
RESIDENTIAL POTENTIAL AND NEEDS ANALYSIS

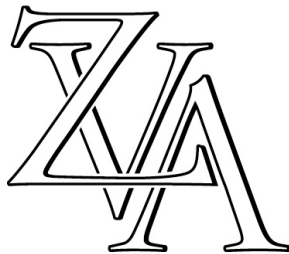
The University District

City of Spokane
Spokane County, Washington

August, 2009

Conducted by
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Research & Strategic Analysis

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Research & Strategic Analysis

RESIDENTIAL POTENTIAL AND NEEDS ANALYSIS

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INTRODUCTION

The purpose of this analysis is to determine the appropriate housing types, unit mix, configurations and sizes, and base rents and prices for new residential units to be constructed within the University District in the City of Spokane, Washington. The boundaries of the University District extend to Sharp Avenue to the north; Columbus Street, the Spokane River, and Hamilton Street to the east; Interstate 90 to the south; and Division Street north of Spokane Falls Boulevard and Browne Street south of Spokane Falls Boulevard to the west.

The University District encompasses the campus of Gonzaga University, north of the Spokane River; the Riverpoint Campus, south of the Spokane River and the location of the Spokane campuses of Washington State University and Eastern Washington University, as well as the administrative offices of the Community Colleges of Spokane and the headquarters of SIRTI, formerly known as the Spokane Intercollegiate Research and Technology Institute; and a predominantly commercial area between the Burlington-Northern/Santa Fe railroad tracks to the north and I-90 to the south, and Hamilton and Browne Streets to the east and west, respectively.

Although Gonzaga University is the largest single stakeholder north of the railroad tracks, most of the private, rather than institutional, development opportunities lie south of the tracks. The proposed pedestrian bridge will provide the physical connection between the northern and southern portions of the District. Federal funds have been allocated to the City of Spokane for a 12- to 18-month RFQ process commencing this autumn to determine the size, type, and location of the bridge. Establishment of the new TIF (or Lift) and development of the Gateway to Spokane will also be critical to the success of the southern portion of the District.

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Existing plans for the District include the University District Strategic Master Plan, undertaken in 2004 and the Downtown Master Plan Update, completed in 2008; an update to the Campus Master Plan will be completed for publication in 2009. All of these plans include housing as a key component of the University District Study Area.

The new units developed within the University District should accommodate a wide range of university affiliates—graduate student and family households, faculty and staff—as well as non-university-related households. The goal is to provide both market-rate and affordable housing within walkable, mixed-use neighborhoods.

For the purposes of this analysis, market-rate is defined as affordable to households with incomes above 80 percent for new rental units and 110 percent for new for-sale units of the Spokane Area Median Family Income (AMFI), which, in 2009, is \$60,200 for a family of four. Based on household size, the income limits to qualify for affordable rental housing would be \$33,700 for a one-person household; \$38,500 for a two-person household; \$43,350 for a three-person household; \$48,150 for a four-person household; and so on. The income limits to qualify for affordable for-sale housing would be \$46,300 for a one-person household; \$53,000 for a two-person household; \$59,600 for a three-person household; \$66,250 for a four-person household; and so on.

The current constrained market—characterized throughout most of the United States by weak or falling housing prices; significantly reduced housing values; high levels of unsold units, both builder inventory units as well as foreclosed and/or abandoned houses; and high levels of mortgage delinquencies by speculators and investors as well as homeowners—has resulted in very restrictive development financing and mortgage underwriting, taking a significant percentage of potential homebuyers out of the market and preventing numerous for-sale developments from going forward. These market constraints do not reduce the size of the potential market; however, depending on the timing of market entry, they could reduce the initial percentage of the potential market able to overcome those constraints.

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DRAW AREAS

The depth and breadth of the potential market for new market-rate and affordable rental and for-sale multi-family dwelling units to be constructed within the University District have been derived from the housing preferences and financial capacities of the draw area households, identified through Zimmerman/Volk Associates' proprietary target market methodology, in addition to analysis of the graduate student, faculty, and staff populations of the three universities located within the University District.

Based on Zimmerman/Volk Associates' field investigation, interviews with key stakeholders in the University District, analysis of migration and mobility data, including data provided by the universities to the City of Spokane concerning the current commute starting locations of their students, the draw areas for new residential construction within the District have been delineated. Based on the migration data—as derived from the most recent taxpayer records compiled by the Internal Revenue Service—the principle draw areas for the University District are defined as households currently living within the City of Spokane and the balance of Spokane County (the local draw area), the Seattle draw area (King, Snohomish, and Pierce Counties), and the regional draw area (Kootenai County, Idaho, and Stevens and Whitman Counties, Washington). This analysis also factors in those households moving from all other counties represented in Spokane County migration.

The commute starting locations of the overwhelming majority of students attending the three universities are located within the City of Spokane, with the preponderance of the remainder located within the balance of Spokane County, and a very small number located outside the county in Kootenai County, Idaho or adjoining counties in Washington State. (*See Maps 1 through 3.*)

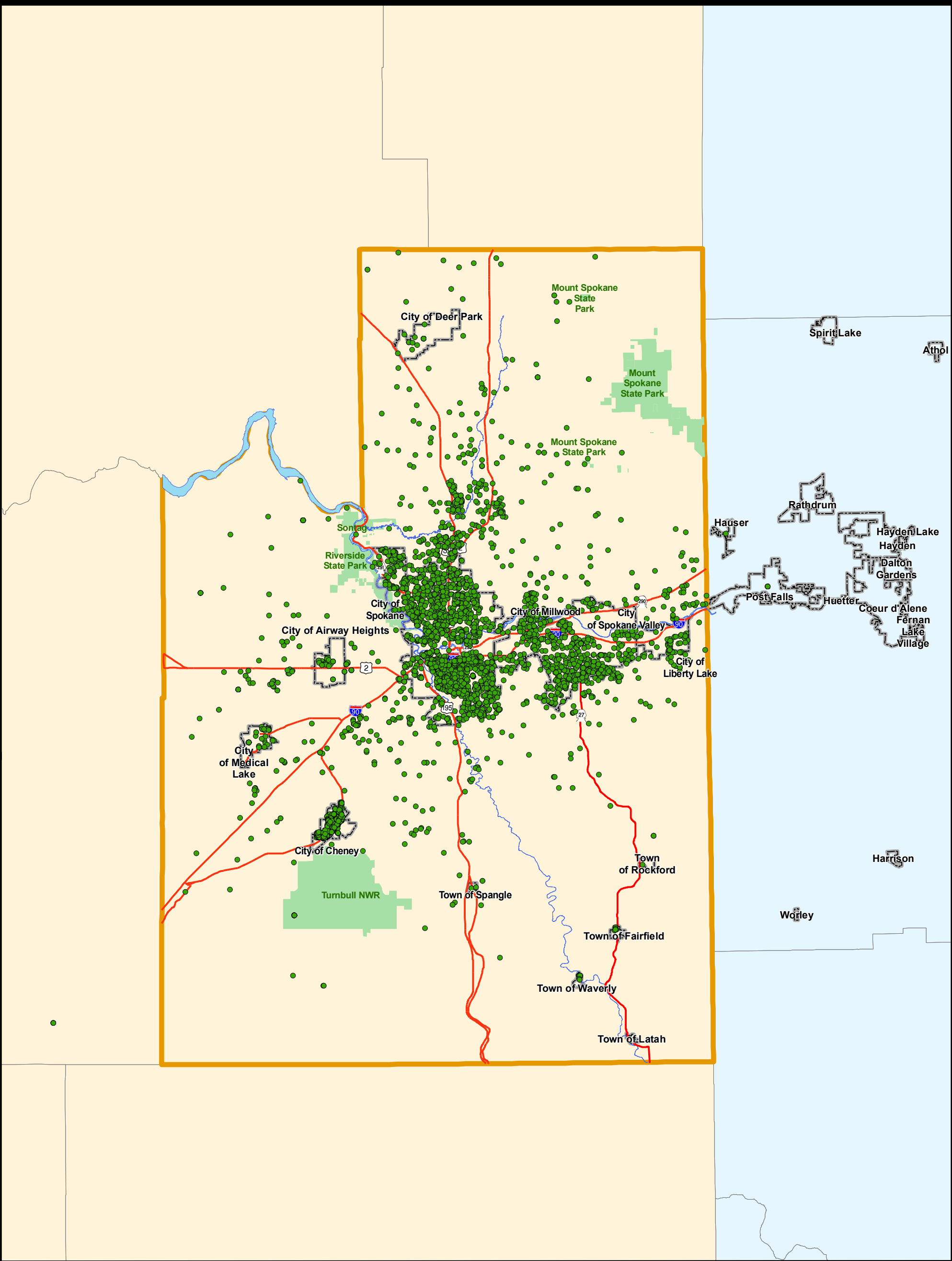
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Although the location data for university affiliates beyond the commuting locations of students are not particularly robust, those studies that are available correlate very strongly with the findings of the migration and mobility analysis, as does anecdotal information derived from interviews with university officials and other knowledgeable sources. The distribution of the draw areas as a percentage of the potential market for the University District is therefore determined as follows (*see also* Map 4):

Market Potential By Draw Area
UNIVERSITY DISTRICT
City of Spokane, Spokane County, Washington

City of Spokane (Local Draw Area):	48 percent
Balance of Spokane County (Local Draw Area):	25 percent
Seattle Draw Area:	3 percent
Regional Draw Area:	1 percent
Balance of US (National Draw Area):	<u>23</u> percent
Total:	100 percent

SOURCE: Zimmerman/Volk Associates, Inc., 2009.



EWU Riverpoint & Cheney Campus Commute Starting Locations

DATE: July, 2009
USER: Planning Services

- Legend**

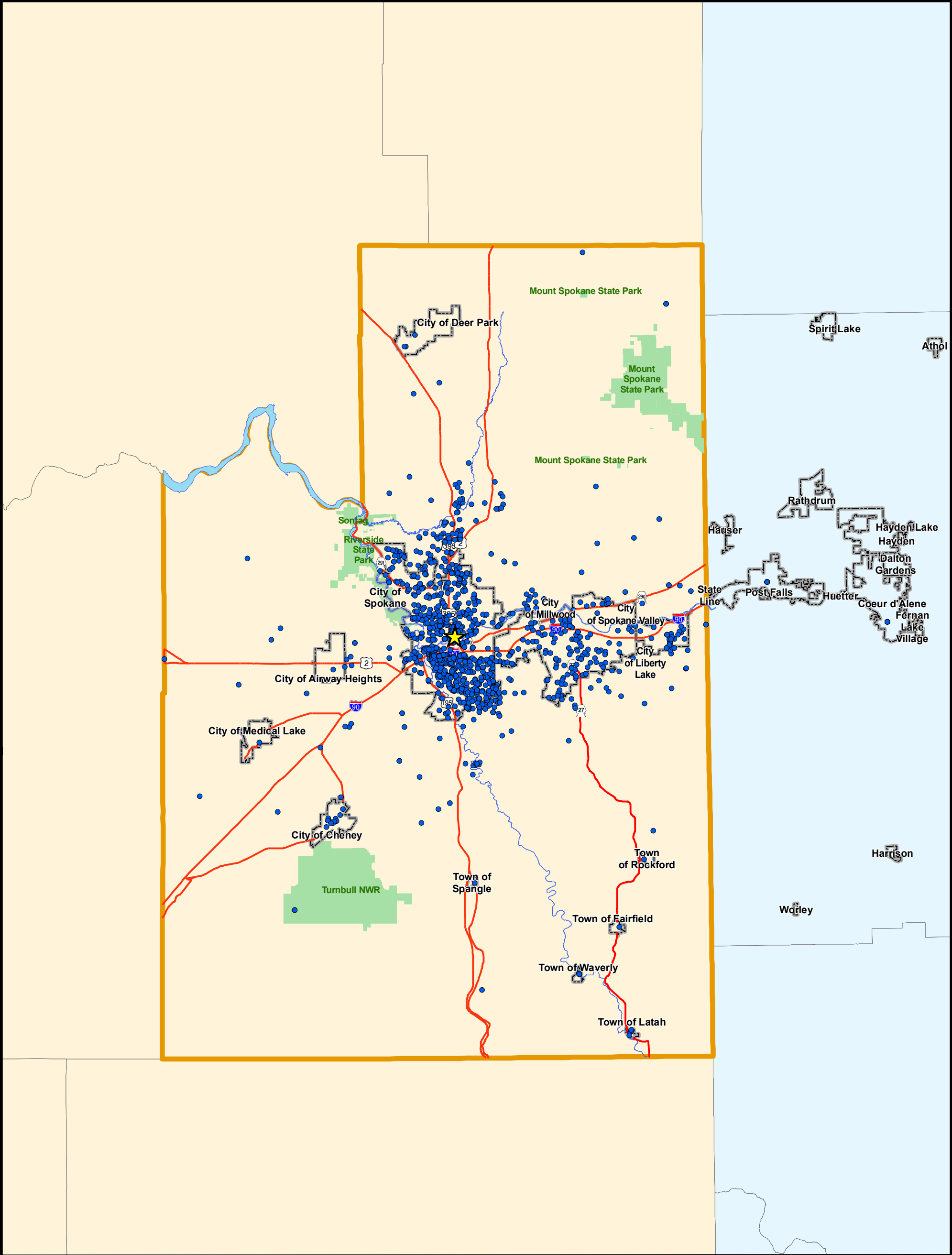
 - EWU Student Commute Starting Points
 - Highway
 - Municipal Boundary
 - Spokane County Line
 - Stream or River
 - Idaho
 - Washington
 - Washington State Park

0 5 10 15 Miles

Geographic Information System

CITY OF SPOKANE

THIS IS NOT A LEGAL DOCUMENT:
The information shown on this map is compiled from various sources and is subject to constant revision. Information shown on this map should not be used to determine the location of facilities in relationship to property lines, section lines, streets, etc.



Gonzaga University Campus Commute Starting Locations

DATE: July, 2009
USER: Planning Services

★

GU Students Located on Campus (4029)

●

GU Student Starting Points

—

Highway

▭

Municipal Boundary

▭

Spokane County Line

▭

Stream or River

▭

Idaho

▭

Washington

▭

Washington State Park

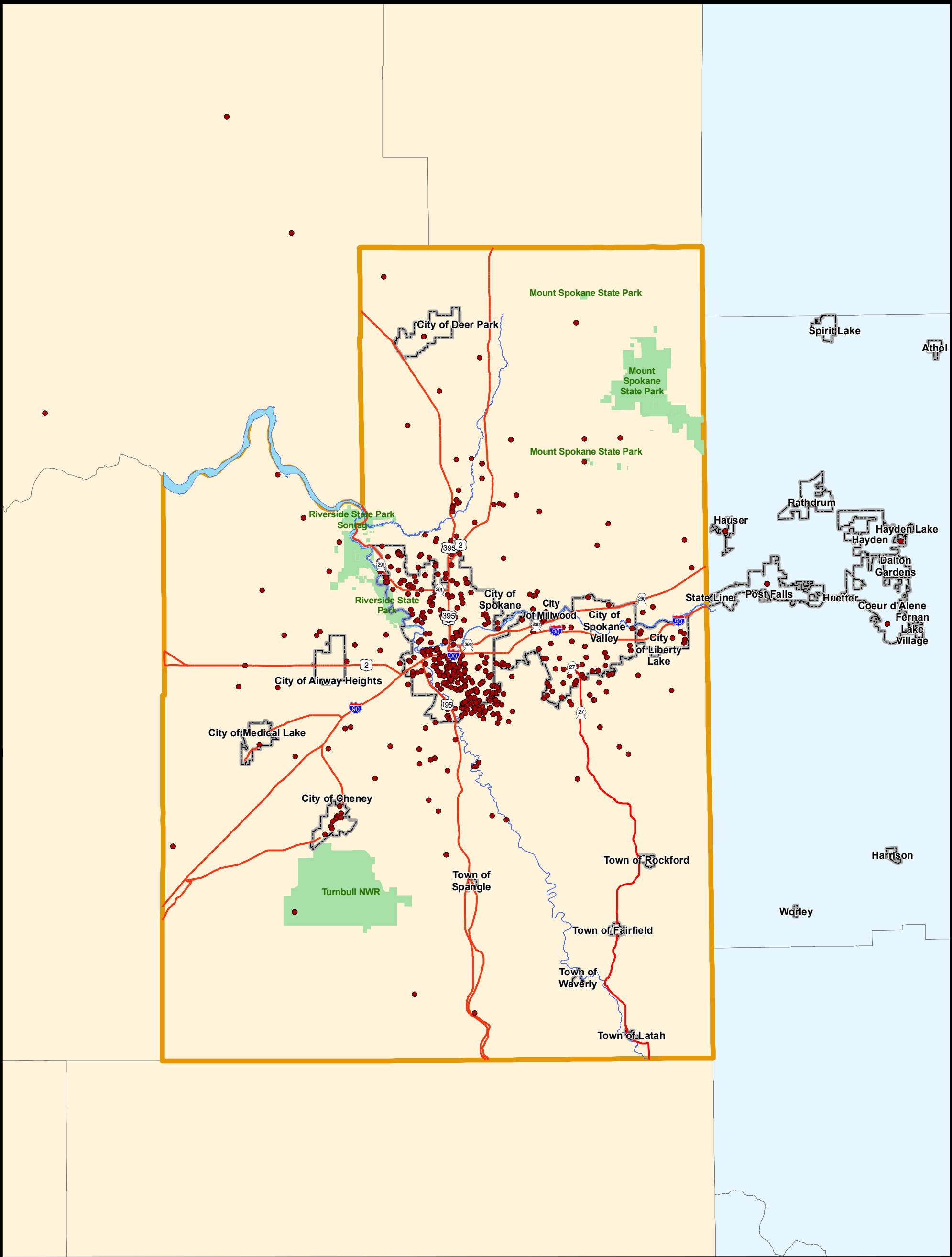
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Geographic Information System

CITY OF SPOKANE

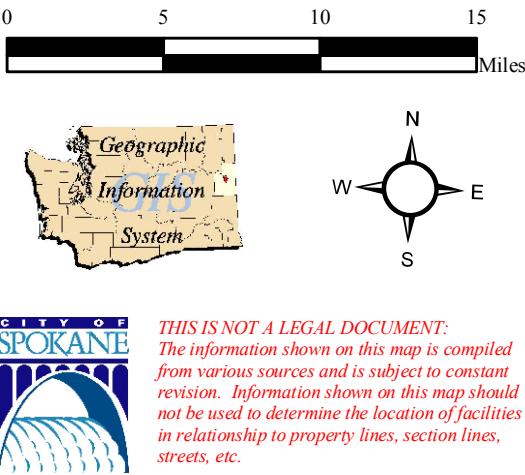
THIS IS NOT A LEGAL DOCUMENT:
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WSU Riverpoint Campus Commute Starting Locations

DATE: May, 2009
USER: Planning Services

- Legend**
- WSU Student Commute Starting Points
 - Highway
 - Municipal Boundary
 - Spokane County Line
 - Stream or River
 - Idaho
 - Washington
 - Washington State Park



The Primary Draw Areas



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POTENTIAL HOUSING MARKET

—UNIVERSITY DISTRICT ASSUMPTIONS—

Available information on university affiliates (undergraduate and graduate students, faculty, and non-faculty employees) associated with the three universities located in the University District is as follows:

Base Assumptions UNIVERSITY DISTRICT <i>City of Spokane, Spokane County, Washington</i>		
UNIVERSITY	AFFILIATE GROUP	NUMBER
Gonzaga University		<u>8,425</u>
	Undergraduate Students	4,500
	Graduate Students Masters' Programs	2,100
	Doctoral Program	100
	Law School	550
	Faculty	475
	Non-Faculty Employees	700
Washington State University		<u>2,160</u>
	Undergraduate Students	450
	Graduate Students/Professional Studies	1,285
	Faculty	225
	Non-Faculty Employees	200
Eastern Washington University		<u>2,450</u>
	Enrolled Students	2,450

SOURCE: Spokane University District; Downtown Spokane;
 Zimmerman/Volk Associates, Inc., 2009.

