and Whitley Counties, Indiana

NUMBER OF PERSONS IN HOUSEHOLD	EXTREMELY LOW 30% OF MEDIAN	VERY LOW 50% OF MEDIAN	LOW 80% OF MEDIAN
One	\$13,800	\$23,000	\$36,750
Two	\$16,460	\$26,250	\$42,000
Three	\$20,780	\$29,550	\$47,250
Four	\$25,100	\$32,800	\$52,500
Five	\$29,420	\$35,450	\$56,700
Six	\$33,740	\$38,050	\$60,900
Seven	\$38,060	\$40,700	\$65,100
Eight	\$42,380	\$43,300	\$69,300

SOURCE: U.S. Department of Housing and Urban Development.

NOTE: The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

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In contrast, Wabash County has the lowest median family income; the income limits by household size and percent of median family income for Wabash County are shown on the following table:

Fiscal Year 2018 Income Limits
Wabash County, Indiana

NUMBER OF PERSONS IN HOUSEHOLD	EXTREMELY LOW 30% OF MEDIAN	VERY LOW 50% OF MEDIAN	LOW 80% OF MEDIAN
One	\$12,850	\$21,350	\$34,200
Two	\$16,460	\$24,400	\$39,050
Three	\$20,780	\$27,450	\$43,950
Four	\$25,100	\$30,500	\$48,800
Five	\$29,420	\$32,950	\$52,750
Six	\$33,740	\$35,400	\$56,650
Seven	\$37,850	\$37,850	\$60,550
Eight	\$40,300	\$40,300	\$64,450

SOURCE: U.S. Department of Housing and Urban Development.

Calculations of affordability have been made using the Wabash County income limits. The 10,810 households that make up the market for new and existing rental housing units have therefore been grouped by income, using income limits derived from the preceding table, as shown on the following table (*reference* Appendix One, Table 12):

Renter Households By Income
The Northeast Indiana Region

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	2,030	18.8%
Between 30% and 50% AMI	1,036	9.6%
Between 50% and 80% AMI	1,877	17.4%
Between 80% and 100% AMI	991	9.2%
Above 100% AMI	<u>4,876</u>	<u>45.1%</u>
Total:	10,810	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2019.

The remaining 48.3 percent of the average annual potential market (or 10,080 households) comprise the market for new and existing for-sale (ownership) housing units in the Northeast Indiana Region. These households have also been grouped by income, as detailed on the table following this page. (*Reference* Appendix One, Table 13.)

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Owner Households By Income
The Northeast Indiana Region

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	1,409	14.0%
Between 30% and 50% AMI	704	7.0%
Between 50% and 80% AMI	1,561	15.5%
Between 80% and 100% AMI	934	9.3%
Above 100% AMI	<u>5,472</u>	<u>54.2%</u>
Total:	10,080	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2019.

Of the 10,080 buyer households that represent the market for new and existing for-sale housing units, 5.5 percent (or 558 households) comprise the average annual market for new and existing multi-family for-sale units (condominium apartments); another 12.2 percent (1,223 households) include the annual market for new and existing attached single-family (rowhouse/townhouse/duplex) units; and 82.3 percent (8,299 households) make up the annual market for new and existing single-family detached houses. (*Reference Appendix One, Table 14.*)

Of the 10,080 potential owner households, 558 households (5.5 percent) comprise the market for multi-family for-sale units (condominium/cooperative lofts/apartments) and have also been grouped by income as shown on the following table (*reference Appendix One, Table 15*):

Multi-Family Owner Households By Income
The Northeast Indiana Region

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	78	14.0%
Between 30% and 50% AMI	37	6.6%
Between 50% and 80% AMI	86	15.4%
Between 80% and 100% AMI	48	8.6%
Over 100% AMI	<u>309</u>	<u>55.4%</u>
Total:	558	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2019.

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Of the 10,080 potential owner households, 1,223 households (12.2 percent) comprise the market for single-family attached for-sale units (rowhouses/townhouses/duplexes) and have also been grouped by income as shown on the following table (*reference* Appendix One, Table 16):

Single-Family Attached Owner Households By Income
The Northeast Indiana Region

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	176	14.4%
Between 30% and 50% AMI	88	7.2%
Between 50% and 80% AMI	195	15.9%
Between 80% and 100% AMI	114	9.3%
Over 100% AMI	<u>650</u>	<u>53.2%</u>
Total:	1,223	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2019.

Of the 10,080 potential owner households, 8,299 households (82.3 percent) comprise the market for single-family detached for-sale units (detached houses) and have also been grouped by income, as detailed on the following table (*reference* Appendix One, Table 17):

Single-Family Detached Owner Households By Income
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INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	1,155	13.9%
Between 30% and 50% AMI	579	7.0%
Between 50% and 80% AMI	1,280	15.4%
Between 80% and 100% AMI	772	9.3%
Over 100% AMI	<u>4,513</u>	<u>54.4%</u>
Total:	8,299	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2019.

—Target Market Data—

Target market data are based on the PRIZM household clustering system developed by Claritas, Inc., and modified and augmented by Zimmerman/Volk Associates as the basis for its proprietary residential target market methodology. Target market data provides number of households by cluster

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aggregated into the three main demographic categories—empty nesters and retirees; traditional and non-traditional families; and younger singles and couples.

Zimmerman/Volk Associates' target market classifications are updated annually to reflect the slow, but relentless change in the composition of American households. Because of the nature of geo-demographic segmentation, a change in household classification is directly correlated with a change in geography, *i.e.*—a move from one neighborhood condition to another. However, these changes of classification can also reflect an alteration in one or more of three additional basic characteristics:

- Age;
- Household composition; and/or
- Economic status.

Age, of course, is the most predictable, and easily-defined of these changes. Household composition has also been relatively easy to define; recently, with the growth of non-traditional households, however, definitions of a family have had to be expanded and parsed into more highly-refined segments. Economic status remains clearly defined through measures of annual income and household wealth.

A change in classification is rarely induced by a change in just one of the four basic characteristics. This is one reason that the target household categories are so highly refined: they take in multiple characteristics. Even so, there are some rough equivalents in household types as they move from one neighborhood condition to another. There is, for example, a correlation between *Full-Nest Suburbanites* and *Full-Nest Exurbanites*; if a *Full-Nest Suburbanite* household moves to the exurbs, they become a *Full-Nest Exurbanite* household, if the move is not accompanied by a significant change in socio-economic status. In contrast, if a *Full-Nest Suburbanite* household moves within the metropolitan suburbs, and also improves their socio-economic standing, that household would likely be characterized as *Nouveau Money* or *Corporate Establishment*.

The Northeast Indiana Region

Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana

March, 2019

Household Classification Methodology:

Household classifications were originally based on the PRIZM geo-demographic segmentation system that was established by Claritas in 1974 and then replaced by PRIZM NE clustering system in 2005. The PRIZM PREMIER system now in place was updated in 2016 to include 68 household groups, each ranging between one and two and a half million households. The revised household classifications are based on PRIZM which was developed through unique classification and regression trees delineating 68 specific clusters of American households. The system is now accurate to the individual household level, adding self-reported and list-based household data to geo-demographic information. The process applies hundreds of demographic variables to nearly 10,000 “behaviors.”

Over the past 30 years, Zimmerman/Volk Associates has augmented the PRIZM cluster systems for use within the company’s proprietary residential target market methodology specific to housing and neighborhood preferences, with additional algorithms, correlation with geo-coded consumer data, aggregation of clusters by broad household definition, and unique cluster names.



METHODOLOGY: AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

The Northeast Indiana Region

Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana

March, 2019

Appendix One Tables



Gross Annual Household In-Migration*Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana***2011, 2012, 2013, 2014, 2015**

County of Origin	..... 2011 .....		..... 2012 .....		..... 2013 .....		..... 2014 .....		..... 2015	
	Number	Share	Number	Share	Number	Share	Number	Share	Number	Share
Allen	1,549	24.5%	1,774	26.3%	1,592	25.4%	1,192	26.0%	1,701	27.2%
Elkhart	462	7.3%	477	7.1%	451	7.2%	409	8.9%	522	8.3%
St. Joseph	134	2.1%	117	1.7%	108	1.7%	86	1.9%	120	1.9%
Grant	114	1.8%	114	1.7%	118	1.9%	69	1.5%	106	1.7%
Marshall	87	1.4%	90	1.3%	84	1.3%	67	1.5%	101	1.6%
Fulton	60	1.0%	81	1.2%	66	1.1%	45	1.0%	91	1.5%
Miami	92	1.5%	66	1.0%	56	0.9%	39	0.9%	67	1.1%
Jay	57	0.9%	57	0.8%	43	0.7%	34	0.7%	55	0.9%
Marion	48	0.8%	43	0.6%	48	0.8%	25	0.5%	54	0.9%
Williams, OH	49	0.8%	51	0.8%	55	0.9%	29	0.6%	49	0.8%
Branch, MI	41	0.6%	44	0.7%	56	0.9%	34	0.7%	48	0.8%
Blackford	26	0.4%	33	0.5%	43	0.7%	21	0.5%	28	0.4%
Defiance, OH	15	0.2%	15	0.2%	0	0.0%	0	0.0%	21	0.3%
Cook, IL	21	0.3%	28	0.4%	22	0.4%	0	0.0%	20	0.3%
Lake	20	0.3%	0	0.0%	0	0.0%	0	0.0%	20	0.3%
Delaware	18	0.3%	15	0.2%	0	0.0%	0	0.0%	20	0.3%
Foreign	10	0.2%	10	0.1%	0	0.0%	0	0.0%	0	0.0%
All Other Counties	3,512	55.6%	3,741	55.4%	3,537	56.3%	2,536	55.3%	3,241	51.7%
Total In-Migration:	6,315	100.0%	6,756	100.0%	6,279	100.0%	4,586	100.0%	6,264	100.0%

Gross Annual Household Out-Migration*Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana***2011, 2012, 2013, 2014, 2015**

Destination County	..... 2011 .....		..... 2012 .....		..... 2013 .....		..... 2014 .....		..... 2015	
	Number	Share	Number	Share	Number	Share	Number	Share	Number	Share
Allen	1,740	24.7%	1,745	25.5%	1,725	26.4%	1,388	27.5%	1,976	28.5%
Elkhart	530	7.5%	552	8.1%	562	8.6%	445	8.8%	561	8.1%
St. Joseph	118	1.7%	135	2.0%	115	1.8%	84	1.7%	145	2.1%
Grant	102	1.4%	101	1.5%	103	1.6%	84	1.7%	83	1.2%
Marshall	81	1.1%	70	1.0%	80	1.2%	73	1.4%	100	1.4%
Fulton	58	0.8%	56	0.8%	77	1.2%	48	1.0%	62	0.9%
Miami	76	1.1%	86	1.3%	57	0.9%	44	0.9%	71	1.0%
Jay	47	0.7%	53	0.8%	26	0.4%	26	0.5%	35	0.5%
Marion	55	0.8%	45	0.7%	39	0.6%	37	0.7%	48	0.7%
Williams, OH	30	0.4%	38	0.6%	23	0.4%	21	0.4%	21	0.3%
Branch, MI	50	0.7%	48	0.7%	49	0.8%	32	0.6%	49	0.7%
Blackford	14	0.2%	26	0.4%	0	0.0%	0	0.0%	22	0.3%
Defiance, OH	12	0.2%	10	0.1%	0	0.0%	0	0.0%	0	0.0%
Cook, IL	17	0.2%	24	0.4%	0	0.0%	21	0.4%	28	0.4%
Lake	0	0.0%	10	0.1%	0	0.0%	0	0.0%	0	0.0%
Delaware	13	0.2%	11	0.2%	0	0.0%	0	0.0%	0	0.0%
Foreign	253	3.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
All Other Counties	3,856	54.7%	3,822	55.9%	3,666	56.2%	2,749	54.4%	3,731	53.8%
Total Out-Migration:	7,052	100.0%	6,832	100.0%	6,522	100.0%	5,052	100.0%	6,932	100.0%

Net Annual Household Migration

Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana
2011, 2012, 2013, 2014, 2015

County	.....2011..... Number	.....2012..... Number	.....2013..... Number	.....2014..... Number	.....2015..... Number
Allen	-191	29	-133	-196	-275
Elkhart	-68	-75	-111	-36	-39
St. Joseph	16	-18	-7	2	-25
Grant	12	13	15	-15	23
Marshall	6	20	4	-6	1
Fulton	2	25	-11	-3	29
Miami	16	-20	-1	-5	-4
Jay	10	4	17	8	20
Marion	-7	-2	9	-12	6
Williams, OH	19	13	32	8	28
Branch, MI	-9	-4	7	2	-1
Blackford	12	7	43	21	6
Defiance, OH	3	5	0	0	21
Cook, IL	4	4	22	-21	-8
Lake	20	-10	0	0	20
Delaware	5	4	0	0	20
Foreign	-243	10	0	0	0
All Other Counties	-344	-81	-129	-213	-490
Total Net Migration:	-737	-76	-243	-466	-668

Appendix One, Table 2

Intra-Regional Annual Household County-To-County Mobility

Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana

2011, 2012, 2013, 2014, 2015

Destination County	..... 2011 .....		..... 2012 .....		..... 2013 .....		..... 2014 .....		..... 2015	
	Number	Share	Number	Share	Number	Share	Number	Share	<i>Number</i>	<i>Share</i>
Noble	509	21.8%	492	21.6%	500	21.5%	384	21.7%	539	22.3%
DeKalb	371	15.9%	357	15.7%	354	15.2%	246	13.9%	333	13.8%
Steuben	254	10.9%	219	9.6%	275	11.8%	209	11.8%	276	11.4%
Kosciusko	247	10.6%	269	11.8%	253	10.9%	211	11.9%	269	11.1%
Whitley	214	9.2%	228	10.0%	261	11.2%	188	10.6%	250	10.4%
LaGrange	238	10.2%	216	9.5%	197	8.5%	144	8.2%	218	9.0%
Huntington	176	7.5%	150	6.6%	146	6.3%	124	7.0%	165	6.8%
Wells	131	5.6%	153	6.7%	173	7.4%	123	7.0%	153	6.3%
Wabash	133	5.7%	132	5.8%	108	4.6%	95	5.4%	134	5.6%
Adams	64	2.7%	61	2.7%	64	2.7%	42	2.4%	77	3.2%
Total Mobility:	2,337	100.0%	2,277	100.0%	2,331	100.0%	1,766	100.0%	2,414	100.0%

SOURCE: Internal Revenue Service;
Zimmerman/Volk Associates, Inc.

Appendix One, Table 3

Target Market Classification

Summary: Appendix Two, Tables 1 Through 10
 The Northeast Indiana Region (excluding Allen County)
 March, 2019

<i>County</i>	<i>Number of Households</i>	<i>Median HH Income</i>	<i>Median Home Value</i>	<i>..... Target Market Distribution</i>		
				<i>Empty Nesters & Retirees</i>	<i>Traditional & Non-Traditional Families</i>	<i>Younger Singles & Couples</i>
Adams	12,470	\$50,500	\$125,200	39.8%	38.0%	22.2%
DeKalb	16,360	\$56,900	\$129,800	39.9%	37.7%	22.4%
Huntington	14,010	\$52,500	\$113,600	44.7%	34.7%	20.6%
Kosciusko	30,420	\$56,900	\$151,800	43.5%	38.2%	18.3%
LaGrange	12,230	\$62,400	\$198,600	56.4%	40.5%	13.1%
Noble	17,490	\$54,300	\$121,900	40.5%	38.4%	21.1%
Steuben	13,660	\$56,700	\$143,800	46.7%	38.2%	15.1%
Wabash	12,265	\$53,800	\$107,500	51.5%	30.8%	17.7%
Wells	11,180	\$57,500	\$135,900	43.3%	39.8%	16.9%
Whitley	13,425	\$61,700	\$149,900	44.4%	41.9%	13.7%

SOURCE: Claritas, Inc.
 Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within County Borders Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 11 Through 15

*Adams County, Indiana, Huntington County, Indiana, Kosciusko County, Indiana,
Wabash County, Indiana, Wells County, Indiana*

<u>Household Type/ Geographic Designation</u>	<u>Adams County</u>	<u>Huntington County</u>	<u>Kosciusko County</u>	<u>Wabash County</u>	<u>Wells County</u>	<u>Total</u>
Empty Nesters & Retirees	250	425	555	415	215	1,860
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	250	425	555	415	215	1,860
Traditional & Non-Traditional Families	460	625	1,370	510	370	3,335
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	460	625	1,370	510	370	3,335
Younger Singles & Couples	300	400	715	320	200	1,935
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	300	400	715	320	200	1,935
Total:	1,010	1,450	2,640	1,245	785	7,130
Percent:	14.2%	20.3%	37.0%	17.5%	11.0%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within County Borders Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 11 Through 15

*Adams County, Indiana, Huntington County, Indiana, Kosciusko County, Indiana,
Wabash County, Indiana, Wells County, Indiana*

	<u>Adams County</u>	<u>Huntington County</u>	<u>Kosciusko County</u>	<u>Wabash County</u>	<u>Wells County</u>	<u>Total</u>
Empty Nesters & Retirees	250	425	555	415	215	1,860
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	0	0
Urban Establishment	0	0	0	0	0	0
Multi-Ethnic Empty Nesters	0	0	0	0	0	0
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	0	0	0
Blue-Collar Retirees	0	0	0	0	0	0
Middle-Class Move-Downs	0	0	0	0	0	0
Hometown Seniors	0	0	0	0	0	0
Second City Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	0	0
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0	0
Suburban Establishment	0	0	0	0	0	0
Mainstream Empty Nesters	0	0	0	0	0	0
Middle-American Retirees	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	5	5	20	5	5	40
Pillars of the Community	10	20	40	10	10	90
New Empty Nesters	0	25	15	0	5	45
Traditional Couples	10	15	20	20	10	75
RV Retirees	20	25	75	45	25	190
Country Couples	30	50	50	60	20	210
Hometown Retirees	20	40	60	25	20	165
Heartland Retirees	15	15	40	20	10	100
Village Elders	30	35	40	55	25	185
Small-Town Seniors	90	160	80	130	70	530
Back Country Seniors	20	35	115	45	15	230
<i>Subtotal:</i>	<u>250</u>	<u>425</u>	<u>555</u>	<u>415</u>	<u>215</u>	<u>1,860</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within County Borders Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 11 Through 15

*Adams County, Indiana, Huntington County, Indiana, Kosciusko County, Indiana,
Wabash County, Indiana, Wells County, Indiana*

	<u>Adams County</u>	<u>Huntington County</u>	<u>Kosciusko County</u>	<u>Wabash County</u>	<u>Wells County</u>	<u>Total</u>
Traditional & Non-Traditional Families	460	625	1,370	510	370	3,335
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	0	0
Multi-Cultural Families	0	0	0	0	0	0
Inner-City Families	0	0	0	0	0	0
Single-Parent Families	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	0	0	0	0	0	0
Multi-Ethnic Families	0	0	0	0	0	0
Uptown Families	0	0	0	0	0	0
In-Town Families	0	0	0	0	0	0
New American Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	0	0
Nouveau Money	0	0	0	0	0	0
Button-Down Families	0	0	0	0	0	0
Fiber-Optic Families	0	0	0	0	0	0
Late-Nest Suburbanites	0	0	0	0	0	0
Full-Nest Suburbanites	0	0	0	0	0	0
Kids 'r' Us	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	0	0
New Town Families	20	15	95	15	10	155
Full-Nest Exurbanites	0	70	35	0	10	115
Rural Families	75	80	240	95	95	585
Traditional Families	0	15	20	0	0	35
Small-Town Families	90	85	190	125	35	525
Four-by-Four Families	80	105	85	80	25	375
Rustic Families	165	155	490	135	140	1,085
Hometown Families	30	100	215	60	55	460
<i>Subtotal:</i>	<u>460</u>	<u>625</u>	<u>1,370</u>	<u>510</u>	<u>370</u>	<u>3,335</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within County Borders Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 11 Through 15

*Adams County, Indiana, Huntington County, Indiana, Kosciusko County, Indiana,
Wabash County, Indiana, Wells County, Indiana*