Gonzaga University is the only university of the three located within the District to provide on-campus housing, and requires nearly all freshmen and most sophomores to live on campus. As of 2009, on-campus housing is provided for more than 2,900 students, with recently completed additional residential facilities. On-campus housing is in short supply for graduate students, both single and married. No on-campus housing is provided by Washington State University or Eastern Washington University, although, as noted above, the majority of students live within the City of Spokane or the county.

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The optimum mix of new residential units within the University District—based on the housing preferences of the potential housing market, including students, faculty and staff—has therefore been determined using Zimmerman/Volk Associates’ target market methodology, in the context of housing affordability issues in the Spokane market area and the challenges facing faculty, staff and students alike in finding suitable and affordable housing.

The target market methodology accounts for the mobility patterns of all households (including university affiliates, as well as non-university households) currently living within the City of Spokane and the balance of Spokane County, as well as the migration and mobility patterns of households currently living in all other cities and counties. As determined by the methodology, then, in the year 2009, nearly 2,300 households currently living in the draw areas comprise the potential market for new residential construction within the University District. (*See METHODOLOGY at the end of this document.*)

Detailed analysis of the housing and lifestyle preferences and financial capabilities of those households shows that approximately 1,740 of those 2,300 households represent the pool of potential renters and buyers of new higher-density housing units (multi-family rental and for-sale, and single-family attached for-sale units) within the University District. Based on the target market characteristics of these 1,740 households, the distribution of higher-density housing types would be as shown on the following page (*see also* Table 1):

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Target Residential Mix—Higher-Density Housing Units
UNIVERSITY DISTRICT
City of Spokane, Spokane County, Washington

HOUSING TYPE	NUMBER OF HOUSEHOLDS	PERCENT
Multi-Family Rental Units	1,090	62.7%
Below Market-Rate*	320	18.4%
Market-Rate*	770	44.3%
Multi-Family Ownership Units	390	22.4%
Below Market-Rate*	80	4.6%
Market-Rate*	310	17.8%
Single-Family Attached Ownership Units	260	14.9%
Below-Market-Rate*	60	3.4%
Market-Rate*	<u>200</u>	<u>11.5%</u>
Total:	1,740	100.0%

- Market rate is defined as affordable to households with incomes above 80 percent (for rental) and 110 percent (for for-sale) of the Area Median Family Income (AMFI) of \$60,200 for a family of four.

SOURCE: Zimmerman/Volk Associates, Inc., 2009.

Table 1

Potential Market For New Housing Units
 Distribution Of Draw Area Households With The Potential
 To Move To The University District In 2009
 Based On Housing Preferences And Income Levels
City of Spokane, Spokane County, Washington

*City of Spokane; Balance of Spokane County; King, Snohomish, and Pierce Counties, Washington;
 Kootenai County, Idaho; Stevens and Whitman Counties, Washington; All Other U.S. Counties
 Draw Areas*

Total Target Market Households With Potential To Rent/Purchase Within The City of Spokane, Spokane County, Washington	16,460
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Total Target Market Households With Potential To Rent/Purchase Within The University District	1,740
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Target Residential Mix

	<i>..... Multi-Family</i>				<i>..... Single-Family</i>		
	<i>..... For-Rent</i>		<i>..... For-Sale</i>				
	<i>Below</i>		<i>Below</i>		<i>Below</i>		
	<i>Market-Rate†</i>	<i>Market-Rate†</i>	<i>Market-Rate†</i>	<i>Market-Rate†</i>	<i>Market-Rate†</i>	<i>Market-Rate†</i>	
	<i>Apts.</i>	<i>Apts.</i>	<i>Apts.</i>	<i>Apts.</i>	<i>Attached</i>	<i>Attached</i>	<i>Total</i>
Total Households:	320	770	80	310	60	200	1,740
{Percent}:	18.4%	44.3%	4.6%	17.8%	3.4%	11.5%	100.0%

† Market rate is defined as affordable to households with incomes above 80 percent (for rental) and 110 percent (for for-sale) of the Spokane MSA AMFI (Area Median Family Income), which is \$60,200 for a family of four as of March, 2009.

NOTE: Reference Appendix One, Tables 1 through 13.

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

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TARGET MARKETS

The significant transformation of American households (particularly shrinking household size and the predominance of one- and two-person households) over the past several years, combined with steadily increasing traffic congestion and rising gasoline prices, has resulted in significant changes in neighborhood and housing preferences, with major shifts from predominantly single-family detached houses in lower-density suburbs to higher-density apartments, townhouses, and detached houses in urban and mixed-use neighborhoods. This fundamental transformation of American households is likely to continue for at least the next decade, representing an unprecedented demographic foundation on which cities can re-build their downtowns and in-town neighborhoods.

This transformation has been spurred by the convergence of the two largest generations in the history of America: the 78 million Baby Boomers born between 1946 and 1964, and the 76 million Millennials, who were born from 1977 to 1996.

Boomer households have been moving from the full-nest to the empty-nest life stage at an accelerating pace that will peak sometime in the next decade and continue beyond 2020. Since the first Boomer turned 50 in 1996, significant numbers of empty-nesters have been choosing to move to new condominiums, apartments, or townhouses in downtown or in-town neighborhoods after their children have left home.

At the same time, the Millennials—the children of the Baby Boom—are forming their own households. The Millennials are the first generation to have been largely raised in the suburbs; in far greater numbers than predecessor generations, Millennials are choosing to live in urban neighborhoods. They are not just moving to New York, Chicago, San Francisco and the other large American cities; often priced out of these larger cities, Millennials are discovering second, third and fourth tier urban centers.

The convergence of two generations of this size—simultaneously reaching a point when urban housing matches their life stage—is unprecedented. This year, there are nearly 43 million

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Americans between the ages of 20 and 29, forecast to grow to over 44 million by 2015. In that same year, the population aged 50 to 59 will have also reached 44 million, from 41 million today

Based on the target market analysis, which includes university affiliates, the potential market for new rental and for-sale multi-family and for-sale single-family attached housing units to be constructed within the University District consists of predominantly one- and two-person households—mostly younger singles and couples—as well as a small number of family households. The target markets for the District, grouped according to lifestage and housing preferences, are shown as follows (*see also* Tables 2 *through* 5):

Target Residential Mix by Household and Unit Types

UNIVERSITY DISTRICT

City of Spokane, Spokane County, Washington

HOUSEHOLD TYPE	PERCENT OF TOTAL	... RENTAL ...		..... FOR-SALE			
		BMR*	MARKET†	BMR*	MARKET†	BMR*	MARKET†
		APTS	APTS	APTS	APTS	SF ATT	SF ATT
Empty-Nesters & Retirees	17%	19%	13%	25%	16%	33%	20%
Traditional & Non-Traditional Families	13%	19%	10%	13%	10%	17%	20%
Younger Singles & Couples	<u>70%</u>	<u>62%</u>	<u>77%</u>	<u>62%</u>	<u>74%</u>	<u>50%</u>	<u>60%</u>
Total	100%	100%	100%	100%	100%	100%	100%

* BMR: Below Market-Rate.

† Market rate is defined as affordable to households with incomes above 80 percent (for rental) and 110 percent (for for-sale) of the Area Median Family Income (AMFI) of \$60,200 for a family of four.

SOURCE: Zimmerman/Volk Associates, Inc., 2009.

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At 70 percent, younger singles and couples represent the largest market for new housing units located within the University District. The target groups in this segment typically choose to live in neighborhoods that contain a diverse mix of people, housing types, and uses. For the most part, younger households tend to be “risk-tolerant,” and will move into areas or neighborhoods that would not be considered acceptable for most families or older couples.

The majority of the graduate and undergraduate student market is found within several of the target groups in this segment: *New Bohemians*, *Twentysomethings*, *Suburban Achievers* and *Small-City Singles*. Of the remaining target households, nearly a quarter are career-oriented, middle-management singles and couples working in business, technology and medicine: *The Entrepreneurs*, *e-Types*, *The VIPs*, *Fast-Track Professionals*, *Upscale Suburban Couples* and *No-Nest Suburbanites*. The housing propensities of these younger households are biased towards higher-density units—partly because of cost, but also for lifestyle reasons. For the most part, younger singles and couples are renters; those who are not students rent because they have not yet accumulated sufficient down payments, do not have high enough incomes, or have poor credit records, particularly given the more stringent credit requirements in today’s mortgage market.

Depending on housing type, younger singles and couples represent between 50 and 77 percent of the market for new housing units located within the University District. Just under half would be moving from one unit to another within Spokane, nearly a quarter would be moving to the District from elsewhere in Spokane County, another five percent would be moving from the Seattle area; and the remaining 22 percent would be moving from elsewhere in Washington State and the U.S.

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The next largest market segment, representing just 17 percent of all target households, is comprised of older, mostly empty-nest and retired singles and couples. *Affluent Empty Nesters* and *Middle-Class Move-Downs*, empty-nest couples at the upper end of the socio-economic scale, comprise approximately 15 percent of the older households that are a market for the University District; two of the other older groups are retirees—*Mainstream Retirees* and *Middle-American Retirees*—with similar socio-economic profiles. Most of these households would be moving for the most part because of lifestyle changes, from full nest to empty nest, rather than due to necessity.

More than 35 percent of the empty nesters and retirees in this market segment cannot afford market-rate rental or ownership units, from residents in low-income housing—*Second-City Seniors*—to older single persons struggling on limited incomes, mostly from social security—*Suburban Retirees*, *Suburban Singles*, *Hometown Retirees* and *Blue-Collar Retirees*, nearly all of whom are already living in Spokane, many in substandard housing.

More than half of the target market empty nesters and retirees are currently living in Spokane, 27 percent would be moving from elsewhere in Spokane County, and the remaining 21 percent from the Seattle area or from elsewhere in Washington State or the U.S.

Family-oriented households (traditional and non-traditional families) make up the smallest market (just 13 percent) for new units within the University District. An increasing percentage of family-oriented households are non-traditional families, notably single parents with one or two children. In the 1980s, when the majority of the Baby Boomers were in the full-nest lifestage, the “traditional family household” (married couple with one or more children) comprised more than 45 percent of all American households. That market segment has now shrunk to less than 25 percent of all American households, and the subset of the one wage-earner traditional family has fallen to less than 15 percent of all American households. This significant transformation reflects the increasing diversity of households with children, as well as the aging of the Baby Boomers into the empty-nest lifestage.

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The largest family market groups for the University District are *Full-Nest Suburbanites*, *Blue-Collar Button-Downs* and *Multi-Cultural Families*: a rapidly growing percentage of these households are non-traditional families— a single parent with one or more children, an adult taking care of younger siblings, a grandparent responsible for grandchildren, to an unrelated couple of the same sex with children.

Depending on housing type, the family market segment represents between 10 and 20 percent of the market for new housing units located within the District. More than 43 percent would be moving from one unit to another within the city, 28 percent would be moving from elsewhere in Spokane County; and the remaining 28 percent would be moving from elsewhere in Washington State or the U.S.

Table 2

Target Residential Mix By Household Type
 Distribution Of Draw Area Households With The Potential
 To Move To The University District In 2009
 Based On Housing Preferences And Income Levels
City of Spokane, Spokane County, Washington

	..... Multi-Family .....				..... Single-Family		
	..... For-Rent .....		..... For-Sale				
	Below	Below	Below	Below	Below	Below	Below
	Market-Rate*	Market-Rate*	Market-Rate*	Market-Rate*	Market-Rate*	Market-Rate*	Market-Rate*
	Apts.	Apts.	Apts.	Apts.	Apts.	Attached	Attached
	Total						
Number of Households:	1,740	320	770	80	310	60	200
Empty Nesters & Retirees	17%	19%	13%	25%	16%	33%	20%
Traditional & Non-Traditional Families	13%	19%	10%	13%	10%	17%	20%
Younger Singles & Couples	70%	62%	77%	62%	74%	50%	60%
	100%	100%	100%	100%	100%	100%	100%

* Market rate is defined as affordable to households with incomes above 80 percent (for rental) and 110 percent (for for-sale) of the Spokane MSA AMFI (Area Median Family Income), which is \$60,200 for a family of four as of March, 2009.

NOTE: Reference Appendix One, Tables 1 through 13.

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

Potential Market For New Multi-Family For Rent
The University District

City of Spokane, Spokane County, Washington

Empty Nesters & Retirees	<i>Below Market-Rate† Apts.</i>	<i>Market-Rate† Apts.</i>	<i>Total</i>	<i>Percent of Total</i>
Mainstream Retirees	0	10	10	0.9%
Middle-Class Move-Downs	0	20	20	1.9%
Middle-American Retirees	0	10	10	0.9%
Blue-Collar Retirees	0	10	10	0.9%
Suburban Retirees	0	10	10	0.9%
Suburban Seniors	20	20	40	3.7%
Second City Seniors	40	20	60	5.6%
Subtotal:	60	90	150	13.9%
Traditional & Non-Traditional Families				
Full-Nest Suburbanites	0	10	10	0.9%
Multi-Ethnic Families	0	20	20	1.9%
Blue-Collar Button-Downs	0	30	30	2.8%
Working-Class Families	10	0	10	0.9%
Inner-City Families	10	0	10	0.9%
In-Town Families	30	20	50	4.6%
Single-Parent Families	10	0	10	0.9%
Subtotal:	60	80	140	13.0%

† Market rate is defined as affordable to households with incomes above 80 percent (for rental) and 110 percent (for for-sale) of the Spokane MSA AMFI (Area Median Family Income), which is \$60,200 for a family of four as of March, 2009.

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

Potential Market For New Multi-Family For Rent
The University District

City of Spokane, Spokane County, Washington

Younger Singles & Couples	<i>Below Market-Rate† Apts.</i>	<i>Market-Rate† Apts.</i>	<i>Total</i>	<i>Percent of Total</i>
The Entrepreneurs	0	10	10	0.9%
e-Types	0	10	10	0.9%
The VIPs	0	20	20	1.9%
Fast-Track Professionals	0	10	10	0.9%
Upscale Suburban Couples	0	20	20	1.9%
New Bohemians	0	20	20	1.9%
Twentysomethings	0	80	80	7.4%
No-Nest Suburbanites	0	50	50	4.6%
Urban Achievers	0	30	30	2.8%
Suburban Achievers	0	60	60	5.6%
Small-City Singles	0	150	150	13.9%
Working-Class Singles	100	80	180	16.7%
Blue-Collar Singles	30	20	50	4.6%
Soul City Singles	70	30	100	9.3%
Subtotal:	200	590	790	72.2%
Total Households:	320	760	1,080	99.1%
Percent of Total:	29.6%	70.4%	100.0%	

† Market rate is defined as affordable to households with incomes above 80 percent (for rental) and 110 percent (for for-sale) of the Spokane MSA AMFI (Area Median Family Income), which is \$60,200 for a family of four as of March, 2009.

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

Table 4

Potential Market For New Multi-Family For Sale
The University District

City of Spokane, Spokane County, Washington

	<i>Below</i>			
Empty Nesters & Retirees	<i>Market-Rate† Apts.</i>	<i>Market-Rate† Apts.</i>	<i>Total</i>	<i>Percent</i>
Affluent Empty Nesters	0	10	10	2.6%
Mainstream Retirees	0	10	10	2.6%
Middle-Class Move-Downs	0	10	10	2.6%
Middle-American Retirees	0	20	20	5.1%
Suburban Seniors	10	0	10	2.6%
Second City Seniors	10	0	10	2.6%
Subtotal:	20	50	70	17.9%
Traditional & Non-Traditional Families				
Full-Nest Suburbanites	0	10	10	2.6%
Multi-Ethnic Families	0	10	10	2.6%
Blue-Collar Button-Downs	0	10	10	2.6%
In-Town Families	10	0	10	2.6%
Subtotal:	10	30	40	10.3%
Younger Singles & Couples				
e-Types	0	10	10	2.6%
The VIPs	0	10	10	2.6%
Fast-Track Professionals	0	10	10	2.6%
Upscale Suburban Couples	0	20	20	5.1%
New Bohemians	0	10	10	2.6%
Twentysomethings	0	30	30	7.7%
Urban Achievers	0	10	10	2.6%
Suburban Achievers	0	90	90	23.1%
Small-City Singles	0	40	40	10.3%
Working-Class Singles	30	0	30	7.7%
Blue-Collar Singles	10	0	10	2.6%
Soul City Singles	10	0	10	2.6%
Subtotal:	50	230	280	71.8%
Total Households:	80	310	390	100.0%
Percent of Total:	20.5%	79.5%	100.0%	

† Market rate is defined as affordable to households with incomes above 80 percent (for rental) and 110 percent (for for-sale) of the Spokane MSA AMFI (Area Median Family Income), which is \$60,200 for a family of four as of March, 2009.

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

Table 5

Potential Market For New Single-Family Attached For Sale
The University District

City of Spokane, Spokane County, Washington

	<i>Below</i>			
Empty Nesters & Retirees	<i>Market-Rate† Apts.</i>	<i>Market-Rate† Apts.</i>	<i>Total</i>	<i>Percent</i>
Affluent Empty Nesters	0	10	10	3.8%
Mainstream Retirees	0	10	10	3.8%
Middle-Class Move-Downs	0	10	10	3.8%
Middle-American Retirees	0	10	10	3.8%
Suburban Seniors	10	0	10	3.8%
Hometown Retirees	10	0	10	3.8%
Subtotal:	20	40	60	23.1%
Traditional & Non-Traditional Families				
Full-Nest Suburbanites	0	10	10	3.8%
Multi-Ethnic Families	0	10	10	3.8%
Blue-Collar Button-Downs	0	10	10	3.8%
Multi-Cultural Families	0	10	10	3.8%
Working-Class Families	10	0	10	3.8%
Subtotal:	10	40	50	19.2%
Younger Singles & Couples				
The VIPs	0	10	10	3.8%
Fast-Track Professionals	0	10	10	3.8%
Upscale Suburban Couples	0	10	10	3.8%
Twentysomethings	0	20	20	7.7%
Suburban Achievers	0	40	40	15.4%
Small-City Singles	0	30	30	11.5%
Working-Class Singles	10	0	10	3.8%
Blue-Collar Singles	10	0	10	3.8%
Soul City Singles	10	0	10	3.8%
Subtotal:	30	120	150	57.7%
Total Households:	60	200	260	100.0%
Percent of Total:	23.1%	76.9%	100.0%	

† Market rate is defined as affordable to households with incomes above 80 percent (for rental) and 110 percent (for for-sale) of the Spokane MSA AMFI (Area Median Family Income), which is \$60,200 for a family of four as of March, 2009.

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

THE SUPPLY-SIDE CONTEXT

—MULTI-FAMILY RENTAL—

Downtown Spokane is the location of a variety of rental properties—predominantly older construction including adaptive re-use of existing buildings. (*See* Table 6.) Unit configurations range from small studios (or efficiencies) to three-bedroom apartments. Of the Downtown properties included in the survey, rents for studio apartments generally start at just under \$300 to as much as \$525 a month for units of approximately 200 to 500 square feet (with rents per square foot generally ranging between \$0.83 to \$1.48). One-bedroom apartments generally start at around \$400 per month and go up to nearly \$1,000 a month, for approximately 250 to more than 900 square feet of living space (generally \$0.65 to \$1.90 per square foot, although most fall in the \$1.00 per-square-foot range).

Rents for two-bedroom apartments typically start at around \$575 per month and can exceed \$1,500 a month (an upper-floor unit at Riverfalls Tower Apartments), for units ranging in size from 700 to approximately 1,200 square feet (generally, \$0.58 to \$1.30 per square foot). Three-bedroom units, which are not generally available, start at \$925 per month (for 1,400 square feet, or \$0.66 per square foot at San Marco) and reach \$2,850 per month for a 2,280-square-foot penthouse at Riverfalls Tower Apartments (\$1.16 per square foot).

The newest rental development in the core Downtown is the 50-unit Cornerstone Courtyard on South Adams Street. The property has income restrictions because it was financed with Low Income Housing Tax Credits; leases for 550-square-foot one-bedroom/one-bath units are \$392 per month (\$0.71 per square foot), 713-square-foot two-bedroom/one-bath units are \$469 per month (\$0.66 per square foot), and 1,035-square-foot three-bedroom/two-bath units are \$540 per month (\$0.52 per square foot).

Kensington Court on Pine Street is one of the few rental properties located in the South University District. The property, which is on the National Historic Register, was renovated in 2001, and the units are restricted to households with incomes below 80 percent of the Spokane

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AMI. At the time of the field investigation, seven of the 33 units were available; rents range from \$470 per month for a studio to \$650 per month for a two-bedroom apartment.

Bel Franklin is located on the western edge of the University District at 225 North Division Street. The property was being renovated at the time of the field investigation, but will contain 36 studios and one-bedroom apartments, restricted to households with incomes no greater than 30, 40 and 60 percent of the Spokane AMI. The 250-square-foot studio leases for \$280 per month and the 350-square-foot one-bedroom rents for \$635 per month (\$1.12 to \$1.81 per square foot).

Although most of these properties are at or above functional full occupancy (95 percent occupancy), two of the projects have occupancies at or around 92 percent, and a third is having some difficulties with lease-up.

Summary Of Selected Rental Properties

Downtown Spokane and Vicinity, City of Spokane, Spokane County, Washington

May, 2009

<u>Property</u> <u>Address</u>	<u>Number</u> <u>of Units</u>	<u>Unit</u> <u>Type</u>	<u>Base</u> <u>Rent</u>	<u>Unit</u> <u>Sizes</u>	<u>Rents per</u> <u>Sq. Ft.</u>	<u>Occupancy/</u> <u>Other Information</u>
<i>..... Downtown and Vicinity</i>						
Bel Franklin (Renovated 2009) 225 N. Division Spokane Housing Ventures	36	Studio 1br/1ba	\$280 \$635	250 350	\$1.12 \$1.81	In lease-up Income restrictions.
Grand Coulee 106 S. Cedar Wells & Company	49	Studio 1br/1ba	\$295 to \$395 \$475	200 to 300 250 to 300	\$1.32 to \$1.48 \$1.58 to \$1.90	94% Retail on ground floor.
The Metropolitan 908 W. 1st Avenue	31	Studio 1br/1ba 2br/1ba	\$325 to \$375 \$415 to \$475 \$575	350 to 450 575 to 650 750	\$0.83 to \$0.93 \$0.72 to \$0.73 \$0.77	97%
Buena Vista 11 South Cedar Wells & Company	40	Studio 1br/1ba 2br/1ba	\$325 to \$395 \$435 to \$495 \$585 to \$675	292 to 340 450 to 550 700 to 800	\$1.11 to \$1.16 \$0.90 to \$0.97 \$0.84 to \$0.84	98%
Cornerstone Courtyard 151 S. Adams	50	1br/1ba 2br/1ba 3br/2ba	\$392 \$469 \$540	550 713 1,035	\$0.71 \$0.66 \$0.52	96% Computer center, courtyard, fitness center. Income restrictions.

Summary Of Selected Rental Properties*Downtown Spokane and Vicinity, City of Spokane, Spokane County, Washington***May, 2009**

<u>Property Address</u>	<u>Number of Units</u>	<u>Unit Type</u>	<u>Base Rent</u>	<u>Unit Sizes</u>	<u>Rents per Sq. Ft.</u>	<u>Occupancy/ Other Information</u>
<i>..... Downtown and Vicinity {continued}</i>						
Edwidge	15					100%
1227 W. Riverside		Studio	\$425 to	500	\$0.85 to	
Wells & Company			\$525		\$1.05	
		1br/1ba	\$550 to	600	\$0.92 to	
			\$625		\$1.04	
		2br/1ba	\$575 to	1,000	\$0.58 to	
			\$650		\$0.65	
The Myrtle	20					95%
1214 W. Sprague		1br/1ba	\$450 to	480	\$0.94 to	
Wells & Company			\$495		\$1.03	
		2br/1ba	\$595 to	800	\$0.74 to	
			\$675		\$0.84	
Kensington Court (Renovated 2001)	33					7 available
156 South Pine		Studio	\$470			Income restrictions.
Spokane Housing Ventures		1br/1ba	\$590			
		2br/1ba	\$650			
San Marco	40					90%
1231 W. Sprague &		1br/1ba	\$495	450 to	\$1.05 to	
1229 W. Riverside				470	\$1.10	
Wells & Company		1br/1ba - w/ Dining	\$675 to	792	\$0.82 to	
			\$735	900	\$0.85	
		2br/2ba - w/ Dining	\$695 to	1,100 to	\$0.63 to	
			\$845	1,200	\$0.70	
		3br/2ba - w/ Dining	\$925	1,400	\$0.66	
The Metropole (2007)	14					71%
178 1/2 S. Howard		Studio	\$500 to			Retail on
ConoverBond			\$525			ground floor.
		1br/1ba	\$550			
			\$650			

Summary Of Selected Rental Properties

Downtown Spokane and Vicinity, City of Spokane, Spokane County, Washington
May, 2009

<u>Property</u> <u>Address</u>	<u>Number</u> <u>of Units</u>	<u>Unit</u> <u>Type</u>	<u>Base</u> <u>Rent</u>	<u>Unit</u> <u>Sizes</u>	<u>Rents per</u> <u>Sq. Ft.</u>	<u>Occupancy/</u> <u>Other Information</u>
<i>..... Downtown and Vicinity {continued}</i>						
The Chateaux (1972) 930 N. Washington	84					92%
		1br/1ba	\$600 to \$700	642 to 675	\$0.93 to \$1.04	Swimming Pool.
		2br/1ba	\$720 to \$820	952 to 1,015	\$0.76 to \$0.81	
Riverfalls Tower Apts. 1224 W. Riverside	98					92%
		1br/1ba	\$735	565	\$1.30	Garage; pool;
		1br/1.5ba	\$965	770	\$1.25	library;
		2br/1.5ba	\$1,375 to \$1,520	1,100 to 1,170	\$1.25 to \$1.30	fitness room;
		3br/2ba - Penthouse	\$2,650 to \$2,850	2,280	\$1.16 to \$1.25	community room.
<i>..... Browne's Addition</i>						
The Broadmoor (1969: 2003) 2136 W. Riverside	128					95%
		Studio	\$400	380	\$1.05	Courtyard;
		1br/1ba	\$475	485	\$0.98	recreation room.
		2br/1ba	\$595	640	\$0.93	
Sunset House 1812 W. Riverside	31					95%
		Studio	\$450 to \$470	450	\$1.00 to \$1.04	Carports;
		1br/1ba	\$570 to \$635	550	\$1.04 to \$1.15	garage;
		2br/1ba	\$725 to \$770	850	\$0.85 to \$0.91	swimming pool.
<i>..... South Hill</i>						
Stonecrest (1991) 803 S. Cowley	84					100%
		1br/1ba	\$645	730 to 746	\$0.86 to \$0.88	Garage.
		2br/2ba	\$765 to \$785	960 to 976	\$0.80 to \$0.80	

SOURCE: Zimmerman/Volk Associates, Inc.

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—MULTI-FAMILY FOR-SALE—

A number of condominium properties have been developed in and around Downtown Spokane since 2003. At the time of the field investigation, several new projects had been introduced in the past two or three years, and still had new units to sell when the national housing market collapsed in 2008. (See Table 7.) Two of the properties, The Edge and Iron Bridge Condominiums, are located in or adjacent to the University District. The Edge, at the corner of East Sprague and the railroad tracks, has sold six of the 19 units, and six of the remainder are being rented, at monthly rents ranging between \$1.06 and \$1.10 per square foot. (Three of the units are rented by faculty teaching at the Riverpoint Campus. The remaining condominiums range in size from 942 to 1,241 square feet, and are priced between \$209,000 and \$349,000 (\$222 to \$281 per square foot).

The Iron Bridge Condominiums are located on the eastern edge of the District, and have views of the Spokane River and the Iron Bridge. The 12 units are being sold as shells, and five have been reserved as of May. Base prices range between \$341,874 for a 953-square-foot unit to \$496,218 for 1,299 square feet (\$359 to \$382 per square foot); the built-out 1,700-square-foot model is priced at \$798,500.

Wells & Company, which has, over past several years, developed a majority of the Downtown rental properties, is also developing several condominium projects: the Lofts at Joel, Morgan Lofts, Lofts at Riverpark Square, and Carnegie Square Townhouses. Condominiums range in price from \$221,000 for an 811-square-foot unit at Lofts at Joel to \$1.25 million for a 4,600-square-foot apartment at the Lofts at Riverpark Square. Wells & Company is also proposing the Carnegie Square Townhouses, up to 10 townhouses ranging in size from 2,270 to 3,252 square feet with base prices from \$567,400 to \$815,000 (approximately \$250 per square foot).

Rencorp., another leading Downtown developer, is marketing Railside Condominiums, at base prices ranging from \$255,700 for 980 square feet to \$550,000 for 1,736 square feet. River Run Ventures has one 2,206-square-foot unit remaining, priced at \$675,000 (\$306 per square foot),

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of the 28 units that comprise the Upper Falls Condominiums. Twenty-three of the units were sold in 2007 prior to the housing and financial collapse of 2008.

Four condominium units—the Lina Marta Condominiums—are being marketed in Peaceful Valley, with base prices ranging from \$535,000 to \$845,000 in two configurations, one containing 1,900 and the other 2,470 square feet (\$281 to \$342 per square foot). At the time of the field investigation, none of the units had been sold.

A number of large single-family detached houses are being subdivided into condominiums in Browne's Addition. An example is located at 1630 West Riverside, where four units are priced between \$342,200 and \$754,800 for 1,053 to 2,094 square feet of living space (\$325 to \$360 per square foot).

Summary Of Selected For-Sale Multi-Family Developments

Greater Downtown Spokane, Spokane County, Washington

May, 2009

<u>Development</u>	<u>Unit</u>	<u>Unit Price</u>	<u>Unit Size</u>	<u>Price Per</u>	<u>Total</u>	<u>Sold to</u>
<u>Developer/Address</u>	<u>Type</u>	<u>Range</u>	<u>Range</u>	<u>Sq. Ft.</u>	<u>Units</u>	<u>Date</u>
. University District Area						
The Edge (2008)	CO				19	6 (0.4)
103 East Sprague		\$209,000	to 942	to \$222	to	6 units are
The Edge Development Group, LLC		\$349,000	1,241	\$281		rented.
Iron Bridge Cos. (2008)	CO	Shell units.			12	5 (0.6)
629 N. Erie		\$341,874	to 953	to \$359	to	reservations
Iron Bridge, LLC		\$496,218	1,299	\$382		
	(Model)	\$798,500	1,700	\$470		
. Downtown/Riverfront						
Lofts at Joel (2008)	CO				8	3 (0.5)
165 South Post		\$221,000	to 811	to \$241	to	
Wells & Company		\$317,000	1,318	\$273		
Railside Condominiums	CO				14	8
1016 West Railroad Avenue		\$255,700	to 980	to \$261	to	
Rencorp.		\$550,000	1,736	\$317		
Morgan Lofts (2007)	CO	Remaining units.			28	24 (1.0)
315 West Riverside		\$359,000	to 1,342	to \$268	to	
Wells & Company		\$595,000	2,030	\$293		
Lofts at Riverpark Square (2006)	CO				29	20 (0.7)
809 West Main		\$555,990	to 1,215	to \$271	to	
Wells & Company		\$1,250,000	4,620	\$458		

**Summary Of Selected For-Sale
Multi-Family Developments**
Greater Downtown Spokane, Spokane County, Washington
May, 2009

<u>Development</u> <u>Developer/Address</u>	<u>Unit</u> <u>Type</u>	<u>Unit Price</u> <u>Range</u>	<u>Unit Size</u> <u>Range</u>	<u>Price Per</u> <u>Sq. Ft.</u>	<u>Total</u> <u>Units</u>	<u>Sold to</u> <u>Date</u>
. Downtown/Riverfront {continued}						
Carnegie Square TH <i>Adams between Sprague & 1st Street</i> <i>Wells & Company</i>	TH	\$567,400 to \$815,000	2,270 to 3,252	\$250 to \$251	10	5
Upper Falls Cos. (2007) <i>820 North Post Street</i> <i>River Run Ventures, LLC</i>	CO	\$675,000	2,206	\$306	28	27 (1.2) 23 sold in 2007
. Peaceful Valley						
Lina Marta Cos. (2008) <i>1405 West Water Avenue</i> <i>George Doran Construction</i>	CO	\$535,000 to \$640,000 \$695,000 to \$845,000	1,900 2,470	\$282 to \$337 \$281 to \$342	4	0
. Browne's Addition						
1630 West Riverside	CO	\$342,200 to \$754,800	1,053 to 2,094	\$325 to \$360	4	n/a

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OVERVIEW OF THE UNIVERSITY DISTRICT

As noted in the INTRODUCTION, the University District encompasses the campus of Gonzaga University, north of the Spokane River; the Riverpoint Campus, home of the Spokane campuses of Washington State University and Eastern Washington University, as well as the administrative offices of the Community Colleges of Spokane and the headquarters of SIRTl (formerly known as the Spokane Intercollegiate Research and Technology Institute); and a predominantly commercial area between the railroad tracks and I-90 to the north and south, and Hamilton Street and Browne Street to the east and west.

Although Gonzaga University is the largest single stakeholder north of the railroad tracks, most of the private, rather than institutional, development opportunities lie south of the tracks. A cluster of hotels, including the Red Lion River Inn, the Holiday Inn, and an Oxford Suites, as well as the Ripples Riverside Grill, are located north of the Spokane River on the western edge of Gonzaga's campus. The Riverpoint Campus encompasses most of the land south of the Spokane River and north of the railroad tracks; the new Nursing Building, located at the corner of Spokane Falls and Riverpoint Boulevards, was dedicated at the time of the field investigation. Non-campus uses are also located south of the river, including the Riverpoint Village Condominiums, which were built in 1995. Some of the units are being leased by their owners, often to faculty or graduate students at one of the universities. At the time of writing, an 836-square-foot two-bedroom/one-bath condominium was on the market for \$319,900 (\$383 per square foot). Located on the western edge of the Riverpoint Campus are a Marriott's Courtyard, a Fairfield Inn and a Perkins restaurant.

A variety of retail establishments have emerged in the past several years along Main and Division Streets. In addition to the Midas Shop at the southeast corner of North Division Street and Spokane Falls Boulevard, North Division is the location of a bicycle shop, a fitness center, a hair salon, the Globe Bar & Grille, and the Red Lion Pub, among others. Main Street also hosts a number of small retailers, ranging from a lighting store to antique shops.

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College-oriented retail is also clustered at the intersection of Hamilton and Sharp, with Jack and Dan's Bar & Grill, Wolff's Hamburgers, Starbucks, Pete's Pizza, and the Ultimate Bagel. The nearest grocery store to the University District, a Safeway, is located at the intersection of Hamilton and Mission.

Between Spokane Falls Boulevard and the railroad tracks, a collaboration of Washington State University, the Nexcore Group, and Arthritis Northwest is proposing the Riverpoint Medical and Health Sciences Institute on the site of the Jensen-Byrd property. Phase I is envisioned to include the Musculoskeletal Center of Excellence.

South of the railroad tracks, the University District contains primarily small one- or two-story commercial operations, many of them auto-oriented, a few residential buildings, a Comfort Inn on 2nd Avenue, and, adjacent to I-90, an electric substation and a vacant former Costco. There are several other vacant parcels scattered throughout the southern part of the District, but most are comparatively small, and many are used for parking.

The area south of Downtown and the University District encompasses the expanding Medical District, which includes the Rockwood Clinic, St. Luke's Rehabilitation Institute, the Sacred Heart Medical Center and Children's Hospital, the Deaconess Medical Center, and the Shriners Hospitals for Children.

From a market perspective, the challenges to new residential development within the University District are related to location. There are few disadvantages for new residential development located north of the railroad tracks. However, for new residential development within the South University District, the challenges would include the perception that the area is not very safe, the current lack of a direct connection across the railroad tracks, and the predominance of commercial and industrial uses in this part of the District. In general, the University District itself lacks the retailers that provide the necessities of day-to-day living, such as dry cleaners, drugstore, grocery store, among others.

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However, from the market perspective, the considerable assets of the University District far outweigh the challenges, and include:

- The location of the three universities and SIRTl within the District itself;
- Close proximity to Downtown Spokane, and the significant employment opportunities, dining establishments, and cultural institutions located there;
- Close proximity to the Medical District, and the significant employment opportunities those institutions provide;
- Walking distance to the Spokane River, which crosses the District, and access to the Spokane River Centennial Trail;
- Close proximity to Riverfront Park in Downtown; and
- Convenient access to Interstate 90, west to the airport, and east to the Spokane Valley and Idaho.

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OPTIMUM MARKET POSITION FOR THE UNIVERSITY DISTRICT

The optimum market position for new rental and for-sale market-rate and affordable multi-family and single-family attached dwelling units that could potentially be constructed within the University District has been developed predicated on a variety of factors, including:

- The District's assets and challenges (*see the OVERVIEW above*);
- The new unit rental and purchase propensities of the target draw area households; and
- Current residential market dynamics in the District and Downtown Spokane.