	<u>Adams County</u>	<u>Huntington County</u>	<u>Kosciusko County</u>	<u>Wabash County</u>	<u>Wells County</u>	<u>Total</u>
Younger Singles & Couples	300	400	715	320	200	1,935
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	0	0
New Bohemians	0	0	0	0	0	0
Cosmopolitan Elite	0	0	0	0	0	0
Downtown Couples	0	0	0	0	0	0
Downtown Proud	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	0	0	0
Small-City Singles	0	0	0	0	0	0
Twentysomethings	0	0	0	0	0	0
Second-City Strivers	0	0	0	0	0	0
Multi-Ethnic Singles	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	0	0
Suburban Achievers	0	0	0	0	0	0
Suburban Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	75	110	80	80	40	385
Blue-Collar Traditionalists	50	50	175	50	25	350
Rural Couples	30	55	280	40	40	445
Rural Strivers	145	185	180	150	95	755
<i>Subtotal:</i>	<u>300</u>	<u>400</u>	<u>715</u>	<u>320</u>	<u>200</u>	<u>1,935</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within County Borders Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 16 Through 20

*DeKalb County, Indiana, LaGrange County, Indiana, Noble County, Indiana,
Steuben County, Indiana, Whitley County, Indiana*

<u>Household Type/ Geographic Designation</u>	<u>DeKalb County</u>	<u>LaGrange County</u>	<u>Noble County</u>	<u>Steuben County</u>	<u>Whitley County</u>	<u>Total</u>
Empty Nesters & Retirees	305	105	365	320	180	1,275
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	305	105	365	320	180	1,275
Traditional & Non-Traditional Families	580	395	780	595	395	2,745
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	580	395	780	595	395	2,745
Younger Singles & Couples	360	150	505	305	155	1,475
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	360	150	505	305	155	1,475
Total:	1,245	650	1,650	1,220	730	5,495
Percent:	22.7%	11.8%	30.0%	22.2%	13.3%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within County Borders Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 16 Through 20

*DeKalb County, Indiana, LaGrange County, Indiana, Noble County, Indiana,
Steuben County, Indiana, Whitley County, Indiana*

	<u>DeKalb County</u>	<u>LaGrange County</u>	<u>Noble County</u>	<u>Steuben County</u>	<u>Whitley County</u>	<u>Total</u>
Empty Nesters & Retirees	305	105	365	320	180	1,275
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	0	0
Urban Establishment	0	0	0	0	0	0
Multi-Ethnic Empty Nesters	0	0	0	0	0	0
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	0	0	0
Blue-Collar Retirees	0	0	0	0	0	0
Middle-Class Move-Downs	0	0	0	0	0	0
Hometown Seniors	0	0	0	0	0	0
Second City Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	0	0
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0	0
Suburban Establishment	0	0	0	0	0	0
Mainstream Empty Nesters	0	0	0	0	0	0
Middle-American Retirees	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	10	0	5	5	5	25
Pillars of the Community	15	0	15	10	5	45
New Empty Nesters	15	0	5	45	20	85
Traditional Couples	10	0	15	10	5	40
RV Retirees	25	35	60	40	30	190
Country Couples	55	0	45	25	15	140
Hometown Retirees	15	25	25	35	15	115
Heartland Retirees	5	10	20	25	15	75
Village Elders	30	0	35	20	10	95
Small-Town Seniors	95	0	85	55	35	270
Back Country Seniors	30	35	55	50	25	195
<i>Subtotal:</i>	<u>305</u>	<u>105</u>	<u>365</u>	<u>320</u>	<u>180</u>	<u>1,275</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within County Borders Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 16 Through 20

*DeKalb County, Indiana, LaGrange County, Indiana, Noble County, Indiana,
Steuben County, Indiana, Whitley County, Indiana*

	<u>DeKalb County</u>	<u>LaGrange County</u>	<u>Noble County</u>	<u>Steuben County</u>	<u>Whitley County</u>	<u>Total</u>
Traditional & Non-Traditional Families	580	395	780	595	395	2,745
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	0	0
Multi-Cultural Families	0	0	0	0	0	0
Inner-City Families	0	0	0	0	0	0
Single-Parent Families	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	0	0	0	0	0	0
Multi-Ethnic Families	0	0	0	0	0	0
Uptown Families	0	0	0	0	0	0
In-Town Families	0	0	0	0	0	0
New American Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	0	0
Nouveau Money	0	0	0	0	0	0
Button-Down Families	0	0	0	0	0	0
Fiber-Optic Families	0	0	0	0	0	0
Late-Nest Suburbanites	0	0	0	0	0	0
Full-Nest Suburbanites	0	0	0	0	0	0
Kids 'r' Us	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	0	0
New Town Families	15	0	20	15	5	55
Full-Nest Exurbanites	50	0	0	50	35	135
Rural Families	90	155	185	75	110	615
Traditional Families	20	0	5	5	0	30
Small-Town Families	100	0	140	40	70	350
Four-by-Four Families	105	0	110	40	40	295
Rustic Families	165	240	245	250	125	1,025
Hometown Families	35	0	75	120	10	240
<i>Subtotal:</i>	<u>580</u>	<u>395</u>	<u>780</u>	<u>595</u>	<u>395</u>	<u>2,745</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within County Borders Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 16 Through 20

*DeKalb County, Indiana, LaGrange County, Indiana, Noble County, Indiana,
Steuben County, Indiana, Whitley County, Indiana*

	<u>DeKalb County</u>	<u>LaGrange County</u>	<u>Noble County</u>	<u>Steuben County</u>	<u>Whitley County</u>	<u>Total</u>
Younger Singles & Couples	360	150	505	305	155	1,475
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	0	0
New Bohemians	0	0	0	0	0	0
Cosmopolitan Elite	0	0	0	0	0	0
Downtown Couples	0	0	0	0	0	0
Downtown Proud	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	0	0	0
Small-City Singles	0	0	0	0	0	0
Twentysomethings	0	0	0	0	0	0
Second-City Strivers	0	0	0	0	0	0
Multi-Ethnic Singles	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	0	0
Suburban Achievers	0	0	0	0	0	0
Suburban Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	100	0	90	30	35	255
Blue-Collar Traditionalists	30	85	50	65	30	260
Rural Couples	100	65	155	80	55	455
Rural Strivers	130	0	210	130	35	505
<i>Subtotal:</i>	<u>360</u>	<u>150</u>	<u>505</u>	<u>305</u>	<u>155</u>	<u>1,475</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 1 Through 5

*Adams County, Indiana, Huntington County, Indiana, Kosciusko County, Indiana,
Wabash County, Indiana, Wells County, Indiana*

<u>Household Type/ Geographic Designation</u>	<u>Adams County</u>	<u>Huntington County</u>	<u>Kosciusko County</u>	<u>Wabash County</u>	<u>Wells County</u>	<u>Total</u>
Empty Nesters & Retirees	10	50	50	40	35	185
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	10	50	50	40	35	185
Traditional & Non-Traditional Families	40	65	140	55	60	360
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	40	65	140	55	60	360
Younger Singles & Couples	20	40	70	35	30	195
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	20	40	70	35	30	195
Total:	70	155	260	130	125	740
Percent:	9.5%	20.9%	35.1%	17.6%	16.9%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 1 Through 5

*Adams County, Indiana, Huntington County, Indiana, Kosciusko County, Indiana,
Wabash County, Indiana, Wells County, Indiana*

	<u>Adams County</u>	<u>Huntington County</u>	<u>Kosciusko County</u>	<u>Wabash County</u>	<u>Wells County</u>	<u>Total</u>
Empty Nesters & Retirees	10	50	50	40	35	185
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	0	0
Urban Establishment	0	0	0	0	0	0
Multi-Ethnic Empty Nesters	0	0	0	0	0	0
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	0	0	0
Blue-Collar Retirees	0	0	0	0	0	0
Middle-Class Move-Downs	0	0	0	0	0	0
Hometown Seniors	0	0	0	0	0	0
Second City Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	0	0
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0	0
Suburban Establishment	0	0	0	0	0	0
Mainstream Empty Nesters	0	0	0	0	0	0
Middle-American Retirees	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	0	0
Pillars of the Community	0	0	5	0	0	5
New Empty Nesters	0	5	0	0	0	5
Traditional Couples	0	0	0	0	0	0
RV Retirees	0	5	5	5	5	20
Country Couples	0	5	5	5	5	20
Hometown Retirees	0	5	5	5	5	20
Heartland Retirees	0	0	5	0	0	5
Village Elders	0	5	5	5	5	20
Small-Town Seniors	10	20	10	15	10	65
Back Country Seniors	0	5	10	5	5	25
<i>Subtotal:</i>	<u>10</u>	<u>50</u>	<u>50</u>	<u>40</u>	<u>35</u>	<u>185</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 1 Through 5

*Adams County, Indiana, Huntington County, Indiana, Kosciusko County, Indiana,
Wabash County, Indiana, Wells County, Indiana*

	<u>Adams County</u>	<u>Huntington County</u>	<u>Kosciusko County</u>	<u>Wabash County</u>	<u>Wells County</u>	<u>Total</u>
Traditional & Non-Traditional Families	40	65	140	55	60	360
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	0	0
Multi-Cultural Families	0	0	0	0	0	0
Inner-City Families	0	0	0	0	0	0
Single-Parent Families	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	0	0	0	0	0	0
Multi-Ethnic Families	0	0	0	0	0	0
Uptown Families	0	0	0	0	0	0
In-Town Families	0	0	0	0	0	0
New American Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	0	0
Nouveau Money	0	0	0	0	0	0
Button-Down Families	0	0	0	0	0	0
Fiber-Optic Families	0	0	0	0	0	0
Late-Nest Suburbanites	0	0	0	0	0	0
Full-Nest Suburbanites	0	0	0	0	0	0
Kids 'r' Us	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	0	0
New Town Families	0	0	10	0	0	10
Full-Nest Exurbanites	0	10	5	0	0	15
Rural Families	5	10	25	10	15	65
Traditional Families	0	0	0	0	0	0
Small-Town Families	10	10	20	15	5	60
Four-by-Four Families	5	10	10	10	5	40
Rustic Families	15	15	50	15	25	120
Hometown Families	5	10	20	5	10	50
<i>Subtotal:</i>	<u>40</u>	<u>65</u>	<u>140</u>	<u>55</u>	<u>60</u>	<u>360</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 1 Through 5

*Adams County, Indiana, Huntington County, Indiana, Kosciusko County, Indiana,
Wabash County, Indiana, Wells County, Indiana*

	<u>Adams County</u>	<u>Huntington County</u>	<u>Kosciusko County</u>	<u>Wabash County</u>	<u>Wells County</u>	<u>Total</u>
Younger Singles & Couples	20	40	70	35	30	195
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	0	0
New Bohemians	0	0	0	0	0	0
Cosmopolitan Elite	0	0	0	0	0	0
Downtown Couples	0	0	0	0	0	0
Downtown Proud	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	0	0	0
Small-City Singles	0	0	0	0	0	0
Twentysomethings	0	0	0	0	0	0
Second-City Strivers	0	0	0	0	0	0
Multi-Ethnic Singles	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	0	0
Suburban Achievers	0	0	0	0	0	0
Suburban Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	5	10	10	10	5	40
Blue-Collar Traditionalists	5	5	15	5	5	35
Rural Couples	0	5	25	5	5	40
Rural Strivers	10	20	20	15	15	80
<i>Subtotal:</i>	<u>20</u>	<u>40</u>	<u>70</u>	<u>35</u>	<u>30</u>	<u>195</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 6 Through 10

*DeKalb County, Indiana, LaGrange County, Indiana, Noble County, Indiana,
Steuben County, Indiana, Whitley County, Indiana*

<u>Household Type/ Geographic Designation</u>	<u>DeKalb County</u>	<u>LaGrange County</u>	<u>Noble County</u>	<u>Steuben County</u>	<u>Whitley County</u>	<u>Total</u>
Empty Nesters & Retirees	75	35	100	65	55	330
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	75	35	100	65	55	330
Traditional & Non-Traditional Families	155	135	220	125	120	755
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	155	135	220	125	120	755
Younger Singles & Couples	95	50	145	60	45	395
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0	0	0
<i>Town & Country/Exurbs</i>	95	50	145	60	45	395
Total:	325	220	465	250	220	1,480
Percent:	22.0%	14.9%	31.4%	16.9%	14.9%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 6 Through 10

*DeKalb County, Indiana, LaGrange County, Indiana, Noble County, Indiana,
Steuben County, Indiana, Whitley County, Indiana*

	<u>DeKalb County</u>	<u>LaGrange County</u>	<u>Noble County</u>	<u>Steuben County</u>	<u>Whitley County</u>	<u>Total</u>
Empty Nesters & Retirees	75	35	100	65	55	330
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	0	0
Urban Establishment	0	0	0	0	0	0
Multi-Ethnic Empty Nesters	0	0	0	0	0	0
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	0	0	0
Blue-Collar Retirees	0	0	0	0	0	0
Middle-Class Move-Downs	0	0	0	0	0	0
Hometown Seniors	0	0	0	0	0	0
Second City Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	0	0
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0	0
Suburban Establishment	0	0	0	0	0	0
Mainstream Empty Nesters	0	0	0	0	0	0
Middle-American Retirees	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	5	0	0	0	0	5
Pillars of the Community	5	0	5	0	0	10
New Empty Nesters	5	0	0	10	5	20
Traditional Couples	0	0	5	0	0	5
RV Retirees	5	10	15	10	10	50
Country Couples	15	0	15	5	5	40
Hometown Retirees	5	10	5	10	5	35
Heartland Retirees	0	5	5	5	5	20
Village Elders	5	0	10	5	5	25
Small-Town Seniors	25	0	25	10	10	70
Back Country Seniors	5	10	15	10	10	50
<i>Subtotal:</i>	<u>75</u>	<u>35</u>	<u>100</u>	<u>65</u>	<u>55</u>	<u>330</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 6 Through 10

*DeKalb County, Indiana, LaGrange County, Indiana, Noble County, Indiana,
Steuben County, Indiana, Whitley County, Indiana*

	<u>DeKalb County</u>	<u>LaGrange County</u>	<u>Noble County</u>	<u>Steuben County</u>	<u>Whitley County</u>	<u>Total</u>
Traditional & Non-Traditional Families	155	135	220	125	120	755
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	0	0
Multi-Cultural Families	0	0	0	0	0	0
Inner-City Families	0	0	0	0	0	0
Single-Parent Families	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	0	0	0	0	0	0
Multi-Ethnic Families	0	0	0	0	0	0
Uptown Families	0	0	0	0	0	0
In-Town Families	0	0	0	0	0	0
New American Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	0	0
Nouveau Money	0	0	0	0	0	0
Button-Down Families	0	0	0	0	0	0
Fiber-Optic Families	0	0	0	0	0	0
Late-Nest Suburbanites	0	0	0	0	0	0
Full-Nest Suburbanites	0	0	0	0	0	0
Kids 'r' Us	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	0	0
New Town Families	5	0	5	5	0	15
Full-Nest Exurbanites	15	0	0	10	10	35
Rural Families	25	55	55	15	35	185
Traditional Families	5	0	0	0	0	5
Small-Town Families	25	0	40	10	20	95
Four-by-Four Families	30	0	30	10	10	80
Rustic Families	40	80	70	50	40	280
Hometown Families	10	0	20	25	5	60
<i>Subtotal:</i>	<u>155</u>	<u>135</u>	<u>220</u>	<u>125</u>	<u>120</u>	<u>755</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 6 Through 10

*DeKalb County, Indiana, LaGrange County, Indiana, Noble County, Indiana,
Steuben County, Indiana, Whitley County, Indiana*

	<u>DeKalb County</u>	<u>LaGrange County</u>	<u>Noble County</u>	<u>Steuben County</u>	<u>Whitley County</u>	<u>Total</u>
Younger Singles & Couples	95	50	145	60	45	395
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	0	0
New Bohemians	0	0	0	0	0	0
Cosmopolitan Elite	0	0	0	0	0	0
Downtown Couples	0	0	0	0	0	0
Downtown Proud	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	0	0	0
Small-City Singles	0	0	0	0	0	0
Twentysomethings	0	0	0	0	0	0
Second-City Strivers	0	0	0	0	0	0
Multi-Ethnic Singles	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	0	0
Suburban Achievers	0	0	0	0	0	0
Suburban Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	25	0	25	5	10	65
Blue-Collar Traditionalists	10	30	15	15	10	80
Rural Couples	25	20	45	15	15	120
Rural Strivers	35	0	60	25	10	130
<i>Subtotal:</i>	<u>95</u>	<u>50</u>	<u>145</u>	<u>60</u>	<u>45</u>	<u>395</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Four, Tables 1 And 2
Allen County, Indiana, Elkhart County, Indiana

<u>Household Type / Geographic Designation</u>	<u><i>Allen County</i></u>	<u><i>Elkhart County</i></u>	<u>Total</u>
Empty Nesters & Retirees	295	85	380 #
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	85	20	105
<i>Metropolitan Suburbs</i>	110	20	130
<i>Town & Country/Exurbs</i>	100	45	145
Traditional & Non-Traditional Families	585	220	805 #
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	185	65	250
<i>Metropolitan Suburbs</i>	140	20	160
<i>Town & Country/Exurbs</i>	260	135	395
Younger Singles & Couples	680	160	840 #
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	415	70	485
<i>Metropolitan Suburbs</i>	190	45	235
<i>Town & Country/Exurbs</i>	75	45	120
Total:	1,560	465	2,025
Percent:	77.0%	23.0%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Four, Tables 1 And 2
Allen County, Indiana, Elkhart County, Indiana

	<u>Allen County</u>	<u>Elkhart County</u>	<u>Total</u>
Empty Nesters & Retirees	295	85	380
<i>Metropolitan Cities</i>			
The Social Register	0	0	0
Urban Establishment	0	0	0
Multi-Ethnic Empty Nesters	0	0	0
Cosmopolitan Couples	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	10	0	10
Blue-Collar Retirees	25	5	30
Middle-Class Move-Downs	5	0	5
Hometown Seniors	10	5	15
Second City Seniors	35	10	45
<i>Subtotal:</i>	<u>85</u>	<u>20</u>	<u>105</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0
Old Money	0	0	0
Affluent Empty Nesters	5	0	5
Suburban Establishment	15	0	15
Mainstream Empty Nesters	55	10	65
Middle-American Retirees	35	10	45
<i>Subtotal:</i>	<u>110</u>	<u>20</u>	<u>130</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	10	5	15
Pillars of the Community	10	10	20
New Empty Nesters	5	0	5
Traditional Couples	10	5	15
RV Retirees	5	0	5
Country Couples	15	10	25
Hometown Retirees	5	0	5
Heartland Retirees	5	0	5
Village Elders	5	5	10
Small-Town Seniors	25	10	35
Back Country Seniors	5	0	5
<i>Subtotal:</i>	<u>100</u>	<u>45</u>	<u>145</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Four, Tables 1 And 2
Allen County, Indiana, Elkhart County, Indiana

	<u>Allen County</u>	<u>Elkhart County</u>	<u>Total</u>
Traditional & Non-Traditional Families	585	220	805
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0
Multi-Cultural Families	0	0	0
Inner-City Families	0	0	0
Single-Parent Families	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	5	0	5
Multi-Ethnic Families	20	10	30
Uptown Families	60	10	70
In-Town Families	60	30	90
New American Strivers	40	15	55
<i>Subtotal:</i>	<u>185</u>	<u>65</u>	<u>250</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0
Nouveau Money	0	0	0
Button-Down Families	20	5	25
Fiber-Optic Families	15	0	15
Late-Nest Suburbanites	25	0	25
Full-Nest Suburbanites	15	0	15
Kids 'r' Us	65	15	80
<i>Subtotal:</i>	<u>140</u>	<u>20</u>	<u>160</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	40	0	40
New Town Families	20	15	35
Full-Nest Exurbanites	20	0	20
Rural Families	20	20	40
Traditional Families	30	10	40
Small-Town Families	25	25	50
Four-by-Four Families	30	25	55
Rustic Families	25	20	45
Hometown Families	50	20	70
<i>Subtotal:</i>	<u>260</u>	<u>135</u>	<u>395</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix Four, Tables 1 And 2
Allen County, Indiana, Elkhart County, Indiana

	<u>Allen County</u>	<u>Elkhart County</u>	<u>Total</u>
Younger Singles & Couples	680	160	840
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0
New Bohemians	0	0	0
Cosmopolitan Elite	0	0	0
Downtown Couples	0	0	0
Downtown Proud	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	35	10	45
Small-City Singles	70	15	85
Twentysomethings	125	15	140
Second-City Strivers	70	10	80
Multi-Ethnic Singles	115	20	135
<i>Subtotal:</i>	<u>415</u>	<u>70</u>	<u>485</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	35	10	45
Suburban Achievers	45	10	55
Suburban Strivers	110	25	135
<i>Subtotal:</i>	<u>190</u>	<u>45</u>	<u>235</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	20	15	35
Blue-Collar Traditionalists	5	5	10
Rural Couples	5	5	10
Rural Strivers	45	20	65
<i>Subtotal:</i>	<u>75</u>	<u>45</u>	<u>120</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Balance of the United States

Household Type/ Geographic Designation	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	875	21.8%
<i>Metropolitan Cities</i>	160	4.0%
<i>Small Cities/Satellite Cities</i>	155	3.9%
<i>Metropolitan Suburbs</i>	200	5.0%
<i>Town & Country/Exurbs</i>	360	9.0%
Traditional & Non-Traditional Families	1,440	35.8%
<i>Metropolitan Cities</i>	140	3.5%
<i>Small Cities/Satellite Cities</i>	350	8.7%
<i>Metropolitan Suburbs</i>	290	7.2%
<i>Town & Country/Exurbs</i>	660	16.4%
Younger Singles & Couples	1,705	42.4%
<i>Metropolitan Cities</i>	480	11.9%
<i>Small Cities/Satellite Cities</i>	560	13.9%
<i>Metropolitan Suburbs</i>	330	8.2%
<i>Town & Country/Exurbs</i>	335	8.3%
Total:	4,020	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Balance of the United States

	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	875	21.8%
<i>Metropolitan Cities</i>		
The Social Register	10	0.2%
Urban Establishment	55	1.4%
Multi-Ethnic Empty Nesters	30	0.7%
Cosmopolitan Couples	65	1.6%
<i>Subtotal:</i>	<u>160</u>	<u>4.0%</u>
<i>Small Cities/Satellite Cities</i>		
Second City Establishment	20	0.5%
Blue-Collar Retirees	50	1.2%
Middle-Class Move-Downs	20	0.5%
Hometown Seniors	15	0.4%
Second City Seniors	50	1.2%
<i>Subtotal:</i>	<u>155</u>	<u>3.9%</u>
<i>Metropolitan Suburbs</i>		
The One Percenters	25	0.6%
Old Money	5	0.1%
Affluent Empty Nesters	20	0.5%
Suburban Establishment	45	1.1%
Mainstream Empty Nesters	50	1.2%
Middle-American Retirees	55	1.4%
<i>Subtotal:</i>	<u>200</u>	<u>5.0%</u>
<i>Town & Country/Exurbs</i>		
Small-Town Patriarchs	30	0.7%
Pillars of the Community	20	0.5%
New Empty Nesters	25	0.6%
Traditional Couples	20	0.5%
RV Retirees	20	0.5%
Country Couples	35	0.9%
Hometown Retirees	25	0.6%
Heartland Retirees	20	0.5%
Village Elders	25	0.6%
Small-Town Seniors	70	1.7%
Back Country Seniors	70	1.7%
<i>Subtotal:</i>	<u>360</u>	<u>9.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Balance of the United States

	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	1,440	35.8%
<i>Metropolitan Cities</i>		
e-Type Families	15	0.4%
Multi-Cultural Families	15	0.4%
Inner-City Families	40	1.0%
Single-Parent Families	70	1.7%
<i>Subtotal:</i>	<u>140</u>	<u>3.5%</u>
<i>Small Cities/Satellite Cities</i>		
Unibox Transferees	40	1.0%
Multi-Ethnic Families	55	1.4%
Uptown Families	80	2.0%
In-Town Families	60	1.5%
New American Strivers	115	2.9%
<i>Subtotal:</i>	<u>350</u>	<u>8.7%</u>
<i>Metropolitan Suburbs</i>		
Corporate Establishment	25	0.6%
Nouveau Money	35	0.9%
Button-Down Families	55	1.4%
Fiber-Optic Families	20	0.5%
Late-Nest Suburbanites	60	1.5%
Full-Nest Suburbanites	35	0.9%
Kids 'r' Us	60	1.5%
<i>Subtotal:</i>	<u>290</u>	<u>7.2%</u>
<i>Town & Country/Exurbs</i>		
Ex-Urban Elite	70	1.7%
New Town Families	35	0.9%
Full-Nest Exurbanites	60	1.5%
Rural Families	60	1.5%
Traditional Families	25	0.6%
Small-Town Families	105	2.6%
Four-by-Four Families	60	1.5%
Rustic Families	155	3.9%
Hometown Families	90	2.2%
<i>Subtotal:</i>	<u>660</u>	<u>16.4%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Balance of the United States

	<u>Potential</u>	<u>Share of Potential</u>
Younger Singles & Couples	1,705	42.4%
<i>Metropolitan Cities</i>		
New Power Couples	20	0.5%
New Bohemians	180	4.5%
Cosmopolitan Elite	25	0.6%
Downtown Couples	95	2.4%
Downtown Proud	160	4.0%
<i>Subtotal:</i>	<u>480</u>	<u>11.9%</u>
<i>Small Cities/Satellite Cities</i>		
The VIPs	110	2.7%
Small-City Singles	90	2.2%
Twentysomethings	185	4.6%
Second-City Strivers	95	2.4%
Multi-Ethnic Singles	80	2.0%
<i>Subtotal:</i>	<u>560</u>	<u>13.9%</u>
<i>Metropolitan Suburbs</i>		
Fast-Track Professionals	105	2.6%
Suburban Achievers	40	1.0%
Suburban Strivers	185	4.6%
<i>Subtotal:</i>	<u>330</u>	<u>8.2%</u>
<i>Town & Country/Exurbs</i>		
Hometown Sweethearts	45	1.1%
Blue-Collar Traditionalists	80	2.0%
Rural Couples	115	2.9%
Rural Strivers	95	2.4%
<i>Subtotal:</i>	<u>335</u>	<u>8.3%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 8

*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

<u>Household Type/ Geographic Designation</u>	<u>Households Moving Within Each Of the 10 Counties</u>	<u>Households Moving Across the 10-County Borders</u>	<u>Allen/ Elkhart</u>	<u>Balance of U.S.</u>	<u>Total</u>
Empty Nesters & Retirees	3,135	515	380	875	4,905
<i>Metropolitan Cities</i>	0	0	0	160	160
<i>Small Cities/Satellite Cities</i>	0	0	105	155	260
<i>Metropolitan Suburbs</i>	0	0	130	200	330
<i>Town & Country/Exurbs</i>	3,135	515	145	360	4,155
Traditional & Non-Traditional Families	6,080	1,115	805	1,440	9,440
<i>Metropolitan Cities</i>	0	0	0	140	140
<i>Small Cities/Satellite Cities</i>	0	0	250	350	600
<i>Metropolitan Suburbs</i>	0	0	160	290	450
<i>Town & Country/Exurbs</i>	6,080	1,115	395	660	8,250
Younger Singles & Couples	3,410	590	840	1,705	6,545
<i>Metropolitan Cities</i>	0	0	0	480	480
<i>Small Cities/Satellite Cities</i>	0	0	485	560	1,045
<i>Metropolitan Suburbs</i>	0	0	235	330	565
<i>Town & Country/Exurbs</i>	3,410	590	120	335	4,455
Total:	12,625	2,220	2,025	4,020	20,890
Percent:	60.4%	10.6%	9.7%	19.2%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years

Summary: Appendix One, Tables 3 Through 8

*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

	<i>Households Moving Within Each Of the 10 Counties</i>	<i>Households Moving Across the 10-County Borders</i>	<i>Allen/ Elkhart</i>	<i>Balance of U.S.</i>	<i>Total</i>
Empty Nesters & Retirees	3,135	515	380	875	4,905
<i>Metropolitan Cities</i>					
The Social Register	0	0	0	10	10
Urban Establishment	0	0	0	55	55
Multi-Ethnic Empty Nesters	0	0	0	30	30
Cosmopolitan Couples	0	0	0	65	65
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>160</u>	<u>160</u>
<i>Small Cities/Satellite Cities</i>					
Second City Establishment	0	0	10	20	30
Blue-Collar Retirees	0	0	30	50	80
Middle-Class Move-Downs	0	0	5	20	25
Hometown Seniors	0	0	15	15	30
Second City Seniors	0	0	45	50	95
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>105</u>	<u>155</u>	<u>260</u>
<i>Metropolitan Suburbs</i>					
The One Percenters	0	0	0	25	25
Old Money	0	0	0	5	5
Affluent Empty Nesters	0	0	5	20	25
Suburban Establishment	0	0	15	45	60
Mainstream Empty Nesters	0	0	65	50	115
Middle-American Retirees	0	0	45	55	100
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>130</u>	<u>200</u>	<u>330</u>
<i>Town & Country/Exurbs</i>					
Small-Town Patriarchs	65	5	15	30	115
Pillars of the Community	135	15	20	20	190
New Empty Nesters	130	25	5	25	185
Traditional Couples	115	5	15	20	155
RV Retirees	380	70	5	20	475
Country Couples	350	60	25	35	470
Hometown Retirees	280	55	5	25	365
Heartland Retirees	175	25	5	20	225
Village Elders	280	45	10	25	360
Small-Town Seniors	800	135	35	70	1,040
Back Country Seniors	425	75	5	70	575
<i>Subtotal:</i>	<u>3,135</u>	<u>515</u>	<u>145</u>	<u>360</u>	<u>4,155</u>

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 8

*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

	<i>Households Moving Within Each Of the 10 Counties</i>	<i>Households Moving Across the 10-County Borders</i>	<i>Allen/ Elkhart</i>	<i>Balance of U.S.</i>	<i>Total</i>
Traditional & Non-Traditional Families	6,080	1,115	805	1,440	9,440
<i>Metropolitan Cities</i>					
e-Type Families	0	0	0	15	15
Multi-Cultural Families	0	0	0	15	15
Inner-City Families	0	0	0	40	40
Single-Parent Families	0	0	0	70	70
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>140</u>	<u>140</u>
<i>Small Cities/Satellite Cities</i>					
Unibox Transferees	0	0	5	40	45
Multi-Ethnic Families	0	0	30	55	85
Uptown Families	0	0	70	80	150
In-Town Families	0	0	90	60	150
New American Strivers	0	0	55	115	170
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>250</u>	<u>350</u>	<u>600</u>
<i>Metropolitan Suburbs</i>					
Corporate Establishment	0	0	0	25	25
Nouveau Money	0	0	0	35	35
Button-Down Families	0	0	25	55	80
Fiber-Optic Families	0	0	15	20	35
Late-Nest Suburbanites	0	0	25	60	85
Full-Nest Suburbanites	0	0	15	35	50
Kids 'r' Us	0	0	80	60	140
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>160</u>	<u>290</u>	<u>450</u>
<i>Town & Country/Exurbs</i>					
Ex-Urban Elite	0	0	40	70	110
New Town Families	210	25	35	35	305
Full-Nest Exurbanites	250	50	20	60	380
Rural Families	1,200	250	40	60	1,550
Traditional Families	65	5	40	25	135
Small-Town Families	875	155	50	105	1,185
Four-by-Four Families	670	120	55	60	905
Rustic Families	2,110	400	45	155	2,710
Hometown Families	700	110	70	90	970
<i>Subtotal:</i>	<u>6,080</u>	<u>1,115</u>	<u>395</u>	<u>660</u>	<u>8,250</u>

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 8

*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

	<i>Households Moving Within Each Of the 10 Counties</i>	<i>Households Moving Across the 10-County Borders</i>	<i>Allen/ Elkhart</i>	<i>Balance of U.S.</i>	<i>Total</i>
Younger Singles & Couples	3,410	590	840	1,705	6,545
<i>Metropolitan Cities</i>					
New Power Couples	0	0	0	20	20
New Bohemians	0	0	0	180	180
Cosmopolitan Elite	0	0	0	25	25
Downtown Couples	0	0	0	95	95
Downtown Proud	0	0	0	160	160
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>480</u>	<u>480</u>
<i>Small Cities/Satellite Cities</i>					
The VIPs	0	0	45	110	155
Small-City Singles	0	0	85	90	175
Twentysomethings	0	0	140	185	325
Second-City Strivers	0	0	80	95	175
Multi-Ethnic Singles	0	0	135	80	215
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>485</u>	<u>560</u>	<u>1,045</u>
<i>Metropolitan Suburbs</i>					
Fast-Track Professionals	0	0	45	105	150
Suburban Achievers	0	0	55	40	95
Suburban Strivers	0	0	135	185	320
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>235</u>	<u>330</u>	<u>565</u>
<i>Town & Country/Exurbs</i>					
Hometown Sweethearts	640	105	35	45	825
Blue-Collar Traditionalists	610	115	10	80	815
Rural Couples	900	160	10	115	1,185
Rural Strivers	1,260	210	65	95	1,630
<i>Subtotal:</i>	<u>3,410</u>	<u>590</u>	<u>120</u>	<u>335</u>	<u>4,455</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
 Within/ To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
 DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
 Allen and Elkhart Counties, Indiana, and Balance of the United States*

<u>Household Type/ Geographic Designation</u>	<u>Potential Renters</u>	<u>Potential Owners</u>	<u>Total</u>
Empty Nesters & Retirees	1,830	3,075	4,905
<i>Metropolitan Cities</i>	125	35	160
<i>Small Cities/Satellite Cities</i>	171	89	260
<i>Metropolitan Suburbs</i>	101	229	330
<i>Town & Country/Exurbs</i>	1,433	2,722	4,155
Traditional & Non-Traditional Families	4,067	5,373	9,440
<i>Metropolitan Cities</i>	122	18	140
<i>Small Cities/Satellite Cities</i>	398	202	600
<i>Metropolitan Suburbs</i>	140	310	450
<i>Town & Country/Exurbs</i>	3,407	4,843	8,250
Younger Singles & Couples	4,913	1,632	6,545
<i>Metropolitan Cities</i>	448	32	480
<i>Small Cities/Satellite Cities</i>	966	79	1,045
<i>Metropolitan Suburbs</i>	517	48	565
<i>Town & Country/Exurbs</i>	2,982	1,473	4,455
Total:	10,810	10,080	20,890
Percent:	51.7%	48.3%	100.0%

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
 Within/ To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
 DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
 Allen and Elkhart Counties, Indiana, and Balance of the United States*

Empty Nesters & Retirees	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
<i>Metropolitan Cities</i>			
The Social Register	2	8	10
Urban Establishment	44	11	55
Multi-Ethnic Empty Nesters	14	16	30
Cosmopolitan Couples	65	0	65
<i>Subtotal:</i>	<u>125</u>	<u>35</u>	160
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	5	25	30
Blue-Collar Retirees	40	40	80
Middle-Class Move-Downs	11	14	25
Hometown Seniors	20	10	30
Second City Seniors	95	0	95
<i>Subtotal:</i>	<u>171</u>	<u>89</u>	<u>260</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	3	22	25
Old Money	1	4	5
Affluent Empty Nesters	3	22	25
Suburban Establishment	8	52	60
Mainstream Empty Nesters	51	64	115
Middle-American Retirees	35	65	100
<i>Subtotal:</i>	<u>101</u>	<u>229</u>	330
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	17	98	115
Pillars of the Community	29	161	190
New Empty Nesters	32	153	185
Traditional Couples	21	134	155
RV Retirees	95	380	475
Country Couples	133	337	470
Hometown Retirees	98	267	365
Heartland Retirees	59	166	225
Village Elders	160	200	360
Small-Town Seniors	574	466	1,040
Back Country Seniors	215	360	575
<i>Subtotal:</i>	<u>1,433</u>	<u>2,722</u>	4,155
Total:	1,830	3,075	4,905
Percent:	37.3%	62.7%	100.0%

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
Within/ To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Traditional & Non-Traditional Families	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
<i>Metropolitan Cities</i>			
e-Type Families	5	10	15
Multi-Cultural Families	7	8	15
Inner-City Families	40	0	40
Single-Parent Families	70	0	70
<i>Subtotal:</i>	<u>122</u>	<u>18</u>	<u>140</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	14	31	45
Multi-Ethnic Families	40	45	85
Uptown Families	77	73	150
In-Town Families	97	53	150
New American Strivers	170	0	170
<i>Subtotal:</i>	<u>398</u>	<u>202</u>	<u>600</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	4	21	25
Nouveau Money	7	28	35
Button-Down Families	12	68	80
Fiber-Optic Families	4	31	35
Late-Nest Suburbanites	41	44	85
Full-Nest Suburbanites	21	29	50
Kids 'r' Us	51	89	140
<i>Subtotal:</i>	<u>140</u>	<u>310</u>	<u>450</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	14	96	110
New Town Families	50	255	305
Full-Nest Exurbanites	68	312	380
Rural Families	385	1,165	1,550
Traditional Families	36	99	135
Small-Town Families	680	505	1,185
Four-by-Four Families	349	556	905
Rustic Families	902	1,808	2,710
Hometown Families	923	47	970
<i>Subtotal:</i>	<u>3,407</u>	<u>4,843</u>	<u>8,250</u>
Total:	4,067	5,373	9,440
Percent:	43.1%	56.9%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
 Within/ To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
 DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
 Allen and Elkhart Counties, Indiana, and Balance of the United States*

Younger Singles & Couples	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
<i>Metropolitan Cities</i>			
New Power Couples	11	9	20
New Bohemians	180	0	180
Cosmopolitan Elite	12	13	25
Downtown Couples	85	10	95
Downtown Proud	160	0	160
<i>Subtotal:</i>	<u>448</u>	<u>32</u>	<u>480</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	127	28	155
Small-City Singles	124	51	175
Twentysomethings	325	0	325
Second-City Strivers	175	0	175
Multi-Ethnic Singles	215	0	215
<i>Subtotal:</i>	<u>966</u>	<u>79</u>	<u>1,045</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	150	0	150
Suburban Achievers	56	39	95
Suburban Strivers	311	9	320
<i>Subtotal:</i>	<u>517</u>	<u>48</u>	<u>565</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	425	400	825
Blue-Collar Traditionalists	287	528	815
Rural Couples	657	528	1,185
Rural Strivers	1,613	17	1,630
<i>Subtotal:</i>	<u>2,982</u>	<u>1,473</u>	<u>4,455</u>
Total:	4,913	1,632	6,545
Percent:	75.1%	24.9%	100.0%

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Renter Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within /To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Household Type / Geographic Designation	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	256	184	287	165	938	1,830
<i>Metropolitan Cities</i>	15	9	15	8	78	125
<i>Small Cities/Satellite Cities</i>	37	22	31	15	66	171
<i>Metropolitan Suburbs</i>	7	6	13	7	68	101
<i>Town & Country/Exurbs</i>	197	147	228	135	726	1,433
Traditional & Non-Traditional Families	798	235	726	394	1,914	4,067
<i>Metropolitan Cities</i>	35	8	23	11	45	122
<i>Small Cities/Satellite Cities</i>	100	28	80	38	152	398
<i>Metropolitan Suburbs</i>	15	5	18	12	90	140
<i>Town & Country/Exurbs</i>	648	194	605	333	1,627	3,407
Younger Singles & Couples	976	617	864	432	2,024	4,913
<i>Metropolitan Cities</i>	77	45	61	35	230	448
<i>Small Cities/Satellite Cities</i>	200	119	169	88	390	966
<i>Metropolitan Suburbs</i>	65	45	77	48	282	517
<i>Town & Country/Exurbs</i>	634	408	557	261	1,122	2,982
Total:	2,030	1,036	1,877	991	4,876	10,810
Percent:	18.8%	9.6%	17.4%	9.2%	45.1%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Renter Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within /To The Northeast Indiana Region Each Year Over The Next Five Years
Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States

Empty Nesters & Retirees	.....Renter Income Bands.....					Total
	Below 30% AMI	30% to 50% AMI	50% to 80% AMI	80% to 100% AMI	Above 100% AMI	
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	2	2
Urban Establishment	4	2	4	2	32	44
Multi-Ethnic Empty Nesters	1	1	2	1	9	14
Cosmopolitan Couples	10	6	9	5	35	65
<i>Subtotal:</i>	15	9	15	8	78	125
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	1	0	4	5
Blue-Collar Retirees	5	4	7	4	20	40
Middle-Class Move-Downs	1	1	2	1	6	11
Hometown Seniors	4	3	4	2	7	20
Second City Seniors	27	14	17	8	29	95
<i>Subtotal:</i>	37	22	31	15	66	171
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	3	3
Old Money	0	0	0	0	1	1
Affluent Empty Nesters	0	0	0	0	3	3
Suburban Establishment	0	0	1	0	7	8
Mainstream Empty Nesters	4	3	7	4	33	51
Middle-American Retirees	3	3	5	3	21	35
<i>Subtotal:</i>	7	6	13	7	68	101
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	1	1	1	1	13	17
Pillars of the Community	1	1	2	2	23	29
New Empty Nesters	2	1	3	2	24	32
Traditional Couples	1	1	2	1	16	21
RV Retirees	7	6	11	8	63	95
Country Couples	11	10	17	12	83	133
Hometown Retirees	10	9	15	10	54	98
Heartland Retirees	6	5	9	6	33	59
Village Elders	23	19	29	16	73	160
Small-Town Seniors	95	67	100	56	256	574
Back Country Seniors	40	27	39	21	88	215
<i>Subtotal:</i>	197	147	228	135	726	1,433