Based on the socio-economic and lifestyle characteristics of the target households, the market-entry base rents and prices for newly-constructed market-rate and affordable residential units that could currently be sustained by the market is as follows (*see also* Table 8):

Optimum Market Position UNIVERSITY DISTRICT City of Spokane, Spokane County, Washington

HOUSING TYPE	UNIT RENT/PRICE RANGE	UNIT SIZE RANGE	BASE RENT/PRICE PER SQ. FT.
MULTI-FAMILY FOR-RENT			
Lofts/Apts. (<i>Income-restricted</i>)	\$425 to \$750/mo.	400 to 1,000 sf	\$0.75 to \$1.06
Lofts/Apts. (<i>Market-rate</i>)	\$625 to \$1,275/mo.	500 to 1,150 sf	\$1.11 to \$1.25
MULTI-FAMILY FOR-SALE			
Lofts/Apts. (<i>Income-restricted</i>)	\$120,000 to \$135,000	600 to 700 sf	\$193 to \$200
Lofts/Apts (<i>Market-rate</i>)	\$185,000 to \$400,000	700 to 1,500 sf	\$246 to \$267
SINGLE-FAMILY ATTACHED FOR-SALE			
Rowhouses/Live-work units (<i>Income-restricted</i>)	\$165,000	1,000	\$165
Rowhouses/Live-work units (<i>Market-rate</i>)	\$250,000 to \$345,000	1,000 to 1,450 sf	\$238 to \$250

SOURCE: Zimmerman/Volk Associates, Inc., 2009.

Optimum Market Position
The University District
City of Spokane, Spokane County, Washington
August, 2009

<i>Percent of Units Number</i>	<i>Housing Type</i>	<i>Unit Configuration</i>	<i>Unit Mix</i>	<i>Base Rent/Price Range</i>	<i>Unit Size Range</i>	<i>Base Rent/Price Per Sq. Ft.</i>	<i>Average Annual Absorption</i>
62.7%	Multi-Family For-Rent						60
	Lofts / Apts.	Studio	6%	\$425 *	400	\$1.06	
		1br / 1ba	9%	\$575 *	550	\$1.05	
		2br / 1ba	9%	\$675 *	750	\$0.90	
		3br / 1ba	5%	\$750 *	1,000	\$0.75	
		Studio	10%	\$625	500	\$1.25	
		1br / 1ba	15%	\$775	650	\$1.19	
		2br / 1ba	11%	\$975	850	\$1.15	
		2br / 2ba	17%	\$1,125	1,000	\$1.13	
	2br / 2ba (dual masters)		18%	\$1,275	1,150	\$1.11	
	Weighted Averages (All Units):			\$880	806	\$1.09	
	Weighted Averages (Market-Rate Only):			\$996	871	\$1.14	
22.4%	Multi-Family For-Sale						18
	Lofts / Apts.	1br / 1ba	10%	\$120,000 *	600	\$200	
		2br / 1ba	10%	\$135,000 *	700	\$193	
		1br / 1ba	18%	\$185,000	700	\$264	
		1br / 1ba / den	15%	\$220,000	850	\$259	
		1br / 1ba / office	27%	\$240,000	950	\$253	
		2br / 2ba	15%	\$295,000	1,200	\$246	
		3br / 2ba PH	5%	\$400,000	1,500	\$267	
	Weighted Averages (All Units):			\$220,641	895	\$247	
	Weighted Averages (Market-Rate Only):			\$244,677	958	\$255	

* Affordable unit.

NOTE: Base rents/prices are in year 2009 dollars and do not include premiums, or consumer options or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.

Optimum Market Position
The University District
City of Spokane, Spokane County, Washington
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<i>Percent of Units Number</i>	<i>Housing Type</i>	<i>Unit Configuration</i>	<i>Unit Mix</i>	<i>Base Rent/Price Range</i>	<i>Unit Size Range</i>	<i>Base Rent/Price Per Sq. Ft.</i>	<i>Average Annual Absorption</i>
14.9%	Single-Family Attached For-Sale						12
	Rowhouses / Live-Work	2br / 1.5ba	23%	\$165,000 *	1,000	\$165	
		2br / 1.5ba	31%	\$250,000	1,000	\$250	
		2br / 2.5ba	27%	\$325,000	1,350	\$241	
		3br / 2.5ba	19%	\$345,000	1,450	\$238	
	Weighted Averages (All Units):			\$268,846	1,181	\$228	
	Weighted Averages (Market-Rate Only):			\$300,000	1,235	\$243	
100.0%							90
							including rentals
							30
							excluding rentals

* Affordable unit.

NOTE: Base rents / prices are in year 2009 dollars and do not include premiums, or consumer options or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.

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The proposed initial rents and prices are in year 2009 dollars and are exclusive of consumer-added options or upgrades. The recommended rent/price points place the units within the current financial capabilities of the target market households, including university affiliates, and within the context of the Spokane housing market. The proposed market position encompasses a range of rents and prices to accommodate both market-rate and affordable units, based on the economic capacities of potential residents, household compatibility, and current residential alternatives available in the city and county.

Based on unit types, sizes, and mix outlined in the optimum market position above, the weighted average base values and unit sizes are as follows:

Weighted Average Rents/Prices
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HOUSING TYPE	WEIGHTED AVERAGE BASE RENT/PRICE	WEIGHTED AVERAGE UNIT SIZE	WEIGHTED AVERAGE BASE RENT/PRICE PER SQ. FT.
Soft Loft/Apartment Rentals (<u>all</u>)	\$880 per month	806	\$1.09
Soft Loft/Apartment Rentals (<u>market</u>)	\$996 per month	871	\$1.14
Soft Loft/Apartment Condos (<u>all</u>)	\$220,641	895	\$247
Soft Loft/Apartment Condos (<u>market</u>)	\$244,677	958	\$255
Rowhouses/Live-Work (<u>all</u>)	\$268,846	1,181	\$228
Rowhouses/Live-Work (<u>market</u>)	\$300,000	1,235	\$243

SOURCE: Zimmerman/Volk Associates, Inc., 2009.

These rents and prices may be very difficult to achieve without specific incentives or some form of public-private partnership to facilitate the development. Spokane already has some noteworthy incentives in place, of which the most important for new residential development is the Multi-Family Tax Exemption program. Because of multiple land ownerships, the City will need to take a more aggressive role in the acquisition of land in the southern part of the University District. To do this efficiently, it is likely a Public Development Authority will be required.

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In Spokane, the market for workforce/affordable rental housing units would encompass units affordable to households with incomes between 50 and 80 percent of the Area Median Family Income (AMFI) for the Spokane MSA, which is \$60,200 for a family of four. Based on household size, the income limits to qualify for workforce rental housing, between 50 and 80 percent of the AMI, would be between \$21,050 and \$33,700 for a one-person household; between \$24,100 and \$38,500 for a two-person household; between \$27,100 and \$43,350 for a three-person household; between \$30,100 and \$48,150 for a four-person household.

The optimum market position details base rents that would be considered affordable for single- and two-person households (approximately 85 percent of the market for the District) with annual incomes between 50 and 80 percent AMI. For example, a single-person household with an income between \$21,050 and \$33,700 per year, paying no more than 30 percent of gross income for rent and utilities—the national standard for affordability—would qualify for rents between \$425 and \$575 per month, the proposed market-entry lease rates for the “affordable” studio lofts and one-bedroom apartments. A two-person household, with an income between \$24,100 and \$38,500 per year, paying no more than 30 percent of gross income for rent and utilities, could qualify for rents between \$575 and \$675 per month for a one- or two-bedroom apartment. As outlined in the target market analysis and detailed in the optimum market position, to correspond to the housing preferences of all target renter households—70 percent of whom are younger singles and couples—the rental lofts and apartments have been configured in a mix of studio, one-bedroom, and two-bedroom units, with a very small percentage of three-bedroom units.

The optimum market position details base prices that would be considered affordable for households with annual incomes between 80 and 110 percent AMI. This analysis does not calculate affordability based on the use of non-standard mortgage instruments, but rather 30-year mortgages, with at least a 10 percent down payment, at six percent interest. A single-person household with an annual income of between \$33,700 and \$46,300 per year, with a 10 percent down payment, paying no more than 30 percent of gross income for housing costs, including mortgage principal, interest, taxes, insurance and utilities, could qualify for a mortgage of

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\$103,500 at six percent interest, and could therefore purchase the 600-square-foot studio priced at \$115,000.

A two-person household with an income of between \$38,500 and \$53,000 per year, with a 10 percent down payment, paying no more than 30 percent of gross income for housing costs, including mortgage principal, interest, taxes, insurance and utilities, could qualify for a mortgage of \$117,000 at six percent interest, and could therefore purchase the 700-square-foot one-bedroom apartment priced at \$130,000. Again, as outlined in the target market analysis and detailed in the optimum market position, to correspond to the housing preferences of the target households who represent the purchasers of lofts/condominiums—over 70 percent of whom are younger singles and couples—the for-sale lofts/condominiums have been configured in a variety of studio, one- and two-bedroom units, with a small proportion of the more expensive three-bedroom units.

—ABSORPTION FORECASTS—

As noted in the INTRODUCTION, the current constrained market has resulted in restrictive development financing and mortgage underwriting, taking a significant percentage of potential homebuyers out of the market and preventing numerous for-sale developments from going forward. Household can no longer finance both the mortgage and the down payment, shutting out those younger households that have not accumulated a sufficient down payment. In addition, the inability of older homeowners to sell their current single-family units has curtailed the market for more expensive condominiums.

Based on this analysis, and barring a long-term continuation of the downturn in the national, regional and local economies, it is likely that between five and six percent of the potential market for new dwelling units within the District could be absorbed per year over the near term, including 60 rental lofts and apartments per year, of which 17 would need to be affordable to households with annual incomes between \$21,050 and \$38,500; up to 18 condominiums per year, of which four would be affordable to households with annual incomes between \$33,700

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and \$53,000; and up to 12 rowhouses/live-work units, of which three should be affordable to households with annual incomes between \$38,500 to \$59,600.

These average absorption paces require specific capture rates of those households that, in the year 2009, represent the potential market for each housing type within the District, and are as follows:

REQUIRED CAPTURE RATES
Based on Annualized Average Absorption
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HOUSING TYPE	ANNUAL MARKET POTENTIAL (HHS)	ANNUALIZED AVERAGE ABSORPTION (UNITS)	REQUIRED CAPTURE RATE
Multi-family for-rent	1,090	60	5.5%
Multi-family for-sale	390	18	4.6%
Single-family attached for-sale	260	12	4.6%

SOURCE: Zimmerman/Volk Associates, Inc., 2009.

From the market perspective, these housing type-specific capture rates of the market for units at the indicated rents and sales prices are reasonable assumptions during recessionary conditions. As the economic environment improves over the next five years, it is likely new developments could begin to capture higher percentages of the annual market potential; with a strong economy, it should be possible to capture up to 10 percent of the market for each housing type, which would double the annual forecast absorption.

The target market capture rates of the potential purchaser or renter pool are a unique and highly-refined measure of feasibility. Target market capture rates are not equivalent to—and should not be confused with—penetration rates or traffic conversion rates.

The **target market capture rate** is derived by dividing the annual forecast absorption by the number of households that have the potential to move to the site in a given year.

The **penetration rate** is derived by dividing the total number of dwelling units planned for a property by the total number of draw area households, sometimes qualified by income.

The **traffic conversion rate** is derived by dividing the total number of buyers or renters by the total number of prospects that have visited a site.

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Because the prospective market for a property is more precisely defined using target market methodology, a substantially smaller number of households are qualified; as a result, target market capture rates are higher than the more grossly-derived penetration rates. The resulting higher capture rates remain within the range of market feasibility at the indicated rents and sales prices.

—BUILDING AND UNIT TYPES—

It is assumed that there will be both walk-up and elevator-served multi-family buildings, most with double-loaded corridors. Non-elevator buildings would have from two or three stories; buildings with four or more stories would require elevators. Many of the multi-family buildings could have retail spaces on the ground floor, depending on the feasibility of retail. It is also assumed that loft units could serve to “line” parking decks once rental rates reach levels high enough to support the construction of parking decks. The proposed unit types include hard and soft lofts, apartments, and rowhouses and live-work units.

—MULTI-FAMILY—

- Courtyard Apartment Building: In new construction, an urban, pedestrian-oriented equivalent to conventional garden apartments. An urban courtyard building is three or more stories, often combined with non-residential uses on the ground floor. The building should be built to the sidewalk edge and, to provide privacy and a sense of security, the first floor should be elevated significantly above grade. Parking, provided at one parking space per unit, is either below grade, at grade behind or interior to the building, or in an integral structure.

The building’s apartments can be leased, as in a conventional income property, or sold to individual buyers, under condominium or cooperative ownership, in which the owner pays a monthly maintenance fee in addition to the purchase price.

- Mansion Apartment Building: A two- to three-story flexible-use structure with a street façade resembling a large detached house (hence, “mansion”). The building can

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accommodate a variety of uses—from rental or for-sale apartments, professional offices, any of these uses over ground-floor retail, a bed and breakfast inn, or a large single-family detached house—and its physical structure complements other buildings within a neighborhood.

Parking, again provided at one space per unit and located behind the mansion buildings can be either alley-loaded, or front-loaded served by shared drives. The form of the parking can be in open lots, in garages with units above, or integral to the building.

NOTE: Development flexibility of use is somewhat constrained by the handicapped accessibility regulations in both the 1988 Fair Housing Amendments Act and the Americans with Disabilities Act. Smaller mansion buildings can be exempt from all but the public accommodations regulations of the ADA. Buildings with three or fewer dwelling units are exempt from the Fair Housing handicapped accessibility regulations, and upper-floor commercial uses of less than 3,000 feet fall below the threshold of the imposition of handicapped accessibility under the ADA.

–MULTI-FAMILY UNIT TYPES–

- **Hard Lofts:** Unit interiors typically have high ceilings and commercial windows and are minimally finished (with limited architectural elements such as columns and fin walls), or unfinished (with no interior partitions except those for bathrooms). The raw space version of a hard loft, is adaptable for a wide range of non-residential uses, from an art or music studio to a small office, as well as residential living areas. The loft is not dependent upon building form, other than that it is almost always within a multi-unit building
- **Soft Loft:** Unit interiors typically have open floorplans, high ceilings and large commercial-style windows, but are fully finished and, where appropriate, have sleeping areas partitioned from the main living area. A soft loft may also contain

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architectural elements reminiscent of “hard lofts,” *e.g.*—exposed ductwork, scored and polished concrete floors, and concrete counters.

- Apartment: A unit on a single level in a multi-family building, with partial- or completely-partitioned rooms..

—SINGLE-FAMILY ATTACHED—

- Townhouse: Similar in form to a conventional suburban townhouse except that the garages—either attached or detached—are located to the rear of the units and accessed from an alley or auto court. Unlike conventional townhouses, urban townhouses conform to the pattern of streets, typically with shallow front-yard setbacks. To provide privacy and a sense of security, the first floor should be elevated significantly above the sidewalk.
- Live-work is a unit or building type that accommodates non-residential uses in addition to, or combined with living quarters. The typical live-work unit is a building, either attached or detached, with a principal dwelling unit that includes flexible space that can be used as office, retail, or studio space, or as an accessory dwelling unit.

Regardless of the form they take, live-work units should be flexible in order to respond to economic, social and technological changes over time and to accommodate as wide as possible a range of potential uses. The unit configuration must also be flexible in order to comply with the requirements of the Fair Housing Amendments Act and the Americans with Disabilities Act.

—IN-UNIT AMENITIES—

To meet the expectations of potential residents, all units should be wired for cable television and high-speed internet or, if practical, be served by a building-wide Wi-Fi system. Lofts can be designed without interior walls, with the exception of the bathroom; however, as much closet

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and storage space as possible should be provided. (Storage will be equally important in apartments as well.)

In the kitchens, although, until recently, granite countertops have been the norm for urban development and redevelopment, it is highly recommended that less-expensive, and/or more environmentally-sensitive alternatives be selected for the lofts—such as Fireslate in the rental units, and Richlite and PaperStone, which are composed of recycled materials, in the for-sale units. For the more expensive condominiums, countertops could be CaesarStone and Silestone—quartz composite materials—or new terrazzo products such as Vetrazzo or IceStone. All kitchens should include integral or undermount sinks, and either matching backsplashes or finished in stainless steel; renters will expect contemporary, durable finishes appropriate to urban living, as opposed to the carpeted “beige” interiors of suburban multi-family housing. Cabinets in the lofts should have flush fronts with integral or contemporary pulls, offered in a variety of finishes, ranging from bamboo to frosted glass. Appliances should be mid-grade with stainless fronts.

Suburban condominium finishes should be avoided. The apartments should have bedrooms separated by walls or, in cases of interior rooms, partitions that run only partially to the ceiling. In the lofts, HVAC could be designed with exposed spiral ductwork. Lighting fixtures should have clean and minimalist designs, capable of accommodating compact fluorescent bulbs. Walls should be drywall finished with simple contemporary baseboards. Doors should be flush, matched-grain wood with stainless handles and hardware.

Bathrooms should have a standard contemporary finish package, including vessel-style sinks, and countertops of materials similar to the grade used in the kitchens. All fixtures, faucets and lighting should be clean, minimalist and contemporary. Again, lighting should accommodate compact fluorescent bulbs.

Some, but not all, of the condominiums targeted to older households should feature more conventional finishes, such as crown molding, chair rails, carpeted bedroom floors, with carpet

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or hardwood in living and dining areas and tile in the kitchens and baths. Kitchen countertops should be Corian or granite, with integral or undermount ceramic sinks and stainless steel appliances, and a choice of European or traditional cabinets. Bathrooms should have ceramic tile floors and high-style, traditional fixtures.

—COMMUNITY AMENITIES—

New multi-family rental buildings developed within the District should provide the amenities that have become the norm for investment-grade assets: business center, clubroom with catering kitchen, and some level of exercise facility.

For condominium buildings, community amenities could include concierge services, accommodating a wide range of personal services, from dry cleaning pick-up/delivery to theater reservations. However, if these kinds of services generate high condominium fees, there is likely to be buyer resistance.

Other community amenities (for both renters and owners) that are not very expensive to provide include storage units, bicycle racks, and recycling bins.

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METHODOLOGY

The technical analysis of market potential for the University District included delineation of the draw areas and physical evaluation of the District and the surrounding context.

The delineation of the draw areas for housing within the District was based on historic settlement patterns, migration and mobility trends, interviews with key stakeholders in the University District, and other market dynamics.

The evaluation of market potential for the University District was derived from the housing preferences and financial capacities of the draw area households, identified through Zimmerman/Volk Associates' proprietary target market methodology, in addition to analysis of the graduate student, faculty, and staff populations of the three universities located within the University District, and yielded:

- The depth and breadth of the potential housing market by tenure (rental and ownership) and by type (lofts/apartments, rowhouses/live-work units); and
- The composition of the potential housing market (empty-nesters/retirees, younger singles/couples, traditional and non-traditional families).

NOTE: The Appendix Tables are provided in a separate document.

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Delineation of the Draw Areas (Migration and Mobility Analyses)—

Based on Zimmerman/Volk Associates' field investigation, interviews with key stakeholders in the University District, analysis of migration and mobility data, including data provided by the universities to the City of Spokane concerning the current commute starting locations of their students, the draw areas for new residential construction within the District have been delineated. Taxpayer migration data are maintained at the county and "county equivalent" level by the Internal Revenue Service and provide a clear representation of mobility patterns.

Appendix One, Table 1.

Migration Trends

Between 2002 through 2006—the latest data available from the Internal Revenue Service—the annual number of households moving into Spokane County climbed steadily from just over 8,900 households in 2002 up to 10,275 households in 2006. (*Reference* Appendix One, Table 1.)

The number of households moving out of Spokane County rose to a peak of more than 9,100 households in 2005, then fell to 8,625 in 2006. As a result, the county experienced net household migration gains increasing from 385 households in 2002 to over 1,600 households in 2006.