SOURCE: Claritas, Inc.; Total: 256 184 287 165 938 1,830
Zimmerman/Rivoli Associates, Inc. 10.1% 15.7% 9.0% 51.3% 100.0%

Renter Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within /To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Traditional & Non-Traditional Families	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Metropolitan Cities						
e-Type Families	0	0	0	0	5	5
Multi-Cultural Families	1	0	1	1	4	7
Inner-City Families	12	3	8	4	13	40
Single-Parent Families	22	5	14	6	23	70
<i>Subtotal:</i>	35	8	23	11	45	122
Small Cities/Satellite Cities						
Unibox Transferees	1	0	1	1	11	14
Multi-Ethnic Families	6	2	7	4	21	40
Uptown Families	12	4	13	8	40	77
In-Town Families	28	8	21	9	31	97
New American Strivers	53	14	38	16	49	170
<i>Subtotal:</i>	100	28	80	38	152	398
Metropolitan Suburbs						
Corporate Establishment	0	0	0	0	4	4
Nouveau Money	0	0	0	0	7	7
Button-Down Families	1	0	1	1	9	12
Fiber-Optic Families	0	0	0	0	4	4
Late-Nest Suburbanites	5	2	6	4	24	41
Full-Nest Suburbanites	3	1	3	2	12	21
Kids 'r' Us	6	2	8	5	30	51
<i>Subtotal:</i>	15	5	18	12	90	140
Town & Country/Exurbs						
Ex-Urban Elite	1	0	1	1	11	14
New Town Families	4	1	5	4	36	50
Full-Nest Exurbanites	6	2	8	5	47	68
Rural Families	53	18	59	38	217	385
Traditional Families	5	2	5	3	21	36
Small-Town Families	101	31	101	63	384	680
Four-by-Four Families	52	18	60	36	183	349
Rustic Families	183	56	170	93	400	902
Hometown Families	243	66	196	90	328	923
<i>Subtotal:</i>	648	194	605	333	1,627	3,407
Total:	798	235	726	394	1,914	4,067
Percent:	19.6%	5.8%	17.9%	9.7%	47.1%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Renter Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within /To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Younger Singles & Couples	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Metropolitan Cities						
New Power Couples	1	1	1	1	7	11
New Bohemians	21	11	16	11	121	180
Cosmopolitan Elite	1	1	1	1	8	12
Downtown Couples	17	11	15	8	34	85
Downtown Proud	37	21	28	14	60	160
<i>Subtotal:</i>	<u>77</u>	<u>45</u>	<u>61</u>	<u>35</u>	<u>230</u>	<u>448</u>
Small Cities/Satellite Cities						
The VIPs	10	7	13	9	88	127
Small-City Singles	20	15	23	13	53	124
Twentysomethings	70	37	57	32	129	325
Second-City Strivers	34	23	33	17	68	175
Multi-Ethnic Singles	66	37	43	17	52	215
<i>Subtotal:</i>	<u>200</u>	<u>119</u>	<u>169</u>	<u>88</u>	<u>390</u>	<u>966</u>
Metropolitan Suburbs						
Fast-Track Professionals	11	8	15	11	105	150
Suburban Achievers	7	5	9	6	29	56
Suburban Strivers	47	32	53	31	148	311
<i>Subtotal:</i>	<u>65</u>	<u>45</u>	<u>77</u>	<u>48</u>	<u>282</u>	<u>517</u>
Town & Country/Exurbs						
Hometown Sweethearts	53	43	70	42	217	425
Blue-Collar Traditionalists	38	31	50	28	140	287
Rural Couples	132	88	122	60	255	657
Rural Strivers	411	246	315	131	510	1,613
<i>Subtotal:</i>	<u>634</u>	<u>408</u>	<u>557</u>	<u>261</u>	<u>1,122</u>	<u>2,982</u>
Total:	976	617	864	432	2,024	4,913
Percent:	19.9%	12.6%	17.6%	8.8%	41.2%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Household Type/ Geographic Designation	Ownership Income Bands					Total
	Below 30% AMI	30% to 50% AMI	50% to 80% AMI	80% to 100% AMI	Above 100% AMI	
Empty Nesters & Retirees	324	252	424	261	1,814	3,075
<i>Metropolitan Cities</i>	2	1	2	1	29	35
<i>Small Cities/Satellite Cities</i>	9	7	13	7	53	89
<i>Metropolitan Suburbs</i>	15	12	22	16	164	229
<i>Town & Country/Exurbs</i>	298	232	387	237	1,568	2,722
Traditional & Non-Traditional Families	835	266	853	519	2,900	5,373
<i>Metropolitan Cities</i>	1	0	1	1	15	18
<i>Small Cities/Satellite Cities</i>	35	11	33	19	104	202
<i>Metropolitan Suburbs</i>	31	9	36	25	209	310
<i>Town & Country/Exurbs</i>	768	246	783	474	2,572	4,843
Younger Singles & Couples	250	186	284	154	758	1,632
<i>Metropolitan Cities</i>	3	2	3	0	24	32
<i>Small Cities/Satellite Cities</i>	12	9	13	8	37	79
<i>Metropolitan Suburbs</i>	5	4	8	4	27	48
<i>Town & Country/Exurbs</i>	230	171	260	142	670	1,473
Total:	1,409	704	1,561	934	5,472	10,080
Percent:	14.0%	7.0%	15.5%	9.3%	54.2%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Owner Households By Income Bands

Annual Average Number Of Households With The Potential
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*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
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Allen and Elkhart Counties, Indiana, and Balance of the United States*

Empty Nesters & Retirees	Ownership Income Bands					Total
	Below 30% AMI	30% to 50% AMI	50% to 80% AMI	80% to 100% AMI	Above 100% AMI	
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	8	8
Urban Establishment	1	0	0	0	10	11
Multi-Ethnic Empty Nesters	1	1	2	1	11	16
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	2	1	2	1	29	35
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	1	1	2	1	20	25
Blue-Collar Retirees	5	4	7	4	20	40
Middle-Class Move-Downs	1	1	3	1	8	14
Hometown Seniors	2	1	1	1	5	10
Second City Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	9	7	13	7	53	89
<i>Metropolitan Suburbs</i>						
The One Percenters	1	0	1	1	19	22
Old Money	0	0	0	0	4	4
Affluent Empty Nesters	1	1	1	1	18	22
Suburban Establishment	2	1	4	2	43	52
Mainstream Empty Nesters	5	5	8	6	40	64
Middle-American Retirees	6	5	8	6	40	65
<i>Subtotal:</i>	15	12	22	16	164	229
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	4	3	7	4	80	98
Pillars of the Community	8	7	14	10	122	161
New Empty Nesters	8	6	14	10	115	153
Traditional Couples	6	6	13	9	100	134
RV Retirees	27	24	44	31	254	380
Country Couples	28	24	44	30	211	337
Hometown Retirees	28	24	41	26	148	267
Heartland Retirees	18	15	26	16	91	166
Village Elders	28	23	36	21	92	200
Small-Town Seniors	76	54	82	46	208	466
Back Country Seniors	67	46	66	34	147	360
<i>Subtotal:</i>	298	232	387	237	1,568	2,722

SOURCE: Claritas, Inc.;

Total:	324	252	424	261	1,814	3,075
Zimmerman/Volk Associates, Inc.	10.5%	8.2%	13.8%	8.5%	59.0%	100.0%

Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Traditional & Non-Traditional Families	Ownership Income Bands					Total
	Below 30% AMI	30% to 50% AMI	50% to 80% AMI	80% to 100% AMI	Above 100% AMI	
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	10	10
Multi-Cultural Families	1	0	1	1	5	8
Inner-City Families	0	0	0	0	0	0
Single-Parent Families	0	0	0	0	0	0
<i>Subtotal:</i>	<u>1</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>15</u>	<u>18</u>
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	3	1	3	2	22	31
Multi-Ethnic Families	6	2	7	4	26	45
Uptown Families	11	4	12	8	38	73
In-Town Families	15	4	11	5	18	53
New American Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>35</u>	<u>11</u>	<u>33</u>	<u>19</u>	<u>104</u>	<u>202</u>
<i>Metropolitan Suburbs</i>						
Corporate Establishment	1	0	1	1	18	21
Nouveau Money	1	0	1	1	25	28
Button-Down Families	5	2	7	5	49	68
Fiber-Optic Families	2	1	3	2	23	31
Late-Nest Suburbanites	6	1	6	4	27	44
Full-Nest Suburbanites	4	1	4	2	18	29
Kids 'r' Us	12	4	14	10	49	89
<i>Subtotal:</i>	<u>31</u>	<u>9</u>	<u>36</u>	<u>25</u>	<u>209</u>	<u>310</u>
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	6	2	7	6	75	96
New Town Families	20	8	28	22	177	255
Full-Nest Exurbanites	30	10	35	26	211	312
Rural Families	160	54	177	117	657	1,165
Traditional Families	15	5	15	9	55	99
Small-Town Families	75	23	75	47	285	505
Four-by-Four Families	83	29	95	57	292	556
Rustic Families	367	112	341	186	802	1,808
Hometown Families	12	3	10	4	18	47
<i>Subtotal:</i>	<u>768</u>	<u>246</u>	<u>783</u>	<u>474</u>	<u>2,572</u>	<u>4,843</u>
Total:	835	266	853	519	2,900	5,373
Percent:	15.5%	5.0%	15.9%	9.7%	54.0%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Younger Singles & Couples	Ownership Income Bands					Total
	Below 30% AMI	30% to 50% AMI	50% to 80% AMI	80% to 100% AMI	Above 100% AMI	
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	9	9
New Bohemians	0	0	0	0	0	0
Cosmopolitan Elite	1	0	1	0	11	13
Downtown Couples	2	2	2	0	4	10
Downtown Proud	0	0	0	0	0	0
<i>Subtotal:</i>	3	2	3	0	24	32
<i>Small Cities/Satellite Cities</i>						
The VIPs	3	3	3	3	16	28
Small-City Singles	9	6	10	5	21	51
Twentysomethings	0	0	0	0	0	0
Second-City Strivers	0	0	0	0	0	0
Multi-Ethnic Singles	0	0	0	0	0	0
<i>Subtotal:</i>	12	9	13	8	37	79
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	0	0
Suburban Achievers	4	4	6	4	21	39
Suburban Strivers	1	0	2	0	6	9
<i>Subtotal:</i>	5	4	8	4	27	48
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	49	40	66	40	205	400
Blue-Collar Traditionalists	71	58	93	52	254	528
Rural Couples	106	70	98	49	205	528
Rural Strivers	4	3	3	1	6	17
<i>Subtotal:</i>	230	171	260	142	670	1,473
Total:	250	186	284	154	758	1,632
Percent:	15.3%	11.4%	17.4%	9.4%	46.4%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential To Move
 Within /To The Northeast Indiana Region Each Year Over The Next Five Years
Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States

Household Type/ <i>Multi-Family</i> <i>Single-Family</i>				
Geographic Designation	. . . . . <i>Attached</i> . . . . .	. . . . . <i>Detached</i>	Total	
Empty Nesters & Retirees	157	331	2,587	3,075
<i>Metropolitan Cities</i>	9	10	16	35
<i>Small Cities/Satellite Cities</i>	9	15	65	89
<i>Metropolitan Suburbs</i>	22	34	173	229
<i>Town & Country/Exurbs</i>	117	272	2333	2722
Traditional & Non-Traditional Families	281	640	4,452	5,373
<i>Metropolitan Cities</i>	3	5	10	18
<i>Small Cities/Satellite Cities</i>	20	41	141	202
<i>Metropolitan Suburbs</i>	25	51	234	310
<i>Town & Country/Exurbs</i>	233	543	4067	4843
Younger Singles & Couples	120	252	1,260	1,632
<i>Metropolitan Cities</i>	7	11	14	32
<i>Small Cities/Satellite Cities</i>	13	19	47	79
<i>Metropolitan Suburbs</i>	6	11	31	48
<i>Town & Country/Exurbs</i>	94	211	1168	1473
Total:	558	1,223	8,299	10,080
Percent:	5.5%	12.2%	82.3%	100.0%

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential To Move
 Within /To The Northeast Indiana Region Each Year Over The Next Five Years
Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States

Empty Nesters & Retirees Multi-Family Single-Family		Total
		..... Attached .....	..... Detached	
Metropolitan Cities					
The Social Register	1	1	6	8	
Urban Establishment	6	4	1	11	
Multi-Ethnic Empty Nesters	2	5	9	16	
Cosmopolitan Couples	0	0	0	0	
<i>Subtotal:</i>	<u>9</u>	<u>10</u>	<u>16</u>	<u>35</u>	
Small Cities/Satellite Cities					
Second City Establishment	1	3	21	25	
Blue-Collar Retirees	4	7	29	40	
Middle-Class Move-Downs	3	3	8	14	
Hometown Seniors	1	2	7	10	
Second City Seniors	0	0	0	0	
<i>Subtotal:</i>	<u>9</u>	<u>15</u>	<u>65</u>	<u>89</u>	
Metropolitan Suburbs					
The One Percenters	1	2	19	22	
Old Money	0	0	4	4	
Affluent Empty Nesters	1	1	20	22	
Suburban Establishment	4	7	41	52	
Mainstream Empty Nesters	9	14	41	64	
Middle-American Retirees	7	10	48	65	
<i>Subtotal:</i>	<u>22</u>	<u>34</u>	<u>173</u>	<u>229</u>	
Town & Country/Exurbs					
Small-Town Patriarchs	3	8	87	98	
Pillars of the Community	2	13	146	161	
New Empty Nesters	3	8	142	153	
Traditional Couples	2	10	122	134	
RV Retirees	9	21	350	380	
Country Couples	13	31	293	337	
Hometown Retirees	10	21	236	267	
Heartland Retirees	7	12	147	166	
Village Elders	17	37	146	200	
Small-Town Seniors	26	67	373	466	
Back Country Seniors	25	44	291	360	
<i>Subtotal:</i>	<u>117</u>	<u>272</u>	<u>2,333</u>	<u>2722</u>	
Total:	157	331	2,587	3,075	
Percent:	5.1%	10.8%	84.1%	100.0%	

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential To Move
 Within/To The Northeast Indiana Region Each Year Over The Next Five Years
Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States

Traditional & Non-Traditional Families	..... Multi-Family .....	..... Attached .....	..... Single-Family .....	..... Detached	Total
Metropolitan Cities					
e-Type Families	2	3	5	10	10
Multi-Cultural Families	1	2	5	8	8
Inner-City Families	0	0	0	0	0
Single-Parent Families	0	0	0	0	0
<i>Subtotal:</i>	3	5	10	18	18
Small Cities/Satellite Cities					
Unibox Transferees	4	8	19	31	31
Multi-Ethnic Families	3	8	34	45	45
Uptown Families	8	15	50	73	73
In-Town Families	5	10	38	53	53
New American Strivers	0	0	0	0	0
<i>Subtotal:</i>	20	41	141	202	202
Metropolitan Suburbs					
Corporate Establishment	1	3	17	21	21
Nouveau Money	2	5	21	28	28
Button-Down Families	2	7	59	68	68
Fiber-Optic Families	1	4	26	31	31
Late-Nest Suburbanites	9	12	23	44	44
Full-Nest Suburbanites	5	7	17	29	29
Kids 'r' Us	5	13	71	89	89
<i>Subtotal:</i>	25	51	234	310	310
Town & Country/Exurbs					
Ex-Urban Elite	4	10	82	96	96
New Town Families	5	20	230	255	255
Full-Nest Exurbanites	10	20	282	312	312
Rural Families	36	93	1,036	1165	1165
Traditional Families	5	11	83	99	99
Small-Town Families	52	110	343	505	505
Four-by-Four Families	23	69	464	556	556
Rustic Families	93	197	1,518	1808	1808
Hometown Families	5	13	29	47	47
<i>Subtotal:</i>	233	543	4,067	4843	4843
Total:	281	640	4,452	5,373	5,373
Percent:	5.2%	11.9%	82.9%	100.0%	100.0%

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential To Move
 Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
 DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
 Allen and Elkhart Counties, Indiana, and Balance of the United States*

Younger Singles & Couples	..... Multi-Family .....	..... Single-Family		Total
	..... Attached .....	..... Detached		
Metropolitan Cities				
New Power Couples	3	3	3	9
New Bohemians	0	0	0	0
Cosmopolitan Elite	2	4	7	13
Downtown Couples	2	4	4	10
Downtown Proud	0	0	0	0
<i>Subtotal:</i>	<u>7</u>	<u>11</u>	<u>14</u>	<u>32</u>
Small Cities/Satellite Cities				
The VIPs	9	9	10	28
Small-City Singles	4	10	37	51
Twentysomethings	0	0	0	0
Second-City Strivers	0	0	0	0
Multi-Ethnic Singles	0	0	0	0
<i>Subtotal:</i>	<u>13</u>	<u>19</u>	<u>47</u>	<u>79</u>
Metropolitan Suburbs				
Fast-Track Professionals	0	0	0	0
Suburban Achievers	4	8	27	39
Suburban Strivers	2	3	4	9
<i>Subtotal:</i>	<u>6</u>	<u>11</u>	<u>31</u>	<u>48</u>
Town & Country/Exurbs				
Hometown Sweethearts	19	54	327	400
Blue-Collar Traditionalists	34	67	427	528
Rural Couples	40	86	402	528
Rural Strivers	1	4	12	17
<i>Subtotal:</i>	<u>94</u>	<u>211</u>	<u>1,168</u>	<u>1473</u>
Total:	120	252	1,260	1,632
Percent:	7.4%	15.4%	77.2%	100.0%

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Multi-Family Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Household Type/ Geographic Designation	..... Multi-Family Ownership Income Bands					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	18	14	23	13	89	157
<i>Metropolitan Cities</i>	1	0	0	0	8	9
<i>Small Cities/Satellite Cities</i>	0	0	2	0	7	9
<i>Metropolitan Suburbs</i>	2	2	2	2	14	22
<i>Town & Country/Exurbs</i>	15	12	19	11	60	117
Traditional & Non-Traditional Families	43	11	44	25	158	281
<i>Metropolitan Cities</i>	0	0	0	0	3	3
<i>Small Cities/Satellite Cities</i>	2	0	2	1	15	20
<i>Metropolitan Suburbs</i>	3	0	3	2	17	25
<i>Town & Country/Exurbs</i>	38	11	39	22	123	233
Younger Singles & Couples	17	12	19	10	62	120
<i>Metropolitan Cities</i>	0	0	0	0	7	7
<i>Small Cities/Satellite Cities</i>	2	1	2	1	7	13
<i>Metropolitan Suburbs</i>	0	0	1	0	5	6
<i>Town & Country/Exurbs</i>	15	11	16	9	43	94
Total:	78	37	86	48	309	558
Percent:	14.0%	6.6%	15.4%	8.6%	55.4%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Multi-Family Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Empty Nesters & Retirees	.....Multi-Family Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	1	1
Urban Establishment	1	0	0	0	5	6
Multi-Ethnic Empty Nesters	0	0	0	0	2	2
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	1	0	0	0	8	9
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	0	1	1
Blue-Collar Retirees	0	0	1	0	3	4
Middle-Class Move-Downs	0	0	1	0	2	3
Hometown Seniors	0	0	0	0	1	1
Second City Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	0	0	2	0	7	9
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	1	1
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	1	1
Suburban Establishment	0	0	0	0	4	4
Mainstream Empty Nesters	1	1	1	1	5	9
Middle-American Retirees	1	1	1	1	3	7
<i>Subtotal:</i>	2	2	2	2	14	22
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	3	3
Pillars of the Community	0	0	0	0	2	2
New Empty Nesters	0	0	0	0	3	3
Traditional Couples	0	0	0	0	2	2
RV Retirees	1	1	1	1	5	9
Country Couples	1	1	2	1	8	13
Hometown Retirees	1	1	2	1	5	10
Heartland Retirees	1	1	1	1	3	7
Village Elders	2	2	3	2	8	17
Small-Town Seniors	4	3	5	3	11	26
Back Country Seniors	5	3	5	2	10	25
<i>Subtotal:</i>	15	12	19	11	60	117

SOURCE: Claritas, Inc., **Total: 18 14 23 13 89 157**
Zimmerman & Veck Associates, Inc. **11.5% 8.9% 14.6% 8.3% 56.7% 100.0%**

Multi-Family Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Traditional & Non-Traditional Families	.....Multi-Family Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	2	2
Multi-Cultural Families	0	0	0	0	1	1
Inner-City Families	0	0	0	0	0	0
Single-Parent Families	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>3</u>
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	0	0	0	0	4	4
Multi-Ethnic Families	0	0	0	0	3	3
Uptown Families	1	0	1	1	5	8
In-Town Families	1	0	1	0	3	5
New American Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>2</u>	<u>0</u>	<u>2</u>	<u>1</u>	<u>15</u>	<u>20</u>
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	1	1
Nouveau Money	0	0	0	0	2	2
Button-Down Families	0	0	0	0	2	2
Fiber-Optic Families	0	0	0	0	1	1
Late-Nest Suburbanites	1	0	1	1	6	9
Full-Nest Suburbanites	1	0	1	0	3	5
Kids 'r' Us	1	0	1	1	2	5
<i>Subtotal:</i>	<u>3</u>	<u>0</u>	<u>3</u>	<u>2</u>	<u>17</u>	<u>25</u>
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	4	4
New Town Families	0	0	1	0	4	5
Full-Nest Exurbanites	1	0	1	1	7	10
Rural Families	5	2	5	4	20	36
Traditional Families	1	0	1	0	3	5
Small-Town Families	8	2	8	5	29	52
Four-by-Four Families	3	1	4	2	13	23
Rustic Families	19	6	18	10	40	93
Hometown Families	1	0	1	0	3	5
<i>Subtotal:</i>	<u>38</u>	<u>11</u>	<u>39</u>	<u>22</u>	<u>123</u>	<u>233</u>
Total:	43	11	44	25	158	281
Percent:	15.3%	3.9%	15.7%	8.9%	56.2%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Multi-Family Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Younger Singles & Couples	.....Multi-Family Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	3	3
New Bohemians	0	0	0	0	0	0
Cosmopolitan Elite	0	0	0	0	2	2
Downtown Couples	0	0	0	0	2	2
Downtown Proud	0	0	0	0	0	0
<i>Subtotal:</i>	0	0	0	0	7	7
<i>Small Cities/Satellite Cities</i>						
The VIPs	1	1	1	1	5	9
Small-City Singles	1	0	1	0	2	4
Twentysomethings	0	0	0	0	0	0
Second-City Strivers	0	0	0	0	0	0
Multi-Ethnic Singles	0	0	0	0	0	0
<i>Subtotal:</i>	2	1	2	1	7	13
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	0	0
Suburban Achievers	0	0	1	0	3	4
Suburban Strivers	0	0	0	0	2	2
<i>Subtotal:</i>	0	0	1	0	5	6
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	2	2	3	2	10	19
Blue-Collar Traditionalists	5	4	6	3	16	34
Rural Couples	8	5	7	4	16	40
Rural Strivers	0	0	0	0	1	1
<i>Subtotal:</i>	15	11	16	9	43	94
Total:	17	12	19	10	62	120
Percent:	14.2%	10.0%	15.8%	8.3%	51.7%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Household Type/ Geographic Designation	.....Single-Family Attached Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	35	28	49	29	190	331
<i>Metropolitan Cities</i>	0	0	1	0	9	10
<i>Small Cities/Satellite Cities</i>	1	1	2	1	10	15
<i>Metropolitan Suburbs</i>	2	2	4	2	24	34
<i>Town & Country/Exurbs</i>	32	25	42	26	147	272
Traditional & Non-Traditional Families	102	32	102	62	342	640
<i>Metropolitan Cities</i>	0	0	0	0	5	5
<i>Small Cities/Satellite Cities</i>	7	2	7	5	20	41
<i>Metropolitan Suburbs</i>	6	1	6	4	34	51
<i>Town & Country/Exurbs</i>	89	29	89	53	283	543
Younger Singles & Couples	39	28	44	23	118	252
<i>Metropolitan Cities</i>	1	1	1	0	8	11
<i>Small Cities/Satellite Cities</i>	3	2	3	2	9	19
<i>Metropolitan Suburbs</i>	1	1	2	1	6	11
<i>Town & Country/Exurbs</i>	34	24	38	20	95	211
Total:	176	88	195	114	650	1,223
Percent:	14.4%	7.2%	15.9%	9.3%	53.2%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Empty Nesters & Retirees	.....Single-Family Attached Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	1	1
Urban Establishment	0	0	0	0	4	4
Multi-Ethnic Empty Nesters	0	0	1	0	4	5
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	0	0	1	0	9	10
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	0	3	3
Blue-Collar Retirees	1	1	1	1	3	7
Middle-Class Move-Downs	0	0	1	0	2	3
Hometown Seniors	0	0	0	0	2	2
Second City Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	1	1	2	1	10	15
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	2	2
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	1	1
Suburban Establishment	0	0	1	0	6	7
Mainstream Empty Nesters	1	1	2	1	9	14
Middle-American Retirees	1	1	1	1	6	10
<i>Subtotal:</i>	2	2	4	2	24	34
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	1	0	7	8
Pillars of the Community	1	1	1	1	9	13
New Empty Nesters	0	0	1	1	6	8
Traditional Couples	0	0	1	1	8	10
RV Retirees	1	1	2	2	15	21
Country Couples	3	2	4	3	19	31
Hometown Retirees	2	2	3	2	12	21
Heartland Retirees	1	1	2	1	7	12
Village Elders	5	4	7	4	17	37
Small-Town Seniors	11	8	12	7	29	67
Back Country Seniors	8	6	8	4	18	44
<i>Subtotal:</i>	32	25	42	26	147	272

SOURCE: Claritas, Inc., **Total:** 35 28 49 29 190 331
Zimmerman-Rivett Associates, Inc. 10.6% 8.5% 14.8% 8.8% 57.4% 100.0%

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

.....Single-Family Attached Ownership Income Bands.....						
Traditional & Non-Traditional Families	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	3	3
Multi-Cultural Families	0	0	0	0	2	2
Inner-City Families	0	0	0	0	0	0
Single-Parent Families	0	0	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>5</u>
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	1	0	1	1	5	8
Multi-Ethnic Families	1	0	1	1	5	8
Uptown Families	2	1	3	2	7	15
In-Town Families	3	1	2	1	3	10
New American Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>7</u>	<u>2</u>	<u>7</u>	<u>5</u>	<u>20</u>	<u>41</u>
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	3	3
Nouveau Money	0	0	0	0	5	5
Button-Down Families	1	0	1	1	4	7
Fiber-Optic Families	0	0	0	0	4	4
Late-Nest Suburbanites	2	0	2	1	7	12
Full-Nest Suburbanites	1	0	1	1	4	7
Kids 'r' Us	2	1	2	1	7	13
<i>Subtotal:</i>	<u>6</u>	<u>1</u>	<u>6</u>	<u>4</u>	<u>34</u>	<u>51</u>
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	1	0	1	1	7	10
New Town Families	2	1	2	2	13	20
Full-Nest Exurbanites	2	1	2	2	13	20
Rural Families	13	4	14	9	53	93
Traditional Families	2	1	2	1	5	11
Small-Town Families	16	5	16	10	63	110
Four-by-Four Families	10	4	12	7	36	69
Rustic Families	40	12	37	20	88	197
Hometown Families	3	1	3	1	5	13
<i>Subtotal:</i>	<u>89</u>	<u>29</u>	<u>89</u>	<u>53</u>	<u>283</u>	<u>543</u>
Total:	102	32	102	62	342	640
Percent:	15.9%	5.0%	15.9%	9.7%	53.4%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

.....Single-Family Attached Ownership Income Bands.....						
Younger Singles & Couples	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	3	3
New Bohemians	0	0	0	0	0	0
Cosmopolitan Elite	0	0	0	0	4	4
Downtown Couples	1	1	1	0	1	4
Downtown Proud	0	0	0	0	0	0
<i>Subtotal:</i>	1	1	1	0	8	11
<i>Small Cities/Satellite Cities</i>						
The VIPs	1	1	1	1	5	9
Small-City Singles	2	1	2	1	4	10
Twentysomethings	0	0	0	0	0	0
Second-City Strivers	0	0	0	0	0	0
Multi-Ethnic Singles	0	0	0	0	0	0
<i>Subtotal:</i>	3	2	3	2	9	19
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	0	0
Suburban Achievers	1	1	1	1	4	8
Suburban Strivers	0	0	1	0	2	3
<i>Subtotal:</i>	1	1	2	1	6	11
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	7	5	9	5	28	54
Blue-Collar Traditionalists	9	7	12	7	32	67
Rural Couples	17	11	16	8	34	86
Rural Strivers	1	1	1	0	1	4
<i>Subtotal:</i>	34	24	38	20	95	211
Total:	39	28	44	23	118	252
Percent:	15.5%	11.1%	17.5%	9.1%	46.8%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Household Type/ Geographic Designation	.....Single-Family Detached Ownership Income Bands					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	271	210	352	219	1,535	2,587
<i>Metropolitan Cities</i>	1	1	1	1	12	16
<i>Small Cities/Satellite Cities</i>	8	6	9	6	36	65
<i>Metropolitan Suburbs</i>	11	8	16	12	126	173
<i>Town & Country/Exurbs</i>	251	195	326	200	1,361	2,333
Traditional & Non-Traditional Families	690	223	707	432	2,400	4,452
<i>Metropolitan Cities</i>	1	0	1	1	7	10
<i>Small Cities/Satellite Cities</i>	26	9	24	13	69	141
<i>Metropolitan Suburbs</i>	22	8	27	19	158	234
<i>Town & Country/Exurbs</i>	641	206	655	399	2,166	4,067
Younger Singles & Couples	194	146	221	121	578	1,260
<i>Metropolitan Cities</i>	2	1	2	0	9	14
<i>Small Cities/Satellite Cities</i>	7	6	8	5	21	47
<i>Metropolitan Suburbs</i>	4	3	5	3	16	31
<i>Town & Country/Exurbs</i>	181	136	206	113	532	1,168
Total:	1,155	579	1,280	772	4,513	8,299
Percent:	13.9%	7.0%	15.4%	9.3%	54.4%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

.....Single-Family Detached Ownership Income Bands						
Empty Nesters & Retirees	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	6	6
Urban Establishment	0	0	0	0	1	1
Multi-Ethnic Empty Nesters	1	1	1	1	5	9
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	1	1	1	1	12	16
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	1	1	2	1	16	21
Blue-Collar Retirees	4	3	5	3	14	29
Middle-Class Move-Downs	1	1	1	1	4	8
Hometown Seniors	2	1	1	1	2	7
Second City Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	8	6	9	6	36	65
<i>Metropolitan Suburbs</i>						
The One Percenters	1	0	1	1	16	19
Old Money	0	0	0	0	4	4
Affluent Empty Nesters	1	1	1	1	16	20
Suburban Establishment	2	1	3	2	33	41
Mainstream Empty Nesters	3	3	5	4	26	41
Middle-American Retirees	4	3	6	4	31	48
<i>Subtotal:</i>	11	8	16	12	126	173
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	4	3	6	4	70	87
Pillars of the Community	7	6	13	9	111	146
New Empty Nesters	8	6	13	9	106	142
Traditional Couples	6	6	12	8	90	122
RV Retirees	25	22	41	28	234	350
Country Couples	24	21	38	26	184	293
Hometown Retirees	25	21	36	23	131	236
Heartland Retirees	16	13	23	14	81	147
Village Elders	21	17	26	15	67	146
Small-Town Seniors	61	43	65	36	168	373
Back Country Seniors	54	37	53	28	119	291
<i>Subtotal:</i>	251	195	326	200	1,361	2,333

SOURCE: Claritas, Inc., **Total:** 271 210 352 219 1,535 2,587
Zimmerman & Veck Associates, Inc. 8.1% 13.6% 8.5% 59.3% 100.0%

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Traditional & Non-Traditional Families	<i>.....Single-Family Detached Ownership Income Bands</i>					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Metropolitan Cities						
e-Type Families	0	0	0	0	5	5
Multi-Cultural Families	1	0	1	1	2	5
Inner-City Families	0	0	0	0	0	0
Single-Parent Families	0	0	0	0	0	0
<i>Subtotal:</i>	<u>1</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>7</u>	<u>10</u>
Small Cities/Satellite Cities						
Unibox Transferees	2	1	2	1	13	19
Multi-Ethnic Families	5	2	6	3	18	34
Uptown Families	8	3	8	5	26	50
In-Town Families	11	3	8	4	12	38
New American Strivers	0	0	0	0	0	0
<i>Subtotal:</i>	<u>26</u>	<u>9</u>	<u>24</u>	<u>13</u>	<u>69</u>	<u>141</u>
Metropolitan Suburbs						
Corporate Establishment	1	0	1	1	14	17
Nouveau Money	1	0	1	1	18	21
Button-Down Families	4	2	6	4	43	59
Fiber-Optic Families	2	1	3	2	18	26
Late-Nest Suburbanites	3	1	3	2	14	23
Full-Nest Suburbanites	2	1	2	1	11	17
Kids 'r' Us	9	3	11	8	40	71
<i>Subtotal:</i>	<u>22</u>	<u>8</u>	<u>27</u>	<u>19</u>	<u>158</u>	<u>234</u>
Town & Country/Exurbs						
Ex-Urban Elite	5	2	6	5	64	82
New Town Families	18	7	25	20	160	230
Full-Nest Exurbanites	27	9	32	23	191	282
Rural Families	142	48	158	104	584	1,036
Traditional Families	12	4	12	8	47	83
Small-Town Families	51	16	51	32	193	343
Four-by-Four Families	70	24	79	48	243	464
Rustic Families	308	94	286	156	674	1,518
Hometown Families	8	2	6	3	10	29
<i>Subtotal:</i>	<u>641</u>	<u>206</u>	<u>655</u>	<u>399</u>	<u>2,166</u>	<u>4,067</u>
Total:	690	223	707	432	2,400	4,452
Percent:	15.5%	5.0%	15.9%	9.7%	53.9%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To The Northeast Indiana Region Each Year Over The Next Five Years
*Adams, Huntington, Kosciusko, Wabash, and Wells Counties, Indiana,
DeKalb, LaGrange, Noble, Steuben, and Whitley Counties, Indiana,
Allen and Elkhart Counties, Indiana, and Balance of the United States*

Younger Singles & Couples	<i>.....Single-Family Detached Ownership Income Bands</i>					Total
	<i>Below 30% AMI</i>	<i>30% to 50% AMI</i>	<i>50% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	3	3
New Bohemians	0	0	0	0	0	0
Cosmopolitan Elite	1	0	1	0	5	7
Downtown Couples	1	1	1	0	1	4
Downtown Proud	0	0	0	0	0	0
<i>Subtotal:</i>	<u>2</u>	<u>1</u>	<u>2</u>	<u>0</u>	<u>9</u>	<u>14</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	1	1	1	1	6	10
Small-City Singles	6	5	7	4	15	37
Twentysomethings	0	0	0	0	0	0
Second-City Strivers	0	0	0	0	0	0
Multi-Ethnic Singles	0	0	0	0	0	0
<i>Subtotal:</i>	<u>7</u>	<u>6</u>	<u>8</u>	<u>5</u>	<u>21</u>	<u>47</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	0	0
Suburban Achievers	3	3	4	3	14	27
Suburban Strivers	1	0	1	0	2	4
<i>Subtotal:</i>	<u>4</u>	<u>3</u>	<u>5</u>	<u>3</u>	<u>16</u>	<u>31</u>
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	40	33	54	33	167	327
Blue-Collar Traditionalists	57	47	75	42	206	427
Rural Couples	81	54	75	37	155	402
Rural Strivers	3	2	2	1	4	12
<i>Subtotal:</i>	<u>181</u>	<u>136</u>	<u>206</u>	<u>113</u>	<u>532</u>	<u>1,168</u>
Total:	194	146	221	121	578	1,260
Percent:	15.4%	11.6%	17.5%	9.6%	45.9%	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

METHODOLOGY: AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

The Northeast Indiana Region

Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana

March, 2019

Appendix Two Tables



2019 Household Classification by Market Groups
Adams County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	4,960	39.8%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	4,960	39.8%
Traditional & Non-Traditional Families		
	4,740	38.0%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	4,740	38.0%
Younger Singles & Couples		
	2,770	22.2%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	2,770	22.2%
Total:	12,470	100.0%

2019 Estimated Median Income: \$50,500
2019 Estimated National Median Income: \$62,300

2019 Estimated Median Home Value: \$125,200
2019 Estimated National Median Home Value: \$222,100

2019 Household Classification by Market Groups

Adams County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	4,960	39.8%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	95	0.8%	\$107,500	\$364,100
Pillars of the Community	240	1.9%	\$81,600	\$205,200
New Empty Nesters	0	0.0%		
Traditional Couples	315	2.5%	\$78,600	\$225,700
RV Retirees	805	6.5%	\$64,600	\$155,800
Country Couples	550	4.4%	\$59,000	\$150,100
Hometown Retirees	485	3.9%	\$50,200	\$110,800
Heartland Retirees	475	3.8%	\$48,800	\$134,100
Village Elders	505	4.0%	\$41,100	\$110,200
Small-Town Seniors	1,170	9.4%	\$39,700	\$96,300
Back Country Seniors	320	2.6%	\$36,300	\$82,400
Subtotal:	4,960	39.8%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Adams County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	4,740	38.0%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	240	1.9%	\$83,700	\$193,800
Full-Nest Exurbanites	0	0.0%		
Rural Families	1,470	11.8%	\$64,400	\$145,300
Traditional Families	0	0.0%		
Small-Town Families	600	4.8%	\$64,900	\$189,600
Four-by-Four Families	695	5.6%	\$59,900	\$144,300
Rustic Families	1,585	12.7%	\$49,800	\$107,100
Hometown Families	150	1.2%	\$41,600	\$116,800
<i>Subtotal:</i>	<u>4,740</u>	<u>38.0%</u>		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
Adams County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	2,770	22.2%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	1,450	11.6%	\$43,800	\$101,800
Blue-Collar Traditionalists	400	3.2%	\$41,300	\$87,800
Rural Couples	230	1.8%	\$32,400	\$71,000
Rural Strivers	690	5.5%	\$26,600	\$74,300
<i>Subtotal:</i>	<u>2,770</u>	<u>22.2%</u>		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
Huntington County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	6,260	44.7%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	6,260	44.7%
Traditional & Non-Traditional Families		
	4,860	34.7%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	4,860	34.7%
Younger Singles & Couples		
	2,890	20.6%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	2,890	20.6%
Total:	14,010	100.0%
2019 Estimated Median Income:	\$52,500	
2019 Estimated National Median Income:	\$62,300	
2019 Estimated Median Home Value:	\$113,600	
2019 Estimated National Median Home Value:	\$222,100	

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Huntington County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	6,260	44.7%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	130	0.9%	\$107,900	\$321,500
Pillars of the Community	310	2.2%	\$81,900	\$179,800
New Empty Nesters	530	3.8%	\$83,400	\$239,900
Traditional Couples	315	2.2%	\$78,900	\$197,200
RV Retirees	830	5.9%	\$64,800	\$131,000
Country Couples	695	5.0%	\$59,300	\$125,600
Hometown Retirees	710	5.1%	\$50,400	\$95,200
Heartland Retirees	325	2.3%	\$49,000	\$115,700
Village Elders	465	3.3%	\$41,300	\$95,000
Small-Town Seniors	1,505	10.7%	\$39,900	\$88,000
Back Country Seniors	445	3.2%	\$36,500	\$80,900
Subtotal:	6,260	44.7%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
Huntington County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	4,860	34.7%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	125	0.9%	\$84,000	\$171,900
Full-Nest Exurbanites	780	5.6%	\$83,800	\$202,000
Rural Families	1,190	8.5%	\$64,700	\$120,800
Traditional Families	200	1.4%	\$64,900	\$141,700
Small-Town Families	415	3.0%	\$65,200	\$165,100
Four-by-Four Families	665	4.7%	\$60,200	\$121,500
Rustic Families	1,120	8.0%	\$50,300	\$94,000
Hometown Families	365	2.6%	\$41,800	\$99,100
<i>Subtotal:</i>	<u>4,860</u>	<u>34.7%</u>		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Huntington County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	2,890	20.6%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	1,570	11.2%	\$44,000	\$92,000
Blue-Collar Traditionalists	310	2.2%	\$41,500	\$83,400
Rural Couples	335	2.4%	\$32,600	\$68,000
Rural Strivers	675	4.8%	\$26,800	\$69,600
Subtotal:	2,890	20.6%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Kosciusko County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	11,630	38.2%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	11,630	38.2%
Traditional & Non-Traditional Families		
	13,235	43.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	13,235	43.5%
Younger Singles & Couples		
	5,555	18.3%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	5,555	18.3%
Total:	30,420	100.0%