For Spokane County, between 12 and 14 percent of in-migration is from the Seattle area counties of King, Snohomish, and Pierce; another 12 to 15 percent is from neighboring Kootenai County, Idaho, and Stevens and Whitman Counties, Washington; and the remaining 70 to 75 is from counties from elsewhere in Washington State as well as the rest of the United States.

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

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As noted in the section on DRAW AREAS, the commute starting locations of the overwhelming majority of students attending the three universities are located within the City of Spokane, with the preponderance of the remainder located within the balance of Spokane County, and a very small number located outside the county in Kootenai County, Idaho or adjoining counties in Washington State.

Although the location data for university affiliates beyond the commuting locations of students are not particularly robust, those studies that are available correlate very strongly with the findings of the migration and mobility analysis, as does anecdotal information derived from interviews with university officials and other knowledgeable sources.

Based on the migration data, augmented by Zimmerman/Volk Associates' field investigation, student commute starting locations, and stakeholder interviews, the draw areas for the University District have been delineated as follows:

- The primary (or internal) draw area, covering households currently living within the City of Spokane.
- The local (external) draw area, covering households currently living within the balance of Spokane County.
- The Seattle (external) draw area, covering households with the potential to move to the District from King, Snohomish, and Pierce Counties.
- The regional (external) draw area, covering households with the potential to move to the University District from Kootenai County, Idaho, and Stevens and Whitman Counties, Washington.
- The national (external) draw area, covering households with the potential to move to the University District from all other U.S. counties.

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The distribution of the draw areas as a percentage of the potential market for the University District is therefore as follows (*see also* Map 4):

Market Potential By Draw Area
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City of Spokane (Local Draw Area):	48 percent
Balance of Spokane County (Local Draw Area):	25 percent
Seattle Draw Area:	3 percent
Regional Draw Area:	1 percent
Balance of US (National Draw Area):	<u>23</u> percent
Total:	100 percent

SOURCE: Zimmerman/Volk Associates, Inc., 2009.

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.

TARGET MARKET CLASSIFICATION OF CITY OF SPOKANE AND SPOKANE COUNTY HOUSEHOLDS—

Household cluster data obtained from Claritas, Inc. provide the framework for the categorization of households, not only by 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.

Appendix One, Tables 2A and 2B and 3A and 3B.

Target Market Classification—

Just over 49 percent, or 41,160 households, of the estimated 83,560 households living in the City of Spokane in 2009 have the capacity to rent or buy market-rate housing. Median income within the county is estimated at \$40,500, 21 percent lower than the 2009 national median of

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\$51,400. Median home value is estimated at \$153,200, more than 11 percent lower than the national median of \$172,400. Nearly 45 percent of the city's "market-rate" households are classified as younger singles and couples, another 33.2 percent are empty nesters and retirees, and the remaining 22.2 percent are traditional and non-traditional families. (See Appendix One, Table 2A.)

The remaining 42,400 households living in Spokane in 2009 are in target market groups in which a considerably smaller percentage of households are able to qualify for market-rate housing. Of these households, nearly 44 percent can be characterized as empty nesters and retirees, 32.4 percent are younger singles and couples, and 23.9 percent are as traditional and non-traditional families. (See Appendix One, Table 2B.)

Of the estimated 181,870 households living in Spokane County in 2009, just under 55 percent, or 99,450 households, have the capacity to rent or buy market-rate housing. Median income within the county is estimated at \$46,800, 16 percent higher than the 2009 city median. Median home value is estimated at \$178,300, again 16 percent higher than the city median. Thirty-four percent of Spokane County's "market-rate" households can be classified as younger singles and couples, with 33.8 percent empty nesters and retirees, and 32.2 percent traditional and non-traditional families. (See Appendix One, Table 3A.)

The remaining 82,420 households living in the county in 2009 are in target market groups in which a considerably smaller percentage of households are able to qualify for market-rate housing. Of these households, 43.3 percent can be characterized as empty nesters and retirees, another 31.8 percent are younger singles and couples, and 24.9 percent are traditional and non-traditional families. (See Appendix One, Table 3B.)

Target Market Methodology:

The proprietary target market methodology developed by Zimmerman/Volk Associates is an analytical technique, using the PRIZM NE household clustering system, that establishes the optimum market position for residential development of any property—from a specific site to an

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entire political jurisdiction—through cluster analysis of households living within designated draw areas. In contrast to classical supply/demand analysis—which is based on supply-side dynamics and baseline demographic projections—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, even in locations where no close comparables exist.

In the target market methodology, clusters of households (usually between 10 and 15) are grouped according to a variety of significant factors, ranging from basic demographic characteristics, such as income qualification and age, to less-frequently considered attributes such as mobility rates, lifestyle patterns and compatibility issues. 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 identified 41 target market groups with median incomes that enable most of the households within each group to qualify for market-rate housing. The most affluent of the 41 groups can afford the most expensive new ownership units; the least prosperous are candidates for the least expensive existing rental apartments. Another 25 groups have median incomes such that most of the households require housing finance assistance.

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

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The end result of this series of filters is the optimum market position—by tenure, building configuration and household type, including specific recommendations for unit sizes, rents and/or prices—and projections of absorption within the local housing context.

DETERMINATION OF THE POTENTIAL MARKET FOR THE CITY OF SPOKANE (MOBILITY ANALYSIS)—

The mobility tables, individually and in summaries, indicate the number and type of households that have the potential to rent or purchase new and existing dwelling units in the City of Spokane in the year 2009. The total number from each county is derived from historic migration trends; the number of households from each group is based on each group's mobility rate.

Appendix One, Tables 4A and 4B.

Internal Mobility (Households Moving Within the City of Spokane)—

Zimmerman/Volk Associates uses U.S. Bureau of the Census data, combined with Claritas data, to determine the number of households in each target market group that will move from one residence to another within a specific municipality in a given year (internal mobility).

Using these data, Zimmerman/Volk Associates has determined that up to 7,050 households (4,650 households in groups with median incomes above \$45,000 and 2,400 households in groups with median incomes below \$45,000) living in the City of Spokane have the potential to move from one residence to another in 2009.

Appendix One, Tables 5A and 5B.

External Mobility (Households Moving To the City of Spokane from the Balance of Spokane County)—

The same sources of data are used to determine the number of households in each target market group that will move from one area to another within the same county. Using these data, up to 4,550 households (2,300 households in groups with median incomes above \$45,000 and 2,250 households in groups with median incomes below \$45,000), currently living in the balance of

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Spokane County, have the potential to move from a residence in the balance of the county to a residence in the City of Spokane.

Appendix One, Tables 6A and 6B through 7A and 7B; Appendix Two, Tables 1A and 1B through 6A and 6B.

External Mobility (Households Moving To the City of Spokane from Outside Spokane County)—

These tables determine the number of households in each target market group living in the Seattle draw area of King, Snohomish, and Pierce Counties, the regional draw area of Kootenai County, Idaho, and Stevens and Whitman Counties, Washington, and the national draw area that are likely to move to the City of Spokane in 2009 (through a correlation of Claritas data, U.S. Bureau of the Census data, and the Internal Revenue Service migration data).

Appendix One, Tables 9A and 9B.

Market Potential for the City of Spokane—

Appendix One, Tables 9A and 9B summarize Appendix One, Tables 4A and 4B through 8A and 8B. 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 City of Spokane in the year 2009 originating from households currently living in the draw areas. Approximately 16,460 households in the draw areas with the potential to rent or purchase new and existing housing units have the potential to move within or to the City of Spokane this year.

Of the 16,460 households that represent the market for new and existing market-rate and affordable primary housing units in the City of Spokane, 10,180 households are in groups with median incomes above \$45,000, giving most of them the capacity to rent or buy market-rate housing. More than 63 percent of these households can be classified as younger singles and couples (as characterized within 14 of Zimmerman/Volk Associates' target market groups), 25.6 percent are traditional and non-traditional families (in 13 groups), and 10.8 percent are empty nesters and retirees (in 14 groups). (See Appendix One, Table 9A.)

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The remaining 6,280 households are in groups with median incomes below \$45,000, with most of these households requiring housing finance assistance. Approximately 58 percent can be classified as younger singles and couples (in five target market groups), 26.4 percent are traditional and non-traditional families (in six groups), and another 15.4 percent are empty nesters and retirees (in 10 groups). (See Appendix One, Table 9B.)

DETERMINATION OF THE POTENTIAL MARKET FOR THE UNIVERSITY DISTRICT—

Appendix One, Tables 10A and 10B through Table 13.

Market Potential for the University District—

As derived by the target market methodology, nearly 2,300 of the 16,460 households that represent the market for new and existing housing units in the City of Spokane are a market for new market-rate and affordable housing units within the University District. (See Appendix One, Tables 10A *and* 10B.)

Within household groups with median incomes above \$45,000, up to 1,480 households have the potential to move to the District this year. (See Appendix One, Table 10A.) Approximately 64 percent of these households are likely to be younger singles and couples (in 11 target market groups), 18.9 percent are likely to be empty nesters and retirees (in seven groups), and 17.6 percent are likely to be traditional and non-traditional families (in eight groups).

Within household groups with median incomes below \$45,000, up to 800 households have the potential to move to the District this year. (See Appendix One, Table 10B.) Up to 55 percent can be classified as younger singles and couples (in three target market groups), 28.8 percent are empty nesters and retirees (in five groups), and the remaining 16.3 percent are traditional and non-traditional families (in four groups).

The 2,280 draw area households that have the potential to move to the University District have been categorized by tenure propensities to determine renter/owner ratios. (See Appendix One, Tables 11A *through* 13.)

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Approximately 38 percent (560 households) of 1,480 households in groups with median incomes above \$45,000 comprise the potential market for new market-rate rental housing units. (See Appendix One, Table 11A.) Up to 920 households comprise the market for new ownership housing units on the sites.

Of the 920 households in groups with median incomes above \$45,000 that represent the market for new market-rate ownership housing, 31.5 percent (290 households) comprise the market for new multi-family ownership (condominium or cooperative) units. Another 22.8 percent (210 households) comprise the market for new attached single-family (rowhouse or live-work) units. The remaining 45.7 percent, or 420 households, comprise the market for new single-family detached for-sale units. (See Appendix One, Table 11B.)

Of the 800 households in groups with median incomes below \$45,000, nearly two-thirds, or 530 households, comprise the potential market for new rental units. Of these, 320 households lack the financial capacity to lease units at the rent levels required to support market-rate housing. Ten percent of the 800 households (or 80 households) comprise the market for new multi-family ownership (condominium or cooperative) units. Another 7.5 percent (60 households) comprise the market for new attached single-family (rowhouse or live-work) units. Over 16 percent (130 households) would require financial assistance to purchase market-rate single-family detached houses. (See Appendix One, Table 12.)

In aggregate, the housing preferences of the 2,280 draw area households with the potential to lease or purchase new housing units in the University District this year—based on tenure (rental/ownership) choices and financial capacity—are as shown on the following page: (See also Appendix One, Table 13.)

The University District
City of Spokane, Spokane County, Washington
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Annual Potential Housing Market
Based on Draw Area Household Tenure Propensities and Income Levels
UNIVERSITY DISTRICT
City of Spokane, Spokane County, Washington

HOUSING TYPE	NUMBER OF HOUSEHOLDS	PERCENT
Multi-Family Rental Units	1,090	47.8%
Below 80% AMI*	320	14.0%
Market-Rate *	770	33.8%
Multi-Family Ownership Units (All Price Ranges)	390	17.1%
Single-Family Attached Units (All Price Ranges)	260	11.4%
Single-Family Detached Units	540	23.7%
Below 80% AMI*	190	8.3%
Market-Rate *	<u>350</u>	<u>15.4%</u>
Total:	2,280	100.0%

† Market rate is defined as affordable to households with incomes above 80 percent (for rental) and 110 percent (for for-sale) of the Area Median Family Income (AMFI) of \$60,200 for a family of four.

SOURCE: Zimmerman/Volk Associates, Inc., 2009.

—Target Market Data—

Target market data are based on the Claritas PRIZM NE household clustering system, modified and augmented by Zimmerman/Volk Associates as the basis for its proprietary target market methodology. Target market data provides number of households by cluster 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 periodically 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 of three additional basic characteristics:

The University District
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- Age;
- Household composition; 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 strong correlation between the *Suburban Achievers* and the *Urban Achievers*; a move by the *Suburban Achievers* to the urban core can make them *Urban Achievers*, if the move is accompanied by an upward move in socio-economic status. In contrast, *Suburban Achievers* who move up socio-economically, but remain within the metropolitan suburbs may become *Upscale Suburban Couples* or *Fast-Track Professionals*.

Household Classification Methodology:

Household classifications were originally based on the Claritas PRIZM geo-demographic segmentation system that was established in 1974 and then replaced by PRIZM NE in 2005. The revised household classifications are based on PRIZM NE which was developed through unique classification and regression trees delineating 66 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.”

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Over the past 21 years, Zimmerman/Volk Associates has augmented the PRIZM cluster system for use within the company's proprietary 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.



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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 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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Research & Strategic Analysis

RIGHTS AND STUDY OWNERSHIP—

Zimmerman/Volk Associates, Inc. retains all rights, title and interest in the methodology and target market descriptions contained within this study. The specific findings of the analysis are the property of the client and can be distributed at the client's discretion.



APPENDICES ONE AND TWO

TARGET MARKET TABLES

Residential Potential and Needs Analysis

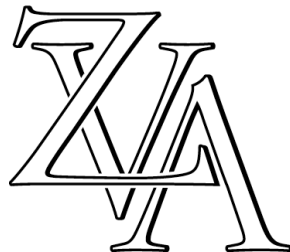
The University District

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Spokane County, Washington

August, 2009

Conducted by
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On Behalf of
The Downtown Spokane Partnership
211 North Wall Street, Suite 300
Spokane, Washington 99201



Appendix One Tables



Gross Annual Household In-Migration*Spokane County, Washington***2002, 2003, 2004, 2005, 2006**

County of Origin	..... 2002 .....		..... 2003 .....		..... 2004 .....		..... 2005 .....		..... 2006	
	Number	Share	Number	Share	Number	Share	Number	Share	Number	Share
King	750	8.4%	670	7.2%	660	7.0%	705	6.9%	755	7.3%
Kootenai, ID	485	5.4%	490	5.3%	530	5.6%	695	6.8%	615	6.0%
Stevens	365	4.1%	385	4.2%	520	5.5%	550	5.4%	495	4.8%
Snohomish	260	2.9%	270	2.9%	275	2.9%	245	2.4%	295	2.9%
Pierce	245	2.8%	250	2.7%	225	2.4%	275	2.7%	280	2.7%
Whitman	225	2.5%	240	2.6%	225	2.4%	255	2.5%	235	2.3%
APO/FPO/Foreign	240	2.7%	260	2.8%	220	2.3%	235	2.3%	230	2.2%
Los Angeles, CA	105	1.2%	120	1.3%	155	1.6%	180	1.8%	200	1.9%
Benton	150	1.7%	175	1.9%	190	2.0%	200	1.9%	175	1.7%
Maricopa, AZ	125	1.4%	140	1.5%	135	1.4%	175	1.7%	165	1.6%
Grant	155	1.7%	145	1.6%	155	1.6%	175	1.7%	155	1.5%
Pend Oreille	220	2.5%	240	2.6%	155	1.6%	155	1.5%	155	1.5%
Yakima	130	1.5%	125	1.3%	145	1.5%	150	1.5%	145	1.4%
Clark	100	1.1%	115	1.2%	130	1.4%	120	1.2%	140	1.4%
Clark, NV	85	1.0%	90	1.0%	115	1.2%	150	1.5%	120	1.2%
San Diego, CA	110	1.2%	110	1.2%	150	1.6%	150	1.5%	115	1.1%
Lincoln	110	1.2%	100	1.1%	120	1.3%	110	1.1%	110	1.1%
Bonner, ID	70	0.8%	65	0.7%	75	0.8%	85	0.8%	100	1.0%
Multnomah, OR	90	1.0%	80	0.9%	95	1.0%	80	0.8%	100	1.0%
Whatcom	70	0.8%	85	0.9%	75	0.8%	90	0.9%	95	0.9%
Okanogan	100	1.1%	75	0.8%	85	0.9%	105	1.0%	95	0.9%
Thurston	85	1.0%	80	0.9%	80	0.8%	90	0.9%	95	0.9%
Ada, ID	60	0.7%	75	0.8%	65	0.7%	75	0.7%	90	0.9%
Sacramento, CA	65	0.7%	65	0.7%	70	0.7%	100	1.0%	85	0.8%
Walla Walla	65	0.7%	80	0.9%	70	0.7%	70	0.7%	85	0.8%
Orange, CA	50	0.6%	60	0.6%	95	1.0%	115	1.1%	80	0.8%
Washington, OR	65	0.7%	70	0.8%	70	0.7%	70	0.7%	80	0.8%
Riverside, CA	50	0.6%	50	0.5%	85	0.9%	95	0.9%	75	0.7%
San Bernardino, CA	40	0.4%	55	0.6%	65	0.7%	70	0.7%	75	0.7%
Kitsap	60	0.7%	55	0.6%	75	0.8%	75	0.7%	75	0.7%
Chelan	65	0.7%	75	0.8%	75	0.8%	100	1.0%	75	0.7%
Missoula, MT	75	0.8%	105	1.1%	60	0.6%	75	0.7%	70	0.7%
horage Borough, AK	80	0.9%	80	0.9%	70	0.7%	60	0.6%	65	0.6%
Honolulu, HI	45	0.5%	45	0.5%	45	0.5%	60	0.6%	60	0.6%
Franklin	45	0.5%	50	0.5%	45	0.5%	50	0.5%	55	0.5%
All Other Counties	3,865	43.4%	4,090	44.1%	4,090	43.1%	4,270	41.6%	4,435	43.2%
Total In-Migration:	8,905	100.0%	9,265	100.0%	9,495	100.0%	10,260	100.0%	10,275	100.0%

NOTE: All numbers have been rounded to the nearest five.