2019 Estimated Median Income: \$56,900
 2019 Estimated National Median Income: \$62,300

2019 Estimated Median Home Value: \$151,800
 2019 Estimated National Median Home Value: \$222,100

2019 Household Classification by Market Groups

Kosciusko County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	11,630	38.2%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	420	1.4%	\$114,100	\$408,000
Pillars of the Community	830	2.7%	\$86,200	\$227,900
New Empty Nesters	440	1.4%	\$88,400	\$329,400
Traditional Couples	520	1.7%	\$83,600	\$260,900
RV Retirees	2,770	9.1%	\$68,300	\$175,600
Country Couples	880	2.9%	\$62,700	\$168,600
Hometown Retirees	1,360	4.5%	\$53,900	\$133,100
Heartland Retirees	1,085	3.6%	\$52,500	\$159,000
Village Elders	620	2.0%	\$43,900	\$132,300
Small-Town Seniors	905	3.0%	\$42,600	\$113,100
Back Country Seniors	1,800	5.9%	\$39,100	\$98,000
Subtotal:	11,630	38.2%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Kosciusko County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	13,235	43.5%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	1,135	3.7%	\$88,000	\$213,800
Full-Nest Exurbanites	455	1.5%	\$88,400	\$260,700
Rural Families	4,210	13.8%	\$68,100	\$163,900
Traditional Families	330	1.1%	\$68,500	\$177,800
Small-Town Families	1,160	3.8%	\$68,900	\$213,000
Four-by-Four Families	670	2.2%	\$63,500	\$161,300
Rustic Families	4,325	14.2%	\$53,700	\$127,600
Hometown Families	950	3.1%	\$44,200	\$134,300
<i>Subtotal:</i>	<u>13,235</u>	<u>43.5%</u>		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Kosciusko County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	5,555	18.3%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	1,325	4.4%	\$46,500	\$120,000
Blue-Collar Traditionalists	1,325	4.4%	\$44,100	\$102,700
Rural Couples	2,115	7.0%	\$34,800	\$84,700
Rural Strivers	790	2.6%	\$28,800	\$86,700
Subtotal:	5,555	18.3%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Wabash County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	6,315	51.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	6,315	51.5%
Traditional & Non-Traditional Families		
	3,775	30.8%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	3,775	30.8%
Younger Singles & Couples		
	2,175	17.7%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	2,175	17.7%
Total:	12,265	100.0%

2019 Estimated Median Income: \$53,800
 2019 Estimated National Median Income: \$62,300

2019 Estimated Median Home Value: \$107,500
 2019 Estimated National Median Home Value: \$222,100

2019 Household Classification by Market Groups

Wabash County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	6,315	51.5%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	115	0.9%	\$112,000	\$322,200
Pillars of the Community	135	1.1%	\$84,800	\$180,700
New Empty Nesters	0	0.0%		
Traditional Couples	415	3.4%	\$82,100	\$198,600
RV Retirees	1,375	11.2%	\$67,300	\$131,900
Country Couples	865	7.1%	\$61,600	\$126,600
Hometown Retirees	400	3.3%	\$52,700	\$95,600
Heartland Retirees	485	4.0%	\$51,300	\$115,700
Village Elders	740	6.0%	\$43,100	\$95,400
Small-Town Seniors	1,230	10.0%	\$41,700	\$88,300
Back Country Seniors	555	4.5%	\$38,300	\$80,900
Subtotal:	6,315	51.5%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Wabash County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	3,775	30.8%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	130	1.1%	\$86,800	\$173,300
Full-Nest Exurbanites	0	0.0%		
Rural Families	1,375	11.2%	\$67,100	\$121,400
Traditional Families	0	0.0%		
Small-Town Families	610	5.0%	\$67,800	\$165,500
Four-by-Four Families	495	4.0%	\$62,500	\$122,900
Rustic Families	950	7.7%	\$52,600	\$94,500
Hometown Families	215	1.8%	\$43,500	\$99,600
Subtotal:	3,775	30.8%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Wabash County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	2,175	17.7%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	1,105	9.0%	\$45,800	\$92,400
Blue-Collar Traditionalists	300	2.4%	\$43,200	\$83,500
Rural Couples	235	1.9%	\$34,100	\$68,000
Rural Strivers	535	4.4%	\$28,200	\$69,600
<i>Subtotal:</i>	<u>2,175</u>	<u>17.7%</u>		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
Wells County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	4,840	43.3%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	4,840	43.3%
Traditional & Non-Traditional Families		
	4,455	39.8%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	4,455	39.8%
Younger Singles & Couples		
	1,885	16.9%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	1,885	16.9%
Total:	11,180	100.0%
2019 Estimated Median Income:	\$57,500	
2019 Estimated National Median Income:	\$62,300	
2019 Estimated Median Home Value:	\$135,900	
2019 Estimated National Median Home Value:	\$222,100	

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Wells County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	4,840	43.3%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	165	1.5%	\$116,100	\$379,700
Pillars of the Community	200	1.8%	\$87,600	\$209,000
New Empty Nesters	100	0.9%	\$89,900	\$303,100
Traditional Couples	300	2.7%	\$85,100	\$238,100
RV Retirees	1,135	10.2%	\$69,400	\$160,400
Country Couples	390	3.5%	\$63,700	\$154,400
Hometown Retirees	540	4.8%	\$55,000	\$118,600
Heartland Retirees	320	2.9%	\$53,700	\$142,900
Village Elders	425	3.8%	\$44,700	\$118,000
Small-Town Seniors	955	8.5%	\$43,400	\$99,900
Back Country Seniors	310	2.8%	\$40,000	\$88,000
Subtotal:	4,840	43.3%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
Wells County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	4,455	39.8%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	140	1.3%	\$89,300	\$199,600
Full-Nest Exurbanites	140	1.3%	\$89,800	\$240,200
Rural Families	1,940	17.4%	\$69,100	\$152,100
Traditional Families	40	0.4%	\$69,500	\$166,400
Small-Town Families	235	2.1%	\$70,000	\$196,600
Four-by-Four Families	240	2.1%	\$64,500	\$150,300
Rustic Families	1,450	13.0%	\$54,800	\$114,300
Hometown Families	270	2.4%	\$45,000	\$122,900
Subtotal:	4,455	39.8%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
Wells County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	1,885	16.9%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	815	7.3%	\$47,300	\$108,200
Blue-Collar Traditionalists	225	2.0%	\$44,900	\$92,900
Rural Couples	355	3.2%	\$35,700	\$75,900
Rural Strivers	490	4.4%	\$29,500	\$78,700
<i>Subtotal:</i>	<u>1,885</u>	<u>16.9%</u>		

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

DeKalb County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	6,170	37.7%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	6,170	37.7%
Traditional & Non-Traditional Families		
	6,525	39.9%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	6,525	39.9%
Younger Singles & Couples		
	3,665	22.4%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	3,665	22.4%
Total:	16,360	100.0%

2019 Estimated Median Income: \$56,900
 2019 Estimated National Median Income: \$62,300

2019 Estimated Median Home Value: \$129,800
 2019 Estimated National Median Home Value: \$222,100

2019 Household Classification by Market Groups

DeKalb County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	6,170	37.7%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	270	1.7%	\$114,000	\$356,300
Pillars of the Community	335	2.0%	\$86,100	\$201,200
New Empty Nesters	385	2.4%	\$88,200	\$283,400
Traditional Couples	275	1.7%	\$83,500	\$219,500
RV Retirees	995	6.1%	\$68,200	\$152,200
Country Couples	1,070	6.5%	\$62,600	\$146,900
Hometown Retirees	340	2.1%	\$53,800	\$106,800
Heartland Retirees	225	1.4%	\$52,400	\$129,600
Village Elders	515	3.1%	\$43,800	\$106,300
Small-Town Seniors	1,260	7.7%	\$42,500	\$94,000
Back Country Seniors	500	3.1%	\$39,100	\$81,400
Subtotal:	6,170	37.7%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

DeKalb County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	6,525	39.9%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	215	1.3%	\$87,900	\$191,000
Full-Nest Exurbanites	740	4.5%	\$88,300	\$223,500
Rural Families	1,770	10.8%	\$68,000	\$141,900
Traditional Families	395	2.4%	\$68,400	\$160,400
Small-Town Families	685	4.2%	\$68,800	\$186,100
Four-by-Four Families	925	5.7%	\$63,400	\$141,300
Rustic Families	1,615	9.9%	\$53,600	\$103,500
Hometown Families	180	1.1%	\$44,200	\$113,800
<i>Subtotal:</i>	<u>6,525</u>	<u>39.9%</u>		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
DeKalb County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	3,665	22.4%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	1,910	11.7%	\$46,500	\$99,000
Blue-Collar Traditionalists	255	1.6%	\$44,000	\$85,500
Rural Couples	855	5.2%	\$34,700	\$68,500
Rural Strivers	645	3.9%	\$28,800	\$72,100
Subtotal:	3,665	22.4%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

LaGrange County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	3,730	30.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	3,730	30.5%
Traditional & Non-Traditional Families		
	6,900	56.4%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	6,900	56.4%
Younger Singles & Couples		
	1,600	13.1%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	1,600	13.1%
Total:	12,230	100.0%

2019 Estimated Median Income:	\$62,400
2019 Estimated National Median Income:	\$62,300
2019 Estimated Median Home Value:	\$198,600
2019 Estimated National Median Home Value:	\$222,100

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

LaGrange County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	3,730	30.5%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	0	0.0%		
Pillars of the Community	0	0.0%		
New Empty Nesters	0	0.0%		
Traditional Couples	0	0.0%		
RV Retirees	1,785	14.6%	\$72,900	\$261,300
Country Couples	0	0.0%		
Hometown Retirees	750	6.1%	\$58,900	\$188,000
Heartland Retirees	455	3.7%	\$57,600	\$231,400
Village Elders	0	0.0%		
Small-Town Seniors	0	0.0%		
Back Country Seniors	740	6.1%	\$42,900	\$152,200
Subtotal:	3,730	30.5%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

LaGrange County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	6,900	56.4%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	0	0.0%		
Full-Nest Exurbanites	0	0.0%		
Rural Families	3,890	31.8%	\$72,600	\$237,300
Traditional Families	0	0.0%		
Small-Town Families	0	0.0%		
Four-by-Four Families	0	0.0%		
Rustic Families	3,010	24.6%	\$58,600	\$182,200
Hometown Families	0	0.0%		
Subtotal:	6,900	56.4%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

LaGrange County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	1,600	13.1%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	0	0.0%		
Blue-Collar Traditionalists	900	7.4%	\$47,600	\$157,800
Rural Couples	700	5.7%	\$38,800	\$120,000
Rural Strivers	0	0.0%		
<i>Subtotal:</i>	<u>1,600</u>	<u>13.1%</u>		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Noble County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	6,710	38.4%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	6,710	38.4%
Traditional & Non-Traditional Families		
	7,090	40.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	7,090	40.5%
Younger Singles & Couples		
	3,690	21.1%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	3,690	21.1%
Total:	17,490	100.0%

2019 Estimated Median Income: \$54,300
 2019 Estimated National Median Income: \$62,300

2019 Estimated Median Home Value: \$121,900
 2019 Estimated National Median Home Value: \$222,100

2019 Household Classification by Market Groups

Noble County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	6,710	38.4%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	120	0.7%	\$111,800	\$353,200
Pillars of the Community	290	1.7%	\$84,700	\$199,600
New Empty Nesters	85	0.5%	\$86,600	\$280,800
Traditional Couples	300	1.7%	\$81,900	\$216,900
RV Retirees	1,990	11.4%	\$67,100	\$150,800
Country Couples	730	4.2%	\$61,500	\$145,500
Hometown Retirees	525	3.0%	\$52,600	\$105,200
Heartland Retirees	500	2.9%	\$51,200	\$127,800
Village Elders	485	2.8%	\$43,000	\$104,800
Small-Town Seniors	915	5.2%	\$41,600	\$93,300
Back Country Seniors	770	4.4%	\$38,100	\$81,300
Subtotal:	6,710	38.4%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
Noble County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	7,090	40.5%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	225	1.3%	\$86,600	\$189,800
Full-Nest Exurbanites	0	0.0%		
Rural Families	2,960	16.9%	\$67,000	\$140,600
Traditional Families	100	0.6%	\$67,300	\$159,300
Small-Town Families	775	4.4%	\$67,700	\$184,700
Four-by-Four Families	785	4.5%	\$62,400	\$140,100
Rustic Families	1,950	11.1%	\$52,400	\$102,100
Hometown Families	295	1.7%	\$43,400	\$112,600
Subtotal:	7,090	40.5%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Noble County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	3,690	21.1%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	1,435	8.2%	\$45,700	\$99,800
Blue-Collar Traditionalists	345	2.0%	\$43,100	\$85,300
Rural Couples	1,060	6.1%	\$34,000	\$68,200
Rural Strivers	850	4.9%	\$28,100	\$71,300
<i>Subtotal:</i>	<u>3,690</u>	<u>21.1%</u>		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
Steuben County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	6,385	46.7%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	6,385	46.7%
Traditional & Non-Traditional Families		
	5,215	38.2%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	5,215	38.2%
Younger Singles & Couples		
	2,060	15.1%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	2,060	15.1%
Total:	13,660	100.0%

2019 Estimated Median Income: \$56,700
2019 Estimated National Median Income: \$62,300

2019 Estimated Median Home Value: \$143,800
2019 Estimated National Median Home Value: \$222,100

2019 Household Classification by Market Groups

Steuben County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	6,385	46.7%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	95	0.7%	\$112,500	\$382,700
Pillars of the Community	195	1.4%	\$85,100	\$211,000
New Empty Nesters	1,105	8.1%	\$87,200	\$306,100
Traditional Couples	225	1.6%	\$82,400	\$240,600
RV Retirees	1,365	10.0%	\$67,500	\$162,100
Country Couples	420	3.1%	\$61,900	\$156,000
Hometown Retirees	765	5.6%	\$53,000	\$120,200
Heartland Retirees	640	4.7%	\$51,600	\$144,700
Village Elders	275	2.0%	\$43,200	\$119,500
Small-Town Seniors	580	4.2%	\$41,900	\$101,300
Back Country Seniors	720	5.3%	\$38,500	\$89,100
Subtotal:	6,385	46.7%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups

Steuben County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	5,215	38.2%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	155	1.1%	\$87,100	\$201,100
Full-Nest Exurbanites	635	4.6%	\$87,300	\$242,400
Rural Families	1,280	9.4%	\$67,300	\$153,400
Traditional Families	50	0.4%	\$67,700	\$167,700
Small-Town Families	230	1.7%	\$68,100	\$198,000
Four-by-Four Families	285	2.1%	\$62,700	\$151,600
Rustic Families	2,075	15.2%	\$52,800	\$115,700
Hometown Families	505	3.7%	\$43,700	\$124,100
Subtotal:	5,215	38.2%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

2019 Household Classification by Market Groups
Steuben County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	2,060	15.1%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	495	3.6%	\$45,900	\$109,500
Blue-Collar Traditionalists	470	3.4%	\$43,400	\$93,900
Rural Couples	560	4.1%	\$34,300	\$76,800
Rural Strivers	535	3.9%	\$28,300	\$79,500
<i>Subtotal:</i>	<u>2,060</u>	<u>15.1%</u>		

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Household Classification by Market Groups

Whitley County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	5,625	41.9%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	5,625	41.9%
Traditional & Non-Traditional Families		
	5,960	44.4%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	5,960	44.4%
Younger Singles & Couples		
	1,840	13.7%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	1,840	13.7%
Total:	13,425	100.0%
Estimated Median Income:	\$61,700	
Estimated National Median Income:	\$62,300	
Estimated Median Home Value:	\$149,900	
Estimated National Median Home Value:	\$222,100	

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Household Classification by Market Groups

Whitley County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	5,625	41.9%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	105	0.8%	\$116,700	\$387,700
Pillars of the Community	120	0.9%	\$88,000	\$214,300
New Empty Nesters	740	5.5%	\$90,300	\$307,200
Traditional Couples	260	1.9%	\$85,500	\$244,600
RV Retirees	1,635	12.2%	\$69,600	\$164,700
Country Couples	355	2.6%	\$64,000	\$158,400
Hometown Retirees	515	3.8%	\$55,300	\$122,700
Heartland Retirees	470	3.5%	\$54,000	\$147,500
Village Elders	270	2.0%	\$44,900	\$122,100
Small-Town Seniors	590	4.4%	\$43,600	\$103,600
Back Country Seniors	565	4.2%	\$40,200	\$90,900
Subtotal:	5,625	41.9%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Household Classification by Market Groups
Whitley County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	5,960	44.4%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	90	0.7%	\$89,600	\$203,800
Full-Nest Exurbanites	630	4.7%	\$90,100	\$246,000
Rural Families	2,700	20.1%	\$69,400	\$153,700
Traditional Families	0	0.0%		
Small-Town Families	600	4.5%	\$70,300	\$200,400
Four-by-Four Families	400	3.0%	\$64,800	\$153,600
Rustic Families	1,490	11.1%	\$55,100	\$118,100
Hometown Families	50	0.4%	\$45,200	\$126,100
Subtotal:	5,960	44.4%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Household Classification by Market Groups

Whitley County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	1,840	13.7%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	775	5.8%	\$47,500	\$111,500
Blue-Collar Traditionalists	290	2.2%	\$45,100	\$95,500
Rural Couples	550	4.1%	\$35,900	\$78,400
Rural Strivers	225	1.7%	\$29,700	\$80,400
Subtotal:	1,840	13.7%		

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Adams County Each Year Over The Next Five Years**
Adams County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	4,960	250	24.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,960	250	24.8%
Traditional & Non-Traditional Families	4,740	460	45.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,740	460	45.5%
Younger Singles & Couples	2,770	300	29.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,770	300	29.7%
Total:	12,470	1,010	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Adams County Each Year Over The Next Five Years**
Adams County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	4,960	250	24.8%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	95	5	0.5%
Pillars of the Community	240	10	1.0%
New Empty Nesters	0	0	0.0%
Traditional Couples	315	10	1.0%
RV Retirees	805	20	2.0%
Country Couples	550	30	3.0%
Hometown Retirees	485	20	2.0%
Heartland Retirees	475	15	1.5%
Village Elders	505	30	3.0%
Small-Town Seniors	1,170	90	8.9%
Back Country Seniors	320	20	2.0%
<i>Subtotal:</i>	<u>4,960</u>	<u>250</u>	<u>24.8%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Adams County Each Year Over The Next Five Years**
Adams County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	4,740	460	45.5%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	240	20	2.0%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	1,470	75	7.4%
Traditional Families	0	0	0.0%
Small-Town Families	600	90	8.9%
Four-by-Four Families	695	80	7.9%
Rustic Families	1,585	165	16.3%
Hometown Families	150	30	3.0%
<i>Subtotal:</i>	<u>4,740</u>	<u>460</u>	<u>45.5%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Adams County Each Year Over The Next Five Years**
Adams County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,770	300	29.7%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,450	75	7.4%
Blue-Collar Traditionalists	400	50	5.0%
Rural Couples	230	30	3.0%
Rural Strivers	690	145	14.4%
<i>Subtotal:</i>	<u>2,770</u>	<u>300</u>	<u>29.7%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Huntington County Each Year Over The Next Five Years**
Huntington County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	6,260	425	29.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,260	425	29.3%
Traditional & Non-Traditional Families	4,860	625	43.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,860	625	43.1%
Younger Singles & Couples	2,890	400	27.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,890	400	27.6%
Total:	14,010	1,450	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Huntington County Each Year Over The Next Five Years**
Huntington County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,260	425	29.3%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	130	5	0.3%
Pillars of the Community	310	20	1.4%
New Empty Nesters	530	25	1.7%
Traditional Couples	315	15	1.0%
RV Retirees	830	25	1.7%
Country Couples	695	50	3.4%
Hometown Retirees	710	40	2.8%
Heartland Retirees	325	15	1.0%
Village Elders	465	35	2.4%
Small-Town Seniors	1,505	160	11.0%
Back Country Seniors	445	35	2.4%
<i>Subtotal:</i>	<u>6,260</u>	<u>425</u>	<u>29.3%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Huntington County Each Year Over The Next Five Years**
Huntington County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	4,860	625	43.1%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	125	15	1.0%
Full-Nest Exurbanites	780	70	4.8%
Rural Families	1,190	80	5.5%
Traditional Families	200	15	1.0%
Small-Town Families	415	85	5.9%
Four-by-Four Families	665	105	7.2%
Rustic Families	1,120	155	10.7%
Hometown Families	365	100	6.9%
<i>Subtotal:</i>	<u>4,860</u>	<u>625</u>	<u>43.1%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Huntington County Each Year Over The Next Five Years**
Huntington County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,890	400	27.6%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,570	110	7.6%
Blue-Collar Traditionalists	310	50	3.4%
Rural Couples	335	55	3.8%
Rural Strivers	675	185	12.8%
<i>Subtotal:</i>	<u>2,890</u>	<u>400</u>	<u>27.6%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Kosciusko County Each Year Over The Next Five Years**

Kosciusko County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	11,630	555	21.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	11,630	555	21.0%
Traditional & Non-Traditional Families	13,235	1,370	51.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	13,235	1,370	51.9%
Younger Singles & Couples	5,555	715	27.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,555	715	27.1%
Total:	30,420	2,640	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Kosciusko County Each Year Over The Next Five Years**

Kosciusko County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	11,630	555	21.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	420	20	0.8%
Pillars of the Community	830	40	1.5%
New Empty Nesters	440	15	0.6%
Traditional Couples	520	20	0.8%
RV Retirees	2,770	75	2.8%
Country Couples	880	50	1.9%
Hometown Retirees	1,360	60	2.3%
Heartland Retirees	1,085	40	1.5%
Village Elders	620	40	1.5%
Small-Town Seniors	905	80	3.0%
Back Country Seniors	1,800	115	4.4%
<i>Subtotal:</i>	<u>11,630</u>	<u>555</u>	<u>21.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Kosciusko County Each Year Over The Next Five Years**

Kosciusko County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	13,235	1,370	51.9%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	1,135	95	3.6%
Full-Nest Exurbanites	455	35	1.3%
Rural Families	4,210	240	9.1%
Traditional Families	330	20	0.8%
Small-Town Families	1,160	190	7.2%
Four-by-Four Families	670	85	3.2%
Rustic Families	4,325	490	18.6%
Hometown Families	950	215	8.1%
<i>Subtotal:</i>	<u>13,235</u>	<u>1,370</u>	<u>51.9%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Kosciusko County Each Year Over The Next Five Years**

Kosciusko County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	5,555	715	27.1%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,325	80	3.0%
Blue-Collar Traditionalists	1,325	175	6.6%
Rural Couples	2,115	280	10.6%
Rural Strivers	790	180	6.8%
<i>Subtotal:</i>	<u>5,555</u>	<u>715</u>	<u>27.1%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Wabash County Each Year Over The Next Five Years**
Wabash County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	6,315	415	33.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,315	415	33.3%
Traditional & Non-Traditional Families	3,775	510	41.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,775	510	41.0%
Younger Singles & Couples	2,175	320	25.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,175	320	25.7%
Total:	12,265	1,245	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Wabash County Each Year Over The Next Five Years**

Wabash County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,315	415	33.3%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	115	5	0.4%
Pillars of the Community	135	10	0.8%
New Empty Nesters	0	0	0.0%
Traditional Couples	415	20	1.6%
RV Retirees	1,375	45	3.6%
Country Couples	865	60	4.8%
Hometown Retirees	400	25	2.0%
Heartland Retirees	485	20	1.6%
Village Elders	740	55	4.4%
Small-Town Seniors	1,230	130	10.4%
Back Country Seniors	555	45	3.6%
<i>Subtotal:</i>	<u>6,315</u>	<u>415</u>	<u>33.3%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Wabash County Each Year Over The Next Five Years**
Wabash County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	3,775	510	41.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	130	15	1.2%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	1,375	95	7.6%
Traditional Families	0	0	0.0%
Small-Town Families	610	125	10.0%
Four-by-Four Families	495	80	6.4%
Rustic Families	950	135	10.8%
Hometown Families	215	60	4.8%
<i>Subtotal:</i>	<u>3,775</u>	<u>510</u>	<u>41.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Wabash County Each Year Over The Next Five Years**
Wabash County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,175	320	25.7%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,105	80	6.4%
Blue-Collar Traditionalists	300	50	4.0%
Rural Couples	235	40	3.2%
Rural Strivers	535	150	12.0%
<i>Subtotal:</i>	<u>2,175</u>	<u>320</u>	<u>25.7%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Wells County Each Year Over The Next Five Years**
Wells County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	4,840	215	27.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,840	215	27.4%
Traditional & Non-Traditional Families	4,455	370	47.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,455	370	47.1%
Younger Singles & Couples	1,885	200	25.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	1,885	200	25.5%
Total:	11,180	785	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Wells County Each Year Over The Next Five Years**

Wells County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	4,840	215	27.4%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	165	5	0.6%
Pillars of the Community	200	10	1.3%
New Empty Nesters	100	5	0.6%
Traditional Couples	300	10	1.3%
RV Retirees	1,135	25	3.2%
Country Couples	390	20	2.5%
Hometown Retirees	540	20	2.5%
Heartland Retirees	320	10	1.3%
Village Elders	425	25	3.2%
Small-Town Seniors	955	70	8.9%
Back Country Seniors	310	15	1.9%
<i>Subtotal:</i>	<u>4,840</u>	<u>215</u>	<u>27.4%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Wells County Each Year Over The Next Five Years**
Wells County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	4,455	370	47.1%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	140	10	1.3%
Full-Nest Exurbanites	140	10	1.3%
Rural Families	1,940	95	12.1%
Traditional Families	40	0	0.0%
Small-Town Families	235	35	4.5%
Four-by-Four Families	240	25	3.2%
Rustic Families	1,450	140	17.8%
Hometown Families	270	55	7.0%
<i>Subtotal:</i>	<u>4,455</u>	<u>370</u>	<u>47.1%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Wells County Each Year Over The Next Five Years**
Wells County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	1,885	200	25.5%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	815	40	5.1%
Blue-Collar Traditionalists	225	25	3.2%
Rural Couples	355	40	5.1%
Rural Strivers	490	95	12.1%
<i>Subtotal:</i>	<u>1,885</u>	<u>200</u>	<u>25.5%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within DeKalb County Each Year Over The Next Five Years**
DeKalb County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	6,170	305	24.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,170	305	24.5%
Traditional & Non-Traditional Families	6,525	580	46.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,525	580	46.6%
Younger Singles & Couples	3,665	360	28.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,665	360	28.9%
Total:	16,360	1,245	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within DeKalb County Each Year Over The Next Five Years**
DeKalb County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,170	305	24.5%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	270	10	0.8%
Pillars of the Community	335	15	1.2%
New Empty Nesters	385	15	1.2%
Traditional Couples	275	10	0.8%
RV Retirees	995	25	2.0%
Country Couples	1,070	55	4.4%
Hometown Retirees	340	15	1.2%
Heartland Retirees	225	5	0.4%
Village Elders	515	30	2.4%
Small-Town Seniors	1,260	95	7.6%
Back Country Seniors	500	30	2.4%
<i>Subtotal:</i>	<u>6,170</u>	<u>305</u>	<u>24.5%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within DeKalb County Each Year Over The Next Five Years**

DeKalb County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	6,525	580	46.6%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	215	15	1.2%
Full-Nest Exurbanites	740	50	4.0%
Rural Families	1,770	90	7.2%
Traditional Families	395	20	1.6%
Small-Town Families	685	100	8.0%
Four-by-Four Families	925	105	8.4%
Rustic Families	1,615	165	13.3%
Hometown Families	180	35	2.8%
<i>Subtotal:</i>	<u>6,525</u>	<u>580</u>	<u>46.6%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within DeKalb County Each Year Over The Next Five Years**
DeKalb County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	3,665	360	28.9%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,910	100	8.0%
Blue-Collar Traditionalists	255	30	2.4%
Rural Couples	855	100	8.0%
Rural Strivers	645	130	10.4%
<i>Subtotal:</i>	<u>3,665</u>	<u>360</u>	<u>28.9%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within LaGrange County Each Year Over The Next Five Years**
LaGrange County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	3,730	105	16.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,730	105	16.2%
Traditional & Non-Traditional Families	6,900	395	60.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,900	395	60.8%
Younger Singles & Couples	1,600	150	23.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	1,600	150	23.1%
Total:	12,230	650	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within LaGrange County Each Year Over The Next Five Years**

LaGrange County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	3,730	105	16.2%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	0	0	0.0%
Pillars of the Community	0	0	0.0%
New Empty Nesters	0	0	0.0%
Traditional Couples	0	0	0.0%
RV Retirees	1,785	35	5.4%
Country Couples	0	0	0.0%
Hometown Retirees	750	25	3.8%
Heartland Retirees	455	10	1.5%
Village Elders	0	0	0.0%
Small-Town Seniors	0	0	0.0%
Back Country Seniors	740	35	5.4%
<i>Subtotal:</i>	<u>3,730</u>	<u>105</u>	<u>16.2%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within LaGrange County Each Year Over The Next Five Years**

LaGrange County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	6,900	395	60.8%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	0	0	0.0%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	3,890	155	23.8%
Traditional Families	0	0	0.0%
Small-Town Families	0	0	0.0%
Four-by-Four Families	0	0	0.0%
Rustic Families	3,010	240	36.9%
Hometown Families	0	0	0.0%
<i>Subtotal:</i>	<u>6,900</u>	<u>395</u>	<u>60.8%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within LaGrange County Each Year Over The Next Five Years**
LaGrange County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	1,600	150	23.1%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	0	0	0.0%
Blue-Collar Traditionalists	900	85	13.1%
Rural Couples	700	65	10.0%
Rural Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>1,600</u>	<u>150</u>	<u>23.1%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Noble County Each Year Over The Next Five Years**
Noble County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	6,710	360	21.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,710	360	21.9%
Traditional & Non-Traditional Families	7,090	780	47.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	7,090	780	47.4%
Younger Singles & Couples	3,690	505	30.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,690	505	30.7%
Total:	17,490	1,645	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Noble County Each Year Over The Next Five Years**

Noble County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,710	360	21.9%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	120	5	0.3%
Pillars of the Community	290	15	0.9%
New Empty Nesters	85	5	0.3%
Traditional Couples	300	10	0.6%
RV Retirees	1,990	60	3.6%
Country Couples	730	45	2.7%
Hometown Retirees	525	25	1.5%
Heartland Retirees	500	20	1.2%
Village Elders	485	35	2.1%
Small-Town Seniors	915	85	5.2%
Back Country Seniors	770	55	3.3%
<i>Subtotal:</i>	<u>6,710</u>	<u>360</u>	<u>21.9%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Noble County Each Year Over The Next Five Years**
Noble County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	7,090	780	47.4%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	225	20	1.2%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	2,960	185	11.2%
Traditional Families	100	5	0.3%
Small-Town Families	775	140	8.5%
Four-by-Four Families	785	110	6.7%
Rustic Families	1,950	245	14.9%
Hometown Families	295	75	4.6%
<i>Subtotal:</i>	<u>7,090</u>	<u>780</u>	<u>47.4%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Noble County Each Year Over The Next Five Years**
Noble County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	3,690	505	30.7%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,435	90	5.5%
Blue-Collar Traditionalists	345	50	3.0%
Rural Couples	1,060	155	9.4%
Rural Strivers	850	210	12.8%
<i>Subtotal:</i>	<u>3,690</u>	<u>505</u>	<u>30.7%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Steuben County Each Year Over The Next Five Years**
Steuben County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	6,385	320	26.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,385	320	26.2%
Traditional & Non-Traditional Families	5,215	595	48.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,215	595	48.8%
Younger Singles & Couples	2,060	305	25.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,060	305	25.0%
Total:	13,660	1,220	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Steuben County Each Year Over The Next Five Years**
Steuben County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,385	320	26.2%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	95	5	0.4%
Pillars of the Community	195	10	0.8%
New Empty Nesters	1,105	45	3.7%
Traditional Couples	225	10	0.8%
RV Retirees	1,365	40	3.3%
Country Couples	420	25	2.0%
Hometown Retirees	765	35	2.9%
Heartland Retirees	640	25	2.0%
Village Elders	275	20	1.6%
Small-Town Seniors	580	55	4.5%
Back Country Seniors	720	50	4.1%
<i>Subtotal:</i>	<u>6,385</u>	<u>320</u>	<u>26.2%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Steuben County Each Year Over The Next Five Years**
Steuben County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	5,215	595	48.8%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	155	15	1.2%
Full-Nest Exurbanites	635	50	4.1%
Rural Families	1,280	75	6.1%
Traditional Families	50	5	0.4%
Small-Town Families	230	40	3.3%
Four-by-Four Families	285	40	3.3%
Rustic Families	2,075	250	20.5%
Hometown Families	505	120	9.8%
<i>Subtotal:</i>	<u>5,215</u>	<u>595</u>	<u>48.8%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Steuben County Each Year Over The Next Five Years**
Steuben County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,060	305	25.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	495	30	2.5%
Blue-Collar Traditionalists	470	65	5.3%
Rural Couples	560	80	6.6%
Rural Strivers	535	130	10.7%
<i>Subtotal:</i>	<u>2,060</u>	<u>305</u>	<u>25.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Whitley County Each Year Over The Next Five Years**
Whitley County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	5,625	180	24.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,625	180	24.7%
Traditional & Non-Traditional Families	5,960	395	54.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,960	395	54.1%
Younger Singles & Couples	1,840	155	21.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	1,840	155	21.2%
Total:	13,425	730	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Whitley County Each Year Over The Next Five Years**
Whitley County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	5,625	180	24.7%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	105	5	0.7%
Pillars of the Community	120	5	0.7%
New Empty Nesters	740	20	2.7%
Traditional Couples	260	5	0.7%
RV Retirees	1,635	30	4.1%
Country Couples	355	15	2.1%
Hometown Retirees	515	15	2.1%
Heartland Retirees	470	15	2.1%
Village Elders	270	10	1.4%
Small-Town Seniors	590	35	4.8%
Back Country Seniors	565	25	3.4%
<i>Subtotal:</i>	<u>5,625</u>	<u>180</u>	<u>24.7%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Whitley County Each Year Over The Next Five Years**
Whitley County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	5,960	395	54.1%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	90	5	0.7%
Full-Nest Exurbanites	630	35	4.8%
Rural Families	2,700	110	15.1%
Traditional Families	0	0	0.0%
Small-Town Families	600	70	9.6%
Four-by-Four Families	400	40	5.5%
Rustic Families	1,490	125	17.1%
Hometown Families	50	10	1.4%
<i>Subtotal:</i>	<u>5,960</u>	<u>395</u>	<u>54.1%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Whitley County Each Year Over The Next Five Years**
Whitley County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	1,840	155	21.2%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	775	35	4.8%
Blue-Collar Traditionalists	290	30	4.1%
Rural Couples	550	55	7.5%
Rural Strivers	225	35	4.8%
<i>Subtotal:</i>	<u>1,840</u>	<u>155</u>	<u>21.2%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

METHODOLOGY: AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

The Northeast Indiana Region

Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana

March, 2019

Appendix Three Tables



**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Adams County, Indiana

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
Empty Nesters & Retirees	4,960	10	14.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,960	10	14.3%
Traditional & Non-Traditional Families	4,740	40	57.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,740	40	57.1%
Younger Singles & Couples	2,770	20	28.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,770	20	28.6%
Total:	12,470	70	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Adams County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	4,960	10	14.3%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	95	0	0.0%
Pillars of the Community	240	0	0.0%
New Empty Nesters	0	0	0.0%
Traditional Couples	315	0	0.0%
RV Retirees	805	0	0.0%
Country Couples	550	0	0.0%
Hometown Retirees	485	0	0.0%
Heartland Retirees	475	0	0.0%
Village Elders	505	0	0.0%
Small-Town Seniors	1,170	10	14.3%
Back Country Seniors	320	0	0.0%
<i>Subtotal:</i>	<u>4,960</u>	<u>10</u>	<u>14.3%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Adams County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	4,740	40	57.1%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	240	0	0.0%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	1,470	5	7.1%
Traditional Families	0	0	0.0%
Small-Town Families	600	10	14.3%
Four-by-Four Families	695	5	7.1%
Rustic Families	1,585	15	21.4%
Hometown Families	150	5	7.1%
<i>Subtotal:</i>	<u>4,740</u>	<u>40</u>	<u>57.1%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Adams County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,770	20	28.6%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,450	5	7.1%
Blue-Collar Traditionalists	400	5	7.1%
Rural Couples	230	0	0.0%
Rural Strivers	690	10	14.3%
<i>Subtotal:</i>	<u>2,770</u>	<u>20</u>	<u>28.6%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Huntington County, Indiana

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,260	50	32.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,260	50	32.3%
Traditional & Non-Traditional Families	4,860	65	41.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,860	65	41.9%
Younger Singles & Couples	2,890	40	25.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,890	40	25.8%
Total:	14,010	155	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Huntington County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,260	50	32.3%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	130	0	0.0%
Pillars of the Community	310	0	0.0%
New Empty Nesters	530	5	3.2%
Traditional Couples	315	0	0.0%
RV Retirees	830	5	3.2%
Country Couples	695	5	3.2%
Hometown Retirees	710	5	3.2%
Heartland Retirees	325	0	0.0%
Village Elders	465	5	3.2%
Small-Town Seniors	1,505	20	12.9%
Back Country Seniors	445	5	3.2%
<i>Subtotal:</i>	<u>6,260</u>	<u>50</u>	<u>32.3%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Huntington County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	4,860	65	41.9%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	125	0	0.0%
Full-Nest Exurbanites	780	10	6.5%
Rural Families	1,190	10	6.5%
Traditional Families	200	0	0.0%
Small-Town Families	415	10	6.5%
Four-by-Four Families	665	10	6.5%
Rustic Families	1,120	15	9.7%
Hometown Families	365	10	6.5%
<i>Subtotal:</i>	<u>4,860</u>	<u>65</u>	<u>41.9%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Huntington County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,890	40	25.8%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<hr/> 0	<hr/> 0	<hr/> 0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<hr/> 0	<hr/> 0	<hr/> 0.0%
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<hr/> 0	<hr/> 0	<hr/> 0.0%
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,570	10	6.5%
Blue-Collar Traditionalists	310	5	3.2%
Rural Couples	335	5	3.2%
Rural Strivers	675	20	12.9%
<i>Subtotal:</i>	<hr/> 2,890	<hr/> 40	<hr/> 25.8%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Kosciusko County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	11,630	50	19.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	11,630	50	19.2%
Traditional & Non-Traditional Families	13,235	140	53.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	13,235	140	53.8%
Younger Singles & Couples	5,555	70	26.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,555	70	26.9%
Total:	30,420	260	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Kosciusko County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	11,630	50	19.2%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	420	0	0.0%
Pillars of the Community	830	5	1.9%
New Empty Nesters	440	0	0.0%
Traditional Couples	520	0	0.0%
RV Retirees	2,770	5	1.9%
Country Couples	880	5	1.9%
Hometown Retirees	1,360	5	1.9%
Heartland Retirees	1,085	5	1.9%
Village Elders	620	5	1.9%
Small-Town Seniors	905	10	3.8%
Back Country Seniors	1,800	10	3.8%
<i>Subtotal:</i>	<u>11,630</u>	<u>50</u>	<u>19.2%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Kosciusko County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	13,235	140	53.8%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	1,135	10	3.8%
Full-Nest Exurbanites	455	5	1.9%
Rural Families	4,210	25	9.6%
Traditional Families	330	0	0.0%
Small-Town Families	1,160	20	7.7%
Four-by-Four Families	670	10	3.8%
Rustic Families	4,325	50	19.2%
Hometown Families	950	20	7.7%
<i>Subtotal:</i>	<u>13,235</u>	<u>140</u>	<u>53.8%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Kosciusko County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	5,555	70	26.9%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,325	10	3.8%
Blue-Collar Traditionalists	1,325	15	5.8%
Rural Couples	2,115	25	9.6%
Rural Strivers	790	20	7.7%
<i>Subtotal:</i>	<u>5,555</u>	<u>70</u>	<u>26.9%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Wabash County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	6,315	40	30.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,315	40	30.8%
Traditional & Non-Traditional Families	3,775	55	42.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,775	55	42.3%
Younger Singles & Couples	2,175	35	26.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,175	35	26.9%
Total:	12,265	130	100.0%