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

Gross Annual Household Out-Migration*Spokane County, Washington***2002, 2003, 2004, 2005, 2006**

Destination County	..... 2002 .....		..... 2003 .....		..... 2004 .....		..... 2005 .....		..... 2006	
	Number	Share	Number	Share	Number	Share	Number	Share	Number	Share
King	725	8.5%	805	9.6%	830	9.6%	825	9.0%	820	9.5%
Kootenai, ID	490	5.8%	530	6.3%	550	6.3%	525	5.8%	490	5.7%
Stevens	310	3.6%	285	3.4%	420	4.8%	415	4.6%	385	4.5%
Snohomish	250	2.9%	220	2.6%	245	2.8%	285	3.1%	255	3.0%
Pierce	235	2.8%	230	2.7%	260	3.0%	250	2.7%	250	2.9%
Whitman	150	1.8%	150	1.8%	180	2.1%	180	2.0%	140	1.6%
APO/FPO/Foreign	240	2.8%	205	2.4%	230	2.6%	245	2.7%	215	2.5%
Los Angeles, CA	105	1.2%	100	1.2%	90	1.0%	100	1.1%	80	0.9%
Benton	175	2.1%	175	2.1%	150	1.7%	175	1.9%	170	2.0%
Maricopa, AZ	205	2.4%	205	2.4%	190	2.2%	185	2.0%	185	2.1%
Grant	110	1.3%	105	1.2%	100	1.2%	125	1.4%	100	1.2%
Pend Oreille	200	2.3%	205	2.4%	155	1.8%	140	1.5%	115	1.3%
Yakima	100	1.2%	120	1.4%	115	1.3%	90	1.0%	85	1.0%
Clark	145	1.7%	135	1.6%	145	1.7%	130	1.4%	145	1.7%
Clark, NV	120	1.4%	130	1.5%	150	1.7%	140	1.5%	140	1.6%
San Diego, CA	110	1.3%	85	1.0%	90	1.0%	100	1.1%	80	0.9%
Lincoln	105	1.2%	95	1.1%	90	1.0%	115	1.3%	125	1.4%
Bonner, ID	90	1.1%	95	1.1%	85	1.0%	80	0.9%	75	0.9%
Multnomah, OR	135	1.6%	110	1.3%	115	1.3%	120	1.3%	125	1.4%
Whatcom	90	1.1%	100	1.2%	95	1.1%	95	1.0%	100	1.2%
Okanogan	55	0.6%	50	0.6%	60	0.7%	50	0.5%	50	0.6%
Thurston	95	1.1%	120	1.4%	95	1.1%	115	1.3%	100	1.2%
Ada, ID	70	0.8%	80	0.9%	105	1.2%	105	1.2%	75	0.9%
Sacramento, CA	40	0.5%	40	0.5%	40	0.5%	40	0.4%	45	0.5%
Walla Walla	45	0.5%	50	0.6%	55	0.6%	40	0.4%	50	0.6%
Orange, CA	45	0.5%	45	0.5%	35	0.4%	40	0.4%	35	0.4%
Washington, OR	60	0.7%	70	0.8%	90	1.0%	90	1.0%	95	1.1%
Riverside, CA	40	0.5%	45	0.5%	35	0.4%	30	0.3%	35	0.4%
San Bernardino, CA	35	0.4%	35	0.4%	30	0.3%	25	0.3%	30	0.3%
Kitsap	65	0.8%	60	0.7%	60	0.7%	80	0.9%	60	0.7%
Chelan	60	0.7%	55	0.7%	65	0.7%	45	0.5%	65	0.8%
Missoula, MT	65	0.8%	45	0.5%	65	0.7%	65	0.7%	60	0.7%
Unalaska Borough, AK	50	0.6%	60	0.7%	60	0.7%	70	0.8%	50	0.6%
Honolulu, HI	45	0.5%	35	0.4%	45	0.5%	50	0.5%	40	0.5%
Franklin	40	0.5%	45	0.5%	55	0.6%	50	0.5%	55	0.6%
All Other Counties	3,620	42.5%	3,505	41.6%	3,505	40.4%	3,905	42.8%	3,710	43.0%
Total Out-Migration:	8,520	100.0%	8,425	100.0%	8,685	100.0%	9,120	100.0%	8,635	100.0%

NOTE: All numbers have been rounded to the nearest five.

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

Net Annual Household Migration*Spokane County, Washington***2002, 2003, 2004, 2005, 2006**

County	..... 2002 .....	..... 2003 .....	..... 2004 .....	..... 2005 .....	..... 2006
	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
King	25	-135	-170	-115	-75
Kootenai, ID	-5	-40	-20	170	125
Stevens	55	100	100	135	110
Snohomish	10	50	30	-40	40
Pierce	10	20	-35	25	30
Whitman	75	90	45	75	95
APO/FPO/Foreign	0	55	-10	-10	15
Los Angeles, CA	0	20	65	80	120
Benton	-25	0	40	25	5
Maricopa, AZ	-80	-65	-55	-10	-20
Grant	45	40	55	50	55
Pend Oreille	20	35	0	15	40
Yakima	30	5	30	60	60
Clark	-45	-20	-15	-10	-5
Clark, NV	-35	-40	-35	10	-20
San Diego, CA	0	25	60	50	35
Lincoln	5	5	30	-5	-15
Bonner, ID	-20	-30	-10	5	25
Multnomah, OR	-45	-30	-20	-40	-25
Whatcom	-20	-15	-20	-5	-5
Okanogan	45	25	25	55	45
Thurston	-10	-40	-15	-25	-5
Ada, ID	-10	-5	-40	-30	15
Sacramento, CA	25	25	30	60	40
Walla Walla	20	30	15	30	35
Orange, CA	5	15	60	75	45
Washington, OR	5	0	-20	-20	-15
Riverside, CA	10	5	50	65	40
San Bernardino, CA	5	20	35	45	45
Kitsap	-5	-5	15	-5	15
Chelan	5	20	10	55	10
Missoula, MT	10	60	-5	10	10
Unalakleet Borough, AK	30	20	10	-10	15
Honolulu, HI	0	10	0	10	20
Franklin	5	5	-10	0	0
All Other Counties	245	585	585	365	725
Total Net Migration:	385	840	810	1,145	1,630

NOTE: All numbers have been rounded to the nearest five.

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Above \$45,000

City of Spokane, Spokane County, Washington

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees	13,670	33.2%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,740	13.9%
<i>Metropolitan Suburbs</i>	6,760	16.4%
<i>Town & Country/Exurbs</i>	1,170	2.8%
Traditional & Non-Traditional Families	9,120	22.2%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	3,450	8.4%
<i>Metropolitan Suburbs</i>	4,290	10.4%
<i>Town & Country/Exurbs</i>	1,380	3.4%
Younger Singles & Couples	18,370	44.6%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	10,490	25.5%
<i>Metropolitan Suburbs</i>	6,850	16.6%
<i>Town & Country/Exurbs</i>	1,030	2.5%
Total:	41,160	100.0%
Total City Households:	83,560	
Classified Households As A Share Of Total City Households:	49.3%	
Estimated Median Income:	\$40,500	
Estimated National Median Income:	\$51,400	
Estimated Median Home Value:	\$153,200	
Estimated National Median Home Value:	\$172,400	

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Above \$45,000

City of Spokane, Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	13,670	33.2%		
<i>Metropolitan Cities</i>				
Urban Establishment	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Multi-Ethnic Retirees	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Cosmopolitan Elite	1,270	3.1%	\$101,800	\$265,900
Middle-Class Move-Downs	4,470	10.9%	\$71,100	\$144,600
<i>Subtotal:</i>	5,740	13.9%		
<i>Metropolitan Suburbs</i>				
Old Money	800	1.9%	\$158,400	\$542,600
Affluent Empty Nesters	870	2.1%	\$99,500	\$257,200
Suburban Establishment	940	2.3%	\$96,400	\$256,600
Mainstream Retirees	2,540	6.2%	\$72,900	\$176,500
Middle-American Retirees	1,610	3.9%	\$68,500	\$132,900
<i>Subtotal:</i>	6,760	16.4%		
<i>Town & Country/Exurbs</i>				
Small-Town Establishment	700	1.7%	\$109,100	\$314,000
New Empty Nesters	190	0.5%	\$93,300	\$194,900
RV Retirees	280	0.7%	\$77,200	\$143,300
Blue-Collar Empty Nesters	0	0.0%		
<i>Subtotal:</i>	1,170	2.8%		

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Above \$45,000

City of Spokane, Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	9,120	22.2%		
<i>Metropolitan Cities</i>				
Full-Nest Urbanites	0	0.0%		
Multi-Cultural Families	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	790	1.9%	\$115,600	\$265,400
Multi-Ethnic Families	2,660	6.5%	\$71,100	\$145,700
Subtotal:	3,450	8.4%		
<i>Metropolitan Suburbs</i>				
The Social Register	380	0.9%	\$166,000	\$433,800
Nouveau Money	630	1.5%	\$147,100	\$339,400
Late-Nest Suburbanites	530	1.3%	\$103,400	\$263,600
Full-Nest Suburbanites	900	2.2%	\$91,100	\$203,200
Blue-Collar Button-Downs	1,850	4.5%	\$64,300	\$132,900
Subtotal:	4,290	10.4%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	870	2.1%	\$145,000	\$344,300
Full-Nest Exurbanites	170	0.4%	\$106,600	\$185,600
New-Town Families	310	0.8%	\$81,000	\$132,500
Small-Town Families	30	0.1%	\$73,700	\$126,700
Subtotal:	1,380	3.4%		

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Above \$45,000

City of Spokane, Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	18,370	44.6%		
<i>Metropolitan Cities</i>				
e-Types	0	0.0%		
New Bohemians	0	0.0%		
Urban Achievers	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	1,220	3.0%	\$99,700	\$265,200
Twentysomethings	3,040	7.4%	\$69,800	\$155,400
Small-City Singles	6,230	15.1%	\$51,200	\$130,700
Subtotal:	10,490	25.5%		
<i>Metropolitan Suburbs</i>				
The Entrepreneurs	900	2.2%	\$142,400	\$401,300
Fast-Track Professionals	380	0.9%	\$94,600	\$265,200
Upscale Suburban Couples	1,090	2.6%	\$93,900	\$195,900
No-Nest Suburbanites	2,890	7.0%	\$63,800	\$132,900
Suburban Achievers	1,590	3.9%	\$62,900	\$167,300
Subtotal:	6,850	16.6%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Power Couples	710	1.7%	\$109,400	\$266,900
Cross-Training Couples	260	0.6%	\$75,900	\$174,300
Exurban Suburbanites	60	0.1%	\$55,000	\$109,000
Subtotal:	1,030	2.5%		

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Below \$45,000

City of Spokane, Spokane County, Washington

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees	18,530	43.7%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	13,210	31.2%
<i>Metropolitan Suburbs</i>	5,120	12.1%
<i>Town & Country/Exurbs</i>	200	0.5%
Traditional & Non-Traditional Families	10,130	23.9%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	6,760	15.9%
<i>Metropolitan Suburbs</i>	3,260	7.7%
<i>Town & Country/Exurbs</i>	110	0.3%
Younger Singles & Couples	13,740	32.4%
<i>Small Cities/Satellite Cities</i>	10,450	24.6%
<i>Metropolitan Suburbs</i>	2,830	6.7%
<i>Town & Country/Exurbs</i>	460	1.1%
Total:	42,400	100.0%
Total City Households:	83,560	
Classified Households As A Share Of Total City Households:	50.7%	
Estimated Median Income:	\$40,500	
Estimated National Median Income:	\$51,400	
Estimated Median Home Value:	\$153,200	
Estimated National Median Home Value:	\$172,400	

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Below \$45,000

City of Spokane, Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	18,530	43.7%		
<i>Metropolitan Cities</i>				
Downtown Retirees	0	0.0%		
Multi-Ethnic Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Blue-Collar Retirees	5,790	13.7%	\$32,600	\$137,500
Hometown Retirees	2,900	6.8%	\$22,700	\$96,100
Second City Seniors	4,520	10.7%	\$19,900	\$101,500
Subtotal:	13,210	31.2%		
<i>Metropolitan Suburbs</i>				
Suburban Retirees	2,480	5.8%	\$29,200	\$106,700
Suburban Seniors	2,640	6.2%	\$26,200	\$109,700
Subtotal:	5,120	12.1%		
<i>Town & Country/Exurbs</i>				
Heartland Empty Nesters	40	0.1%	\$37,100	\$131,900
Small-Town Seniors	90	0.2%	\$36,900	\$138,100
Back Country Seniors	0	0.0%		
Rural Seniors	40	0.1%	\$26,700	\$99,300
Struggling Retirees	30	0.1%	\$26,100	\$91,700
Subtotal:	200	0.5%		

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Below \$45,000

City of Spokane, Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	10,130	23.9%		
<i>Metropolitan Cities</i>				
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
In-Town Families	6,760	15.9%	\$25,900	\$107,600
<i>Subtotal:</i>	6,760	15.9%		
<i>Metropolitan Suburbs</i>				
Working-Class Families	3,260	7.7%	\$28,500	\$98,200
<i>Subtotal:</i>	3,260	7.7%		
<i>Town & Country/Exurbs</i>				
Kids 'r' Us	40	0.1%	\$36,100	\$143,900
Rustic Families	30	0.1%	\$36,000	\$101,200
Subsistence Families	40	0.1%	\$23,700	\$79,500
<i>Subtotal:</i>	110	0.3%		
Younger Singles & Couples	13,280	31.3%		
<i>Small Cities/Satellite Cities</i>				
Blue-Collar Singles	5,010	11.8%	\$25,100	\$97,900
Soul City Singles	5,440	12.8%	\$19,900	\$130,300
<i>Subtotal:</i>	10,450	24.6%		
<i>Metropolitan Suburbs</i>				
Working-Class Singles	2,830	6.7%	\$26,500	\$134,600
<i>Subtotal:</i>	2,830	6.7%		
<i>Town & Country/Exurbs</i>				
Country Couples	60	0.1%	\$36,900	\$133,400
Small-Town Singles	370	0.9%	\$27,800	\$121,600
Rural Singles	30	0.1%	\$27,700	\$80,600
<i>Subtotal:</i>	460	1.1%		

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Above \$45,000

Spokane County, Washington

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees	33,590	33.8%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,780	5.8%
<i>Metropolitan Suburbs</i>	14,920	15.0%
<i>Town & Country/Exurbs</i>	12,890	13.0%
Traditional & Non-Traditional Families	32,020	32.2%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	3,500	3.5%
<i>Metropolitan Suburbs</i>	11,860	11.9%
<i>Town & Country/Exurbs</i>	16,660	16.8%
Younger Singles & Couples	33,840	34.0%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	10,590	10.6%
<i>Metropolitan Suburbs</i>	14,520	14.6%
<i>Town & Country/Exurbs</i>	8,730	8.8%
Total:	99,450	100.0%
Total County Households:	181,870	
Classified Households As A Share Of Total County Households:	54.7%	
Estimated Median Income:	\$46,800	
Estimated National Median Income:	\$51,400	
Estimated Median Home Value:	\$178,300	
Estimated National Median Home Value:	\$172,400	

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Above \$45,000

Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	33,590	33.8%		
<i>Metropolitan Cities</i>				
Urban Establishment	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Multi-Ethnic Retirees	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Cosmopolitan Elite	1,280	1.3%	\$101,800	\$300,000
Middle-Class Move-Downs	4,500	4.5%	\$71,100	\$163,100
<i>Subtotal:</i>	5,780	5.8%		
<i>Metropolitan Suburbs</i>				
Old Money	1,620	1.6%	\$147,100	\$612,100
Affluent Empty Nesters	1,700	1.7%	\$98,500	\$290,200
Suburban Establishment	2,520	2.5%	\$98,200	\$289,500
Mainstream Retirees	4,480	4.5%	\$77,900	\$199,100
Middle-American Retirees	4,600	4.6%	\$69,600	\$149,900
<i>Subtotal:</i>	14,920	15.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Establishment	4,710	4.7%	\$110,600	\$354,300
New Empty Nesters	2,120	2.1%	\$95,200	\$219,900
RV Retirees	3,890	3.9%	\$78,800	\$161,700
Blue-Collar Empty Nesters	2,170	2.2%	\$71,500	\$148,700
<i>Subtotal:</i>	12,890	13.0%		

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Above \$45,000

Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	32,020	32.2%		
<i>Metropolitan Cities</i>				
Full-Nest Urbanites	0	0.0%		
Multi-Cultural Families	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	800	0.8%	\$115,600	\$299,400
Multi-Ethnic Families	2,700	2.7%	\$71,100	\$164,400
Subtotal:	3,500	3.5%		
<i>Metropolitan Suburbs</i>				
The Social Register	880	0.9%	\$165,100	\$489,400
Nouveau Money	1,460	1.5%	\$148,000	\$382,900
Late-Nest Suburbanites	1,600	1.6%	\$104,000	\$297,400
Full-Nest Suburbanites	2,730	2.7%	\$92,900	\$229,200
Blue-Collar Button-Downs	5,190	5.2%	\$65,300	\$149,900
Subtotal:	11,860	11.9%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	5,320	5.3%	\$148,000	\$388,400
Full-Nest Exurbanites	2,760	2.8%	\$108,100	\$209,400
New-Town Families	3,560	3.6%	\$81,300	\$149,500
Small-Town Families	5,020	5.0%	\$74,000	\$142,900
Subtotal:	16,660	16.8%		

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Above \$45,000

Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Single & Couples	33,840	34.0%		
<i>Metropolitan Cities</i>				
e-Types	0	0.0%		
New Bohemians	0	0.0%		
Urban Achievers	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	1,240	1.2%	\$97,300	\$299,200
Twentysomethings	3,060	3.1%	\$69,800	\$175,300
Small-City Singles	6,290	6.3%	\$51,200	\$147,500
Subtotal:	10,590	10.6%		
<i>Metropolitan Suburbs</i>				
The Entrepreneurs	1,830	1.8%	\$140,000	\$452,700
Fast-Track Professionals	900	0.9%	\$94,200	\$299,200
Upscale Suburban Couples	2,730	2.7%	\$94,000	\$221,000
No-Nest Suburbanites	5,340	5.4%	\$65,300	\$149,900
Suburban Achievers	3,720	3.7%	\$63,300	\$188,800
Subtotal:	14,520	14.6%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Power Couples	3,860	3.9%	\$111,900	\$301,100
Cross-Training Couples	3,450	3.5%	\$76,100	\$196,600
Exurban Suburbanites	1,420	1.4%	\$57,000	\$123,000
Subtotal:	8,730	8.8%		

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Below \$45,000

Spokane County, Washington

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees	35,700	43.3%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	13,500	16.4%
<i>Metropolitan Suburbs</i>	14,540	17.6%
<i>Town & Country/Exurbs</i>	7,660	9.3%
Traditional & Non-Traditional Families	20,540	24.9%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	6,880	8.3%
<i>Metropolitan Suburbs</i>	8,210	10.0%
<i>Town & Country/Exurbs</i>	5,450	6.6%
Younger Singles & Couples	26,180	31.8%
<i>Small Cities/Satellite Cities</i>	10,600	12.9%
<i>Metropolitan Suburbs</i>	9,080	11.0%
<i>Town & Country/Exurbs</i>	6,500	7.9%
Total:	82,420	100.0%
Total County Households:	181,870	
Classified Households As A Share Of Total County Households:	45.3%	
Estimated Median Income:	\$46,800	
Estimated National Median Income:	\$51,400	
Estimated Median Home Value:	\$178,300	
Estimated National Median Home Value:	\$172,400	

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Below \$45,000

Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	35,700	43.3%		
<i>Metropolitan Cities</i>				
Downtown Retirees	0	0.0%		
Multi-Ethnic Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Blue-Collar Retirees	5,930	7.2%	\$33,400	\$124,100
Hometown Retirees	3,010	3.7%	\$23,300	\$86,700
Second City Seniors	4,560	5.5%	\$20,100	\$91,600
Subtotal:	13,500	16.4%		
<i>Metropolitan Suburbs</i>				
Suburban Retirees	7,540	9.1%	\$29,900	\$96,400
Suburban Seniors	7,000	8.5%	\$26,800	\$99,100
Subtotal:	14,540	17.6%		
<i>Town & Country/Exurbs</i>				
Heartland Empty Nesters	2,080	2.5%	\$38,000	\$119,100
Small-Town Seniors	1,760	2.1%	\$37,700	\$124,700
Back Country Seniors	860	1.0%	\$28,000	\$90,300
Rural Seniors	910	1.1%	\$27,300	\$89,600
Struggling Retirees	2,050	2.5%	\$26,800	\$82,800
Subtotal:	7,660	9.3%		