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Wabash County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,315	40	30.8%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	115	0	0.0%
Pillars of the Community	135	0	0.0%
New Empty Nesters	0	0	0.0%
Traditional Couples	415	0	0.0%
RV Retirees	1,375	5	3.8%
Country Couples	865	5	3.8%
Hometown Retirees	400	5	3.8%
Heartland Retirees	485	0	0.0%
Village Elders	740	5	3.8%
Small-Town Seniors	1,230	15	11.5%
Back Country Seniors	555	5	3.8%
<i>Subtotal:</i>	<u>6,315</u>	<u>40</u>	<u>30.8%</u>

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Wabash County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	3,775	55	42.3%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	130	0	0.0%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	1,375	10	7.7%
Traditional Families	0	0	0.0%
Small-Town Families	610	15	11.5%
Four-by-Four Families	495	10	7.7%
Rustic Families	950	15	11.5%
Hometown Families	215	5	3.8%
<i>Subtotal:</i>	<u>3,775</u>	<u>55</u>	<u>42.3%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Wabash County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,175	35	26.9%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,105	10	7.7%
Blue-Collar Traditionalists	300	5	3.8%
Rural Couples	235	5	3.8%
Rural Strivers	535	15	11.5%
<i>Subtotal:</i>	<u>2,175</u>	<u>35</u>	<u>26.9%</u>

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years

Wells County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	4,840	35	28.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,840	35	28.0%
Traditional & Non-Traditional Families	4,455	60	48.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,455	60	48.0%
Younger Singles & Couples	1,885	30	24.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	1,885	30	24.0%
Total:	11,180	125	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Wells County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	4,840	35	28.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	165	0	0.0%
Pillars of the Community	200	0	0.0%
New Empty Nesters	100	0	0.0%
Traditional Couples	300	0	0.0%
RV Retirees	1,135	5	4.0%
Country Couples	390	5	4.0%
Hometown Retirees	540	5	4.0%
Heartland Retirees	320	0	0.0%
Village Elders	425	5	4.0%
Small-Town Seniors	955	10	8.0%
Back Country Seniors	310	5	4.0%
<i>Subtotal:</i>	<u>4,840</u>	<u>35</u>	<u>28.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Wells County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	4,455	60	48.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	140	0	0.0%
Full-Nest Exurbanites	140	0	0.0%
Rural Families	1,940	15	12.0%
Traditional Families	40	0	0.0%
Small-Town Families	235	5	4.0%
Four-by-Four Families	240	5	4.0%
Rustic Families	1,450	25	20.0%
Hometown Families	270	10	8.0%
<i>Subtotal:</i>	<u>4,455</u>	<u>60</u>	<u>48.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Wells County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	1,885	30	24.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<hr/> 0	<hr/> 0	<hr/> 0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<hr/> 0	<hr/> 0	<hr/> 0.0%
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<hr/> 0	<hr/> 0	<hr/> 0.0%
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	815	5	4.0%
Blue-Collar Traditionalists	225	5	4.0%
Rural Couples	355	5	4.0%
Rural Strivers	490	15	12.0%
<i>Subtotal:</i>	<hr/> 1,885	<hr/> 30	<hr/> 24.0%

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
DeKalb County, Indiana

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,170	75	23.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,170	75	23.1%
Traditional & Non-Traditional Families	6,525	155	47.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,525	155	47.7%
Younger Singles & Couples	3,665	95	29.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,665	95	29.2%
Total:	16,360	325	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
DeKalb County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,170	75	23.1%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	270	5	1.5%
Pillars of the Community	335	5	1.5%
New Empty Nesters	385	5	1.5%
Traditional Couples	275	0	0.0%
RV Retirees	995	5	1.5%
Country Couples	1,070	15	4.6%
Hometown Retirees	340	5	1.5%
Heartland Retirees	225	0	0.0%
Village Elders	515	5	1.5%
Small-Town Seniors	1,260	25	7.7%
Back Country Seniors	500	5	1.5%
<i>Subtotal:</i>	<u>6,170</u>	<u>75</u>	<u>23.1%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
DeKalb County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	6,525	155	47.7%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	215	5	1.5%
Full-Nest Exurbanites	740	15	4.6%
Rural Families	1,770	25	7.7%
Traditional Families	395	5	1.5%
Small-Town Families	685	25	7.7%
Four-by-Four Families	925	30	9.2%
Rustic Families	1,615	40	12.3%
Hometown Families	180	10	3.1%
<i>Subtotal:</i>	<u>6,525</u>	<u>155</u>	<u>47.7%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
DeKalb County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	3,665	95	29.2%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,910	25	7.7%
Blue-Collar Traditionalists	255	10	3.1%
Rural Couples	855	25	7.7%
Rural Strivers	645	35	10.8%
<i>Subtotal:</i>	<u>3,665</u>	<u>95</u>	<u>29.2%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
LaGrange County, Indiana

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	3,730	35	15.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,730	35	15.9%
Traditional & Non-Traditional Families	6,900	135	61.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,900	135	61.4%
Younger Singles & Couples	1,600	50	22.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	1,600	50	22.7%
Total:	12,230	220	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
LaGrange County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	3,730	35	15.9%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	0	0	0.0%
Pillars of the Community	0	0	0.0%
New Empty Nesters	0	0	0.0%
Traditional Couples	0	0	0.0%
RV Retirees	1,785	10	4.5%
Country Couples	0	0	0.0%
Hometown Retirees	750	10	4.5%
Heartland Retirees	455	5	2.3%
Village Elders	0	0	0.0%
Small-Town Seniors	0	0	0.0%
Back Country Seniors	740	10	4.5%
<i>Subtotal:</i>	<u>3,730</u>	<u>35</u>	<u>15.9%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
LaGrange County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	6,900	135	61.4%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	0	0	0.0%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	3,890	55	25.0%
Traditional Families	0	0	0.0%
Small-Town Families	0	0	0.0%
Four-by-Four Families	0	0	0.0%
Rustic Families	3,010	80	36.4%
Hometown Families	0	0	0.0%
<i>Subtotal:</i>	<u>6,900</u>	<u>135</u>	<u>61.4%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
LaGrange County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	1,600	50	22.7%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<hr/> 0	<hr/> 0	<hr/> 0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<hr/> 0	<hr/> 0	<hr/> 0.0%
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<hr/> 0	<hr/> 0	<hr/> 0.0%
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	0	0	0.0%
Blue-Collar Traditionalists	900	30	13.6%
Rural Couples	700	20	9.1%
Rural Strivers	0	0	0.0%
<i>Subtotal:</i>	<hr/> 1,600	<hr/> 50	<hr/> 22.7%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Noble County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	6,710	100	21.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,710	100	21.5%
Traditional & Non-Traditional Families	7,090	220	47.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	7,090	220	47.3%
Younger Singles & Couples	3,690	145	31.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,690	145	31.2%
Total:	17,490	465	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Noble County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,710	100	21.5%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	120	0	0.0%
Pillars of the Community	290	5	1.1%
New Empty Nesters	85	0	0.0%
Traditional Couples	300	5	1.1%
RV Retirees	1,990	15	3.2%
Country Couples	730	15	3.2%
Hometown Retirees	525	5	1.1%
Heartland Retirees	500	5	1.1%
Village Elders	485	10	2.2%
Small-Town Seniors	915	25	5.4%
Back Country Seniors	770	15	3.2%
<i>Subtotal:</i>	<u>6,710</u>	<u>100</u>	<u>21.5%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Noble County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	7,090	220	47.3%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	225	5	1.1%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	2,960	55	11.8%
Traditional Families	100	0	0.0%
Small-Town Families	775	40	8.6%
Four-by-Four Families	785	30	6.5%
Rustic Families	1,950	70	15.1%
Hometown Families	295	20	4.3%
<i>Subtotal:</i>	<u>7,090</u>	<u>220</u>	<u>47.3%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Noble County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	3,690	145	31.2%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,435	25	5.4%
Blue-Collar Traditionalists	345	15	3.2%
Rural Couples	1,060	45	9.7%
Rural Strivers	850	60	12.9%
<i>Subtotal:</i>	<u>3,690</u>	<u>145</u>	<u>31.2%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Steuben County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	6,385	65	26.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,385	65	26.0%
Traditional & Non-Traditional Families	5,215	125	50.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,215	125	50.0%
Younger Singles & Couples	2,060	60	24.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,060	60	24.0%
Total:	13,660	250	100.0%

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Steuben County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	6,385	65	26.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	95	0	0.0%
Pillars of the Community	195	0	0.0%
New Empty Nesters	1,105	10	4.0%
Traditional Couples	225	0	0.0%
RV Retirees	1,365	10	4.0%
Country Couples	420	5	2.0%
Hometown Retirees	765	10	4.0%
Heartland Retirees	640	5	2.0%
Village Elders	275	5	2.0%
Small-Town Seniors	580	10	4.0%
Back Country Seniors	720	10	4.0%
<i>Subtotal:</i>	<u>6,385</u>	<u>65</u>	<u>26.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Steuben County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	5,215	125	50.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	155	5	2.0%
Full-Nest Exurbanites	635	10	4.0%
Rural Families	1,280	15	6.0%
Traditional Families	50	0	0.0%
Small-Town Families	230	10	4.0%
Four-by-Four Families	285	10	4.0%
Rustic Families	2,075	50	20.0%
Hometown Families	505	25	10.0%
<i>Subtotal:</i>	<u>5,215</u>	<u>125</u>	<u>50.0%</u>

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

Annual Average Number Of Households With The Potential To Move Across County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years
Steuben County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,060	60	24.0%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	495	5	2.0%
Blue-Collar Traditionalists	470	15	6.0%
Rural Couples	560	15	6.0%
Rural Strivers	535	25	10.0%
<i>Subtotal:</i>	<u>2,060</u>	<u>60</u>	<u>24.0%</u>

SOURCE: Claritas, Inc.;
 Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Whitley County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	5,625	55	25.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,625	55	25.0%
Traditional & Non-Traditional Families	5,960	120	54.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,960	120	54.5%
Younger Singles & Couples	1,840	45	20.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	1,840	45	20.5%
Total:	13,425	220	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Whitley County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	5,625	55	25.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	105	0	0.0%
Pillars of the Community	120	0	0.0%
New Empty Nesters	740	5	2.3%
Traditional Couples	260	0	0.0%
RV Retirees	1,635	10	4.5%
Country Couples	355	5	2.3%
Hometown Retirees	515	5	2.3%
Heartland Retirees	470	5	2.3%
Village Elders	270	5	2.3%
Small-Town Seniors	590	10	4.5%
Back Country Seniors	565	10	4.5%
<i>Subtotal:</i>	<u>5,625</u>	<u>55</u>	<u>25.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Whitley County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	5,960	120	54.5%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	90	0	0.0%
Full-Nest Exurbanites	630	10	4.5%
Rural Families	2,700	35	15.9%
Traditional Families	0	0	0.0%
Small-Town Families	600	20	9.1%
Four-by-Four Families	400	10	4.5%
Rustic Families	1,490	40	18.2%
Hometown Families	50	5	2.3%
<i>Subtotal:</i>	<u>5,960</u>	<u>120</u>	<u>54.5%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential To Move Across
County Borders Within The Northeast Indiana Region Each Year Over The Next Five Years**
Whitley County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	1,840	45	20.5%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	775	10	4.5%
Blue-Collar Traditionalists	290	10	4.5%
Rural Couples	550	15	6.8%
Rural Strivers	225	10	4.5%
<i>Subtotal:</i>	<u>1,840</u>	<u>45</u>	<u>20.5%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

METHODOLOGY: AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

The Northeast Indiana Region

Adams, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley Counties, Indiana

March, 2019

Appendix Four Tables



**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**
Allen County, Indiana

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	50,825	295	18.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	15,850	85	5.4%
<i>Metropolitan Suburbs</i>	17,230	110	7.1%
<i>Town & Country/Exurbs</i>	17,745	100	6.4%
Traditional & Non-Traditional Families	57,600	585	37.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	12,270	185	11.9%
<i>Metropolitan Suburbs</i>	17,960	140	9.0%
<i>Town & Country/Exurbs</i>	27,370	260	16.7%
Younger Singles & Couples	37,885	680	43.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	18,890	415	26.6%
<i>Metropolitan Suburbs</i>	12,325	190	12.2%
<i>Town & Country/Exurbs</i>	6,670	75	4.8%
Total:	146,310	1,560	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**
Allen County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	50,825	295	18.9%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	3,125	10	0.6%
Blue-Collar Retirees	3,670	25	1.6%
Middle-Class Move-Downs	1,625	5	0.3%
Hometown Seniors	4,645	10	0.6%
Second City Seniors	2,785	35	2.2%
<i>Subtotal:</i>	<u>15,850</u>	<u>85</u>	<u>5.4%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	125	0	0.0%
Old Money	150	0	0.0%
Affluent Empty Nesters	740	5	0.3%
Suburban Establishment	3,530	15	1.0%
Mainstream Empty Nesters	6,340	55	3.5%
Middle-American Retirees	6,345	35	2.2%
<i>Subtotal:</i>	<u>17,230</u>	<u>110</u>	<u>7.1%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	2,375	10	0.6%
Pillars of the Community	1,840	10	0.6%
New Empty Nesters	1,580	5	0.3%
Traditional Couples	2,250	10	0.6%
RV Retirees	1,200	5	0.3%
Country Couples	2,315	15	1.0%
Hometown Retirees	910	5	0.3%
Heartland Retirees	780	5	0.3%
Village Elders	1,200	5	0.3%
Small-Town Seniors	2,840	25	1.6%
Back Country Seniors	455	5	0.3%
<i>Subtotal:</i>	<u>17,745</u>	<u>100</u>	<u>6.4%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**
Allen County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	57,600	585	37.5%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	480	5	0.3%
Multi-Ethnic Families	1,340	20	1.3%
Uptown Families	4,255	60	3.8%
In-Town Families	4,245	60	3.8%
New American Strivers	1,950	40	2.6%
<i>Subtotal:</i>	<u>12,270</u>	<u>185</u>	<u>11.9%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	105	0	0.0%
Nouveau Money	315	0	0.0%
Button-Down Families	3,575	20	1.3%
Fiber-Optic Families	3,615	15	1.0%
Late-Nest Suburbanites	2,210	25	1.6%
Full-Nest Suburbanites	1,955	15	1.0%
Kids 'r' Us	6,185	65	4.2%
<i>Subtotal:</i>	<u>17,960</u>	<u>140</u>	<u>9.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	5,525	40	2.6%
New Town Families	2,100	20	1.3%
Full-Nest Exurbanites	2,745	20	1.3%
Rural Families	3,195	20	1.3%
Traditional Families	5,425	30	1.9%
Small-Town Families	1,450	25	1.6%
Four-by-Four Families	2,355	30	1.9%
Rustic Families	2,300	25	1.6%
Hometown Families	2,275	50	3.2%
<i>Subtotal:</i>	<u>27,370</u>	<u>260</u>	<u>16.7%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**
Allen County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	37,885	680	43.6%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	1,880	35	2.2%
Small-City Singles	4,385	70	4.5%
Twentysomethings	4,060	125	8.0%
Second-City Strivers	3,055	70	4.5%
Multi-Ethnic Singles	5,510	115	7.4%
<i>Subtotal:</i>	<u>18,890</u>	<u>415</u>	<u>26.6%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	1,205	35	2.2%
Suburban Achievers	6,980	45	2.9%
Suburban Strivers	4,140	110	7.1%
<i>Subtotal:</i>	<u>12,325</u>	<u>190</u>	<u>12.2%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	3,755	20	1.3%
Blue-Collar Traditionalists	540	5	0.3%
Rural Couples	475	5	0.3%
Rural Strivers	1,900	45	2.9%
<i>Subtotal:</i>	<u>6,670</u>	<u>75</u>	<u>4.8%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Elkhart County, Indiana

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	26,370	85	18.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	6,080	20	4.3%
<i>Metropolitan Suburbs</i>	4,700	20	4.3%
<i>Town & Country/Exurbs</i>	15,590	45	9.7%
Traditional & Non-Traditional Families	31,290	220	47.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	7,505	65	14.0%
<i>Metropolitan Suburbs</i>	3,535	20	4.3%
<i>Town & Country/Exurbs</i>	20,250	135	29.0%
Younger Singles & Couples	15,285	160	34.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,170	70	15.1%
<i>Metropolitan Suburbs</i>	4,505	45	9.7%
<i>Town & Country/Exurbs</i>	5,610	45	9.7%
Total:	72,945	465	100.0%

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Elkhart County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	26,370	85	18.3%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	950	0	0.0%
Blue-Collar Retirees	1,185	5	1.1%
Middle-Class Move-Downs	460	0	0.0%
Hometown Seniors	2,090	5	1.1%
Second City Seniors	1,395	10	2.2%
<i>Subtotal:</i>	<u>6,080</u>	<u>20</u>	<u>4.3%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	700	0	0.0%
Mainstream Empty Nesters	1,485	10	2.2%
Middle-American Retirees	2,515	10	2.2%
<i>Subtotal:</i>	<u>4,700</u>	<u>20</u>	<u>4.3%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	1,785	5	1.1%
Pillars of the Community	2,525	10	2.2%
New Empty Nesters	170	0	0.0%
Traditional Couples	1,975	5	1.1%
RV Retirees	1,455	0	0.0%
Country Couples	2,925	10	2.2%
Hometown Retirees	525	0	0.0%
Heartland Retirees	350	0	0.0%
Village Elders	1,620	5	1.1%
Small-Town Seniors	2,015	10	2.2%
Back Country Seniors	245	0	0.0%
<i>Subtotal:</i>	<u>15,590</u>	<u>45</u>	<u>9.7%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**

Elkhart County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	31,290	220	47.3%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	100	0	0.0%
Multi-Ethnic Families	1,185	10	2.2%
Uptown Families	1,340	10	2.2%
In-Town Families	3,530	30	6.5%
New American Strivers	1,350	15	3.2%
<i>Subtotal:</i>	<u>7,505</u>	<u>65</u>	<u>14.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	775	5	1.1%
Fiber-Optic Families	525	0	0.0%
Late-Nest Suburbanites	150	0	0.0%
Full-Nest Suburbanites	85	0	0.0%
Kids 'r' Us	2,000	15	3.2%
<i>Subtotal:</i>	<u>3,535</u>	<u>20</u>	<u>4.3%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	185	0	0.0%
New Town Families	2,630	15	3.2%
Full-Nest Exurbanites	360	0	0.0%
Rural Families	4,815	20	4.3%
Traditional Families	3,115	10	2.2%
Small-Town Families	2,205	25	5.4%
Four-by-Four Families	2,955	25	5.4%
Rustic Families	2,575	20	4.3%
Hometown Families	1,410	20	4.3%
<i>Subtotal:</i>	<u>20,250</u>	<u>135</u>	<u>29.0%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The Northeast Indiana Region Each Year Over The Next Five Years**
Elkhart County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	15,285	160	34.4%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	665	10	2.2%
Small-City Singles	1,565	15	3.2%
Twentysomethings	690	15	3.2%
Second-City Strivers	740	10	2.2%
Multi-Ethnic Singles	1,510	20	4.3%
<i>Subtotal:</i>	<u>5,170</u>	<u>70</u>	<u>15.1%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	475	10	2.2%
Suburban Achievers	2,505	10	2.2%
Suburban Strivers	1,525	25	5.4%
<i>Subtotal:</i>	<u>4,505</u>	<u>45</u>	<u>9.7%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	3,425	15	3.2%
Blue-Collar Traditionalists	355	5	1.1%
Rural Couples	505	5	1.1%
Rural Strivers	1,325	20	4.3%
<i>Subtotal:</i>	<u>5,610</u>	<u>45</u>	<u>9.7%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.



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Residential Market Analysis Across the Urban-to-Rural Transect

ASSUMPTIONS AND LIMITATIONS—

Every effort has been made to insure the accuracy of the data contained within this analysis. Demographic and economic estimates and projections have been obtained from government agencies at the national, state, and county levels. Market information has been obtained from sources presumed to be reliable, including developers, owners, and/or sales agents. However, this information cannot be warranted by Zimmerman/Volk Associates, Inc. While the proprietary residential target market methodology™ employed in this analysis allows for a margin of error in base data, it is assumed that the market data and government estimates and projections are substantially accurate.

Absorption scenarios are based upon the assumption that a normal economic environment will prevail in a relatively steady state during development of the subject property. Absorption paces are likely to be slower during recessionary periods and faster during periods of recovery and high growth. Absorption scenarios are also predicated on the assumption that the product recommendations will be implemented generally as outlined in this report and that the developer will apply high-caliber design, construction, marketing, and management techniques to the development of the property.

Recommendations are subject to compliance with all applicable regulations. Relevant accounting, tax, and legal matters should be substantiated by appropriate counsel.





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