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

2009 Household Classification by Market Groups

Households In Groups With Median Incomes Below \$45,000

Spokane County, Washington

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	20,540	24.9%		
<i>Metropolitan Cities</i>				
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
In-Town Families	6,880	8.3%	\$26,000	\$97,200
<i>Subtotal:</i>	6,880	8.3%		
<i>Metropolitan Suburbs</i>				
Working-Class Families	8,210	10.0%	\$29,200	\$88,700
<i>Subtotal:</i>	8,210	10.0%		
<i>Town & Country/Exurbs</i>				
Kids 'r' Us	2,300	2.8%	\$36,900	\$129,900
Rustic Families	1,270	1.5%	\$36,800	\$91,400
Subsistence Families	1,880	2.3%	\$24,300	\$71,800
<i>Subtotal:</i>	5,450	6.6%		
Younger Singles & Couples	19,680	23.9%		
<i>Small Cities/Satellite Cities</i>				
Blue-Collar Singles	5,090	6.2%	\$25,000	\$88,400
Soul City Singles	5,510	6.7%	\$20,200	\$117,600
<i>Subtotal:</i>	10,600	12.9%		
<i>Metropolitan Suburbs</i>				
Working-Class Singles	9,080	11.0%	\$27,100	\$121,500
<i>Subtotal:</i>	9,080	11.0%		
<i>Town & Country/Exurbs</i>				
Country Couples	1,590	1.9%	\$37,800	\$120,500
Small-Town Singles	3,270	4.0%	\$28,400	\$109,800
Rural Singles	1,640	2.0%	\$28,300	\$72,800
<i>Subtotal:</i>	6,500	7.9%		

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

**Households With The Potential
To Move Within The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
City of Spokane, Spokane County, Washington

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	13,670	500	10.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,740	270	5.8%
<i>Metropolitan Suburbs</i>	6,760	190	4.1%
<i>Town & Country/Exurbs</i>	1,170	40	0.9%
Traditional & Non-Traditional Families	9,120	940	20.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	3,450	410	8.8%
<i>Metropolitan Suburbs</i>	4,290	440	9.5%
<i>Town & Country/Exurbs</i>	1,380	90	1.9%
Younger Singles & Couples	18,370	3,210	69.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	10,490	2,210	47.5%
<i>Metropolitan Suburbs</i>	6,850	910	19.6%
<i>Town & Country/Exurbs</i>	1,030	90	1.9%
Total:	41,160	4,650	100.0%
Total City Households:	83,560		
Classified Households As A Share Of Total City Households:	49.3%		

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

**Households With The Potential
To Move Within The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
City of Spokane, Spokane County, Washington

	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	13,670	500	10.8%
<i>Metropolitan Cities</i>			
Urban Establishment	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
Multi-Ethnic Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Cosmopolitan Elite	1,270	40	0.9%
Middle-Class Move-Downs	4,470	230	4.9%
<i>Subtotal:</i>	<u>5,740</u>	<u>270</u>	<u>5.8%</u>
<i>Metropolitan Suburbs</i>			
Old Money	800	20	0.4%
Affluent Empty Nesters	870	20	0.4%
Suburban Establishment	940	30	0.6%
Mainstream Retirees	2,540	60	1.3%
Middle-American Retirees	1,610	60	1.3%
<i>Subtotal:</i>	<u>6,760</u>	<u>190</u>	<u>4.1%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Establishment	700	20	0.4%
New Empty Nesters	190	10	0.2%
RV Retirees	280	10	0.2%
Blue-Collar Empty Nesters	0	0	0.0%
<i>Subtotal:</i>	<u>1,170</u>	<u>40</u>	<u>0.9%</u>

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

**Households With The Potential
To Move Within The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
City of Spokane, Spokane County, Washington

	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	9,120	940	20.2%
<i>Metropolitan Cities</i>			
Full-Nest Urbanites	0	0	0.0%
Multi-Cultural 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	790	60	1.3%
Multi-Ethnic Families	2,660	350	7.5%
<i>Subtotal:</i>	<u>3,450</u>	<u>410</u>	<u>8.8%</u>
<i>Metropolitan Suburbs</i>			
The Social Register	380	10	0.2%
Nouveau Money	630	50	1.1%
Late-Nest Suburbanites	530	30	0.6%
Full-Nest Suburbanites	900	80	1.7%
Blue-Collar Button-Downs	1,850	270	5.8%
<i>Subtotal:</i>	<u>4,290</u>	<u>440</u>	<u>9.5%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	870	60	1.3%
Full-Nest Exurbanites	170	10	0.2%
New-Town Families	310	20	0.4%
Small-Town Families	30	0	0.0%
<i>Subtotal:</i>	<u>1,380</u>	<u>90</u>	<u>1.9%</u>

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

**Households With The Potential
To Move Within The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
City of Spokane, Spokane County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	18,370	3,210	69.0%
<i>Metropolitan Cities</i>			
e-Types	0	0	0.0%
New Bohemians	0	0	0.0%
Urban Achievers	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	1,220	150	3.2%
Twentysomethings	3,040	680	14.6%
Small-City Singles	6,230	1,380	29.7%
<i>Subtotal:</i>	10,490	2,210	47.5%
<i>Metropolitan Suburbs</i>			
The Entrepreneurs	900	80	1.7%
Fast-Track Professionals	380	50	1.1%
Upscale Suburban Couples	1,090	120	2.6%
No-Nest Suburbanites	2,890	220	4.7%
Suburban Achievers	1,590	440	9.5%
<i>Subtotal:</i>	6,850	910	19.6%
<i>Town & Country/Exurbs</i>			
Ex-Urban Power Couples	710	70	1.5%
Cross-Training Couples	260	20	0.4%
Exurban Suburbanites	60	0	0.0%
<i>Subtotal:</i>	1,030	90	1.9%

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

**Households With The Potential
To Move Within The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
City of Spokane, Spokane County, Washington

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
Empty-Nesters & Retirees	18,530	410	17.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	13,210	320	13.3%
<i>Metropolitan Suburbs</i>	5,120	90	2.9%
<i>Town & Country/Exurbs</i>	200	0	0.0%
Traditional & Non-Traditional Families	10,130	650	27.1%
<i>Metropolitan Cities</i>	0	0	24.2%
<i>Small Cities/Satellite Cities</i>	6,760	580	24.2%
<i>Metropolitan Suburbs</i>	3,260	70	2.9%
<i>Town & Country/Exurbs</i>	110	0	0.0%
Younger Singles & Couples	13,740	1,340	55.8%
<i>Small Cities/Satellite Cities</i>	10,450	1,040	43.3%
<i>Metropolitan Suburbs</i>	2,830	270	11.3%
<i>Town & Country/Exurbs</i>	460	30	1.3%
Total:	42,400	2,400	100.0%
Total City Households:	83,560		
Classified Households As A Share Of Total City Households:	50.7%		

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

**Households With The Potential
To Move Within The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
City of Spokane, Spokane County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty-Nesters & Retirees	18,530	410	17.1%
<i>Metropolitan Cities</i>			
Downtown Retirees	0	0	0.0%
Multi-Ethnic Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Retirees	5,790	70	2.9%
Hometown Retirees	2,900	20	0.8%
Second City Seniors	4,520	230	9.6%
<i>Subtotal:</i>	<u>13,210</u>	<u>320</u>	<u>13.3%</u>
<i>Metropolitan Suburbs</i>			
Suburban Retirees	2,480	20	0.8%
Suburban Seniors	2,640	70	2.9%
<i>Subtotal:</i>	<u>5,120</u>	<u>90</u>	<u>2.9%</u>
<i>Town & Country/Exurbs</i>			
Heartland Empty Nesters	40	0	0.0%
Small-Town Seniors	90	0	0.0%
Back Country Seniors	0	0	0.0%
Rural Seniors	40	0	0.0%
Struggling Retirees	30	0	0.0%
<i>Subtotal:</i>	<u>200</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move Within The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
City of Spokane, Spokane County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	10,130	650	27.1%
<i>Metropolitan Cities</i>			
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
In-Town Families	6,760	580	24.2%
<i>Subtotal:</i>	6,760	580	24.2%
<i>Metropolitan Suburbs</i>			
Working-Class Families	3,260	70	2.9%
<i>Subtotal:</i>	3,260	70	2.9%
<i>Town & Country/Exurbs</i>			
Kids 'r' Us	40	0	0.0%
Rustic Families	30	0	0.0%
Subsistence Families	40	0	0.0%
<i>Subtotal:</i>	110	0	0.0%
Younger Singles & Couples	13,280	1,340	55.8%
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Singles	5,010	470	19.6%
Soul City Singles	5,440	570	23.8%
<i>Subtotal:</i>	10,450	1,040	43.3%
<i>Metropolitan Suburbs</i>			
Working-Class Singles	2,830	270	11.3%
<i>Subtotal:</i>	2,830	270	11.3%
<i>Town & Country/Exurbs</i>			
Country Couples	60	0	0.0%
Small-Town Singles	370	30	1.3%
Rural Singles	30	0	0.0%
<i>Subtotal:</i>	460	30	1.3%

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Above \$45,000

Balance of Spokane County, Washington

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	19,920	280	12.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	40	0	0.0%
<i>Metropolitan Suburbs</i>	8,160	230	10.0%
<i>Town & Country/Exurbs</i>	11,720	50	2.2%
Traditional & Non-Traditional Families	22,900	850	37.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	50	10	0.4%
<i>Metropolitan Suburbs</i>	7,570	790	34.3%
<i>Town & Country/Exurbs</i>	15,280	50	2.2%
Younger Singles & Couples	15,470	1,170	50.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	100	10	0.4%
<i>Metropolitan Suburbs</i>	7,670	1,080	47.0%
<i>Town & Country/Exurbs</i>	7,700	80	3.5%
Total:	58,290	2,300	100.0%
Total County Households: {Balance of County}	98,310		
Classified Households As A Share Of Total County Households: {Balance of County}	59.3%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Balance of Spokane County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	19,920	280	12.2%
<i>Metropolitan Cities</i>			
Urban Establishment	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
Multi-Ethnic Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Cosmopolitan Elite	10	0	0.0%
Middle-Class Move-Downs	30	0	0.0%
<i>Subtotal:</i>	<u>40</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Old Money	820	20	0.9%
Affluent Empty Nesters	830	20	0.9%
Suburban Establishment	1,580	40	1.7%
Mainstream Retirees	1,940	40	1.7%
Middle-American Retirees	2,990	110	4.8%
<i>Subtotal:</i>	<u>8,160</u>	<u>230</u>	<u>10.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Establishment	4,010	20	0.9%
New Empty Nesters	1,930	20	0.9%
RV Retirees	3,610	10	0.4%
Blue-Collar Empty Nesters	2,170	0	0.0%
<i>Subtotal:</i>	<u>11,720</u>	<u>50</u>	<u>2.2%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Balance of Spokane County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	22,900	850	37.0%
<i>Metropolitan Cities</i>			
Full-Nest Urbanites	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	10	0	0.0%
Multi-Ethnic Families	40	10	0.4%
<i>Subtotal:</i>	50	10	0.4%
<i>Metropolitan Suburbs</i>			
The Social Register	500	20	0.9%
Nouveau Money	830	60	2.6%
Late-Nest Suburbanites	1,070	70	3.0%
Full-Nest Suburbanites	1,830	160	7.0%
Blue-Collar Button-Downs	3,340	480	20.9%
<i>Subtotal:</i>	7,570	790	34.3%
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	4,450	10	0.4%
Full-Nest Exurbanites	2,590	10	0.4%
New-Town Families	3,250	20	0.9%
Small-Town Families	4,990	10	0.4%
<i>Subtotal:</i>	15,280	50	2.2%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Balance of Spokane County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	15,470	1,170	50.9%
<i>Metropolitan Cities</i>			
e-Types	0	0	0.0%
New Bohemians	0	0	0.0%
Urban Achievers	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	20	0	0.0%
Twentysomethings	20	0	0.0%
Small-City Singles	60	10	0.4%
<i>Subtotal:</i>	<u>100</u>	<u>10</u>	<u>0.4%</u>
<i>Metropolitan Suburbs</i>			
The Entrepreneurs	930	80	3.5%
Fast-Track Professionals	520	70	3.0%
Upscale Suburban Couples	1,640	180	7.8%
No-Nest Suburbanites	2,450	180	7.8%
Suburban Achievers	2,130	570	24.8%
<i>Subtotal:</i>	<u>7,670</u>	<u>1,080</u>	<u>47.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Power Couples	3,150	50	2.2%
Cross-Training Couples	3,190	20	0.9%
Exurban Suburbanites	1,360	10	0.4%
<i>Subtotal:</i>	<u>7,700</u>	<u>80</u>	<u>3.5%</u>

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Balance of Spokane County, Washington

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
Empty-Nesters & Retirees	17,170	350	15.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	290	0	0.0%
<i>Metropolitan Suburbs</i>	9,420	250	8.0%
<i>Town & Country/Exurbs</i>	7,460	100	4.4%
Traditional & Non-Traditional Families	10,410	460	20.4%
<i>Metropolitan Cities</i>	0	0	0.9%
<i>Small Cities/Satellite Cities</i>	120	20	0.9%
<i>Metropolitan Suburbs</i>	4,950	170	7.6%
<i>Town & Country/Exurbs</i>	5,340	270	12.0%
Younger Singles & Couples	12,440	1,440	64.0%
<i>Small Cities/Satellite Cities</i>	150	20	0.9%
<i>Metropolitan Suburbs</i>	6,250	970	43.1%
<i>Town & Country/Exurbs</i>	6,040	450	20.0%
Total:	40,020	2,250	100.0%
Total County Households: {Balance of County}	98,310		
Classified Households As A Share Of Total County Households: {Balance of County}	40.7%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Balance of Spokane County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty-Nesters & Retirees	17,170	350	15.6%
<i>Metropolitan Cities</i>			
Downtown Retirees	0	0	0.0%
Multi-Ethnic Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Retirees	140	0	0.0%
Hometown Retirees	110	0	0.0%
Second City Seniors	40	0	0.0%
<i>Subtotal:</i>	<u>290</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Suburban Retirees	5,060	70	3.1%
Suburban Seniors	4,360	180	8.0%
<i>Subtotal:</i>	<u>9,420</u>	<u>250</u>	<u>8.0%</u>
<i>Town & Country/Exurbs</i>			
Heartland Empty Nesters	2,040	40	1.8%
Small-Town Seniors	1,670	40	1.8%
Back Country Seniors	860	20	0.9%
Rural Seniors	870	0	0.0%
Struggling Retirees	2,020	0	0.0%
<i>Subtotal:</i>	<u>7,460</u>	<u>100</u>	<u>4.4%</u>

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Balance of Spokane County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	10,410	460	20.4%
<i>Metropolitan Cities</i>			
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
In-Town Families	120	20	0.9%
<i>Subtotal:</i>	120	20	0.9%
<i>Metropolitan Suburbs</i>			
Working-Class Families	4,950	170	7.6%
<i>Subtotal:</i>	4,950	170	7.6%
<i>Town & Country/Exurbs</i>			
Kids 'r' Us	2,260	180	8.0%
Rustic Families	1,240	90	4.0%
Subsistence Families	1,840	0	0.0%
<i>Subtotal:</i>	5,340	270	12.0%
Younger Singles & Couples	6,400	1,440	64.0%
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Singles	80	10	0.4%
Soul City Singles	70	10	0.4%
<i>Subtotal:</i>	150	20	0.9%
<i>Metropolitan Suburbs</i>			
Working-Class Singles	6,250	970	43.1%
<i>Subtotal:</i>	6,250	970	43.1%
<i>Town & Country/Exurbs</i>			
Country Couples	1,530	80	3.6%
Small-Town Singles	2,900	370	16.4%
Rural Singles	1,610	0	0.0%
<i>Subtotal:</i>	6,040	450	20.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**

Summary: Appendix Two, Tables 1A Through 3A
Households In Groups With Median Incomes Above \$45,000
King, Snohomish and Pierce Counties, Washington

<u>Household Type/ Geographic Designation</u>	<u><i>King County</i></u>	<u><i>Snohomish County</i></u>	<u><i>Pierce County</i></u>	<u>Total</u>
Empty Nesters & Retirees	20	0	10	30
<i>Metropolitan Cities</i>	10	0	0	10
<i>Small Cities/Satellite Cities</i>	10	0	10	20
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	0	0	0	0
Traditional & Non-Traditional Families	70	50	30	150
<i>Metropolitan Cities</i>	10	0	0	10
<i>Small Cities/Satellite Cities</i>	20	20	10	50
<i>Metropolitan Suburbs</i>	40	30	20	90
<i>Town & Country/Exurbs</i>	0	0	0	0
Younger Singles & Couples	260	100	90	450
<i>Metropolitan Cities</i>	100	0	0	100
<i>Small Cities/Satellite Cities</i>	50	40	40	130
<i>Metropolitan Suburbs</i>	110	60	50	220
<i>Town & Country/Exurbs</i>	0	0	0	0
Total:	350	150	130	630
Percent:	55.6%	23.8%	20.6%	100.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**

Summary: Appendix Two, Tables 1A Through 3A
Households In Groups With Median Incomes Above \$45,000
King, Snohomish and Pierce Counties, Washington

	<u>King County</u>	<u>Snohomish County</u>	<u>Pierce County</u>	<u>Total</u>
Empty Nesters & Retirees	20	0	10	30
<i>Metropolitan Cities</i>				
Urban Establishment	10	0	0	10
Cosmopolitan Couples	0	0	0	0
Multi-Ethnic Retirees	0	0	0	0
<i>Subtotal:</i>	<u>10</u>	<u>0</u>	<u>0</u>	<u>10</u>
<i>Small Cities/Satellite Cities</i>				
Cosmopolitan Elite	0	0	0	0
Middle-Class Move-Downs	10	0	10	20
<i>Subtotal:</i>	<u>10</u>	<u>0</u>	<u>10</u>	<u>20</u>
<i>Metropolitan Suburbs</i>				
Old Money	0	0	0	0
Affluent Empty Nesters	0	0	0	0
Suburban Establishment	0	0	0	0
Mainstream Retirees	0	0	0	0
Middle-American Retirees	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>				
Small-Town Establishment	0	0	0	0
New Empty Nesters	0	0	0	0
RV Retirees	0	0	0	0
Blue-Collar Empty Nesters	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

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

Households With The Potential To Move To The City Of Spokane In 2009

Summary: Appendix Two, Tables 1A Through 3A
Households In Groups With Median Incomes Above \$45,000
King, Snohomish and Pierce Counties, Washington

	<i>King County</i>	<i>Snohomish County</i>	<i>Pierce County</i>	<i>Total</i>
Traditional & Non-Traditional Families	70	50	30	150
<i>Metropolitan Cities</i>				
Full-Nest Urbanites	10	0	0	10
Multi-Cultural Families	0	0	0	0
<i>Subtotal:</i>	10	0	0	10
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	10	10	0	20
Multi-Ethnic Families	10	10	10	30
<i>Subtotal:</i>	20	20	10	50
<i>Metropolitan Suburbs</i>				
The Social Register	0	0	0	0
Nouveau Money	10	0	0	10
Late-Nest Suburbanites	10	10	0	20
Full-Nest Suburbanites	10	10	10	30
Blue-Collar Button-Downs	10	10	10	30
<i>Subtotal:</i>	40	30	20	90
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0	0	0
Full-Nest Exurbanites	0	0	0	0
New-Town Families	0	0	0	0
Small-Town Families	0	0	0	0
<i>Subtotal:</i>	0	0	0	0

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

Households With The Potential To Move To The City Of Spokane In 2009

Summary: Appendix Two, Tables 1A Through 3A
Households In Groups With Median Incomes Above \$45,000
King, Snohomish and Pierce Counties, Washington

	<i>King County</i>	<i>Snohomish County</i>	<i>Pierce County</i>	<i>Total</i>
Younger Singles & Couples	260	100	90	450
<i>Metropolitan Cities</i>				
e-Types	20	0	0	20
New Bohemians	30	0	0	30
Urban Achievers	50	0	0	50
<i>Subtotal:</i>	<u>100</u>	<u>0</u>	<u>0</u>	<u>100</u>
<i>Small Cities/Satellite Cities</i>				
The VIPs	20	10	10	40
Twentysomethings	20	20	20	60
Small-City Singles	10	10	10	30
<i>Subtotal:</i>	<u>50</u>	<u>40</u>	<u>40</u>	<u>130</u>
<i>Metropolitan Suburbs</i>				
The Entrepreneurs	20	10	0	30
Fast-Track Professionals	20	10	0	30
Upscale Suburban Couples	20	20	20	60
No-Nest Suburbanites	10	0	0	10
Suburban Achievers	40	20	30	90
<i>Subtotal:</i>	<u>110</u>	<u>60</u>	<u>50</u>	<u>220</u>
<i>Town & Country/Exurbs</i>				
Ex-Urban Power Couples	0	0	0	0
Cross-Training Couples	0	0	0	0
Exurban Suburbanites	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Summary: Appendix Two, Tables 1B Through 3B

King, Snohomish, and Pierce Counties, Washington

Household Type/ Geographic Designation	<i>King County</i>	<i>Snohomish County</i>	<i>Pierce County</i>	Total
Empty Nesters & Retirees	0	0	0	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>	0	0	0	0
Traditional & Non-Traditional Families	10	10	10	30
<i>Metropolitan Cities</i>	0	0	0	0
<i>Small Cities/Satellite Cities</i>	10	10	10	30
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	0	0	0	0
Younger Singles & Couples	40	10	30	80
<i>Small Cities/Satellite Cities</i>	10	0	10	20
<i>Metropolitan Suburbs</i>	30	10	20	60
<i>Town & Country/Exurbs</i>	0	0	0	0
Total:	50	20	40	110
Percent:	45.5%	18.2%	36.4%	100.0%

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Summary: Appendix Two, Tables 1B Through 3B

King, Snohomish, and Pierce Counties, Washington

	<i>King County</i>	<i>Snohomish County</i>	<i>Pierce County</i>	<i>Total</i>
Empty Nesters & Retirees	0	0	0	0
<i>Metropolitan Cities</i>				
Downtown Retirees	0	0	0	0
Multi-Ethnic Seniors	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>				
Blue-Collar Retirees	0	0	0	0
Hometown Retirees	0	0	0	0
Second City Seniors	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>				
Suburban Retirees	0	0	0	0
Suburban Seniors	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>				
Heartland Empty Nesters	0	0	0	0
Small-Town Seniors	0	0	0	0
Back Country Seniors	0	0	0	0
Rural Seniors	0	0	0	0
Struggling Retirees	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Summary: Appendix Two, Tables 1B Through 3B

King, Snohomish, and Pierce Counties, Washington

	<i>King County</i>	<i>King County</i>	<i>Pierce County</i>	Total
Traditional & Non-Traditional Families	10	10	10	30
<i>Metropolitan Cities</i>				
Inner-City Families	0	0	0	0
Single-Parent Families	0	0	0	0
Subtotal:	0	0	0	0
<i>Small Cities/Satellite Cities</i>				
In-Town Families	10	10	10	30
Subtotal:	10	10	10	30
<i>Metropolitan Suburbs</i>				
Working-Class Families	0	0	0	0
Subtotal:	0	0	0	0
<i>Town & Country/Exurbs</i>				
Kids 'r' Us	0	0	0	0
Rustic Families	0	0	0	0
Subsistence Families	0	0	0	0
Subtotal:	0	0	0	0
Younger Singles & Couples	40	10	30	80
<i>Small Cities/Satellite Cities</i>				
Blue-Collar Singles	0	0	0	0
Soul City Singles	10	0	10	20
Subtotal:	10	0	10	20
<i>Metropolitan Suburbs</i>				
Working-Class Singles	30	10	20	60
Subtotal:	30	10	20	60
<i>Town & Country/Exurbs</i>				
Country Couples	0	0	0	0
Small-Town Singles	0	0	0	0
Rural Singles	0	0	0	0
Subtotal:	0	0	0	0

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

Households With The Potential To Move To The City Of Spokane In 2009

Summary: Appendix Two, Tables 4A Through 6A
Households In Groups With Median Incomes Above \$45,000
Kootenai County, Idaho; Stevens and Whitman Counties, Washington

Household Type/ Geographic Designation	<i>Kootenai County</i>	<i>Stevens County</i>	<i>Whitman County</i>	Total
Empty Nesters & Retirees	10	30	0	40
<i>Metropolitan Cities</i>	0	0	0	0
<i>Small Cities/Satellite Cities</i>	10	0	0	10
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	0	30	0	30
Traditional & Non-Traditional Families	20	30	0	50
<i>Metropolitan Cities</i>	0	0	0	0
<i>Small Cities/Satellite Cities</i>	20	0	0	20
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	0	30	0	30
Younger Singles & Couples	120	0	40	160
<i>Metropolitan Cities</i>	0	0	0	0
<i>Small Cities/Satellite Cities</i>	120	0	40	160
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	0	0	0	0
Total:	150	60	40	250
Percent:	60.0%	24.0%	16.0%	100.0%

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

Households With The Potential To Move To The City Of Spokane In 2009

Summary: Appendix Two, Tables 4A Through 6A
Households In Groups With Median Incomes Above \$45,000
Kootenai County, Idaho; Stevens and Whitman Counties, Washington

	<u>Kootenai County</u>	<u>Stevens County</u>	<u>Whitman County</u>	<u>Total</u>
Empty Nesters & Retirees	10	30	0	40
<i>Metropolitan Cities</i>				
Urban Establishment	0	0	0	0
Cosmopolitan Couples	0	0	0	0
Multi-Ethnic Retirees	0	0	0	0
Subtotal:	0	0	0	0
<i>Small Cities/Satellite Cities</i>				
Cosmopolitan Elite	0	0	0	0
Middle-Class Move-Downs	10	0	0	10
Subtotal:	10	0	0	10
<i>Metropolitan Suburbs</i>				
Old Money	0	0	0	0
Affluent Empty Nesters	0	0	0	0
Suburban Establishment	0	0	0	0
Mainstream Retirees	0	0	0	0
Middle-American Retirees	0	0	0	0
Subtotal:	0	0	0	0
<i>Town & Country/Exurbs</i>				
Small-Town Establishment	0	0	0	0
New Empty Nesters	0	0	0	0
RV Retirees	0	10	0	10
Blue-Collar Empty Nesters	0	20	0	20
Subtotal:	0	30	0	30

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

Households With The Potential To Move To The City Of Spokane In 2009

Summary: Appendix Two, Tables 4A Through 6A
Households In Groups With Median Incomes Above \$45,000
Kootenai County, Idaho; Stevens and Whitman Counties, Washington

	<i>Kootenai County</i>	<i>Stevens County</i>	<i>Whitman County</i>	<i>Total</i>
Traditional & Non-Traditional Families	20	30	0	50
<i>Metropolitan Cities</i>				
Full-Nest Urbanites	0	0	0	0
Multi-Cultural Families	0	0	0	0
<i>Subtotal:</i>	0	0	0	0
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0	0	0
Multi-Ethnic Families	20	0	0	20
<i>Subtotal:</i>	20	0	0	20
<i>Metropolitan Suburbs</i>				
The Social Register	0	0	0	0
Nouveau Money	0	0	0	0
Late-Nest Suburbanites	0	0	0	0
Full-Nest Suburbanites	0	0	0	0
Blue-Collar Button-Downs	0	0	0	0
<i>Subtotal:</i>	0	0	0	0
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	10	0	10
Full-Nest Exurbanites	0	0	0	0
New-Town Families	0	0	0	0
Small-Town Families	0	20	0	20
<i>Subtotal:</i>	0	30	0	30

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

Households With The Potential To Move To The City Of Spokane In 2009

Summary: Appendix Two, Tables 4A Through 6A
Households In Groups With Median Incomes Above \$45,000
Kootenai County, Idaho; Stevens and Whitman Counties, Washington

	<u>Kootenai County</u>	<u>Stevens County</u>	<u>Whitman County</u>	<u>Total</u>
Younger Singles & Couples	120	0	40	160
<i>Metropolitan Cities</i>				
e-Types	0	0	0	0
New Bohemians	0	0	0	0
Urban Achievers	0	0	0	0
Subtotal:	0	0	0	0
<i>Small Cities/Satellite Cities</i>				
The VIPs	10	0	0	10
Twentysomethings	50	0	10	60
Small-City Singles	60	0	30	90
Subtotal:	120	0	40	160
<i>Metropolitan Suburbs</i>				
The Entrepreneurs	0	0	0	0
Fast-Track Professionals	0	0	0	0
Upscale Suburban Couples	0	0	0	0
No-Nest Suburbanites	0	0	0	0
Suburban Achievers	0	0	0	0
Subtotal:	0	0	0	0
<i>Town & Country/Exurbs</i>				
Ex-Urban Power Couples	0	0	0	0
Cross-Training Couples	0	0	0	0
Exurban Suburbanites	0	0	0	0
Subtotal:	0	0	0	0

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Summary: Appendix Two, Tables 4B Through 6B

Kootenai County, Idaho; Stevens and Whitman Counties, Washington

Household Type/ Geographic Designation	<i>Kootenai County</i>	<i>Stevens County</i>	<i>Whitman County</i>	Total
Empty Nesters & Retirees	0	0	0	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>	0	0	0	0
Traditional & Non-Traditional Families	10	10	0	20
<i>Metropolitan Cities</i>	0	0	0	0
<i>Small Cities/Satellite Cities</i>	10	0	0	10
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	0	10	0	10
Younger Singles & Couples	20	20	10	50
<i>Small Cities/Satellite Cities</i>	20	0	10	30
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	0	20	0	20
Total:	30	30	10	70
Percent:	42.9%	42.9%	14.3%	100.0%

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Summary: Appendix Two, Tables 4B Through 6B

Kootenai County, Idaho; Stevens and Whitman Counties, Washington

	<i>Kootenai County</i>	<i>Stevens County</i>	<i>Whitman County</i>	<i>Total</i>
Empty Nesters & Retirees	0	0	0	0
<i>Metropolitan Cities</i>				
Downtown Retirees	0	0	0	0
Multi-Ethnic Seniors	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>				
Blue-Collar Retirees	0	0	0	0
Hometown Retirees	0	0	0	0
Second City Seniors	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>				
Suburban Retirees	0	0	0	0
Suburban Seniors	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>				
Heartland Empty Nesters	0	0	0	0
Small-Town Seniors	0	0	0	0
Back Country Seniors	0	0	0	0
Rural Seniors	0	0	0	0
Struggling Retirees	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Summary: Appendix Two, Tables 4B Through 6B

Kootenai County, Idaho; Stevens and Whitman Counties, Washington

	<u>Kootenai County</u>	<u>Kootenai County</u>	<u>Whitman County</u>	<u>Total</u>
Traditional & Non-Traditional Families	10	10	0	20
<i>Metropolitan Cities</i>				
Inner-City Families	0	0	0	0
Single-Parent Families	0	0	0	0
Subtotal:	0	0	0	0
<i>Small Cities/Satellite Cities</i>				
In-Town Families	10	0	0	10
Subtotal:	10	0	0	10
<i>Metropolitan Suburbs</i>				
Working-Class Families	0	0	0	0
Subtotal:	0	0	0	0
<i>Town & Country/Exurbs</i>				
Kids 'r' Us	0	0	0	0
Rustic Families	0	10	0	10
Subsistence Families	0	0	0	0
Subtotal:	0	10	0	10
Younger Singles & Couples	20	20	10	50
<i>Small Cities/Satellite Cities</i>				
Blue-Collar Singles	20	0	0	20
Soul City Singles	0	0	10	10
Subtotal:	20	0	10	30
<i>Metropolitan Suburbs</i>				
Working-Class Singles	0	0	0	0
Subtotal:	0	0	0	0
<i>Town & Country/Exurbs</i>				
Country Couples	0	10	0	10
Small-Town Singles	0	10	0	10
Rural Singles	0	0	0	0
Subtotal:	0	20	0	20

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
All Other U.S. Counties

Household Type/ Geographic Designation	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	250	10.6%
<i>Metropolitan Cities</i>	70	3.0%
<i>Small Cities/Satellite Cities</i>	80	3.4%
<i>Metropolitan Suburbs</i>	100	4.3%
<i>Town & Country/Exurbs</i>	0	0.0%
Traditional & Non-Traditional Families	620	26.4%
<i>Metropolitan Cities</i>	140	6.0%
<i>Small Cities/Satellite Cities</i>	170	7.2%
<i>Metropolitan Suburbs</i>	310	13.2%
<i>Town & Country/Exurbs</i>	0	0.0%
Younger Singles & Couples	1,480	63.0%
<i>Metropolitan Cities</i>	460	19.6%
<i>Small Cities/Satellite Cities</i>	440	18.7%
<i>Metropolitan Suburbs</i>	580	24.7%
<i>Town & Country/Exurbs</i>	0	0.0%
Total:	2,350	100.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
All Other U.S. Counties

	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	250	10.6%
<i>Metropolitan Cities</i>		
Urban Establishment	50	2.1%
Cosmopolitan Couples	10	0.4%
Multi-Ethnic Retirees	10	0.4%
<i>Subtotal:</i>	<u>70</u>	<u>3.0%</u>
<i>Small Cities/Satellite Cities</i>		
Cosmopolitan Elite	20	0.9%
Middle-Class Move-Downs	60	2.6%
<i>Subtotal:</i>	<u>80</u>	<u>3.4%</u>
<i>Metropolitan Suburbs</i>		
Old Money	30	1.3%
Affluent Empty Nesters	10	0.4%
Suburban Establishment	20	0.9%
Mainstream Retirees	10	0.4%
Middle-American Retirees	30	1.3%
<i>Subtotal:</i>	<u>100</u>	<u>4.3%</u>
<i>Town & Country/Exurbs</i>		
Small-Town Establishment	0	0.0%
New Empty Nesters	0	0.0%
RV Retirees	0	0.0%
Blue-Collar Empty Nesters	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
All Other U.S. Counties

	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	620	26.4%
<i>Metropolitan Cities</i>		
Full-Nest Urbanites	80	3.4%
Multi-Cultural Families	60	2.6%
Subtotal:	140	6.0%
<i>Small Cities/Satellite Cities</i>		
Unibox Transferees	70	3.0%
Multi-Ethnic Families	100	4.3%
Subtotal:	170	7.2%
<i>Metropolitan Suburbs</i>		
The Social Register	20	0.9%
Nouveau Money	50	2.1%
Late-Nest Suburbanites	40	1.7%
Full-Nest Suburbanites	90	3.8%
Blue-Collar Button-Downs	110	4.7%
Subtotal:	310	13.2%
<i>Town & Country/Exurbs</i>		
Ex-Urban Elite	0	0.0%
Full-Nest Exurbanites	0	0.0%
New-Town Families	0	0.0%
Small-Town Families	0	0.0%
Subtotal:	0	0.0%

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Above \$45,000
All Other U.S. Counties

	<u>Potential</u>	<u>Share of Potential</u>
Younger Singles & Couples	1,480	63.0%
<i>Metropolitan Cities</i>		
e-Types	100	4.3%
New Bohemians	170	7.2%
Urban Achievers	190	8.1%
Subtotal:	460	19.6%
<i>Small Cities/Satellite Cities</i>		
The VIPs	110	4.7%
Twentysomethings	160	6.8%
Small-City Singles	170	7.2%
Subtotal:	440	18.7%
<i>Metropolitan Suburbs</i>		
The Entrepreneurs	90	3.8%
Fast-Track Professionals	80	3.4%
Upscale Suburban Couples	120	5.1%
No-Nest Suburbanites	60	2.6%
Suburban Achievers	230	9.8%
Subtotal:	580	24.7%
<i>Town & Country/Exurbs</i>		
Ex-Urban Power Couples	0	0.0%
Cross-Training Couples	0	0.0%
Exurban Suburbanites	0	0.0%
Subtotal:	0	0.0%

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Household Classification By Market Groups

All Other U.S. Counties

Household Type/ Geographic Designation	Potential	Share of Potential
Empty-Nesters & Retirees	210	14.5%
<i>Metropolitan Cities</i>	50	3.4%
<i>Small Cities/Satellite Cities</i>	110	7.6%
<i>Metropolitan Suburbs</i>	50	2.8%
<i>Town & Country/Exurbs</i>	0	0.0%
Traditional & Non-Traditional Families	500	34.5%
<i>Metropolitan Cities</i>	200	13.1%
<i>Small Cities/Satellite Cities</i>	190	13.1%
<i>Metropolitan Suburbs</i>	30	2.1%
<i>Town & Country/Exurbs</i>	80	5.5%
Younger Singles & Couples	740	51.0%
<i>Small Cities/Satellite Cities</i>	330	11.7%
<i>Metropolitan Suburbs</i>	200	22.8%
<i>Town & Country/Exurbs</i>	210	14.5%
Total:	1,450	100.0%

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

Households In Groups With Median Incomes Below \$45,000

**Households With The Potential
To Move To The City Of Spokane In 2009**

Household Classification By Market Groups

All Other U.S. Counties

	<i>Potential</i>	<i>Share of Potential</i>
Empty-Nesters & Retirees	210	14.5%
<i>Metropolitan Cities</i>		
Downtown Retirees	10	0.7%
Multi-Ethnic Seniors	40	2.8%
<i>Subtotal:</i>	<i>50</i>	<i>3.4%</i>
<i>Small Cities/Satellite Cities</i>		
Blue-Collar Retirees	30	2.1%
Hometown Retirees	10	0.7%
Second City Seniors	70	4.8%
<i>Subtotal:</i>	<i>110</i>	<i>7.6%</i>
<i>Metropolitan Suburbs</i>		
Suburban Retirees	10	0.7%
Suburban Seniors	40	2.8%
<i>Subtotal:</i>	<i>50</i>	<i>2.8%</i>
<i>Town & Country/Exurbs</i>		
Heartland Empty Nesters	0	0.0%
Small-Town Seniors	0	0.0%
Back Country Seniors	0	0.0%
Rural Seniors	0	0.0%
Struggling Retirees	0	0.0%
<i>Subtotal:</i>	<i>0</i>	<i>0.0%</i>

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

Households In Groups With Median Incomes Below \$45,000

Households With The Potential To Move To The City Of Spokane In 2009

Household Classification By Market Groups

All Other U.S. Counties

	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	500	34.5%
<i>Metropolitan Cities</i>		
Inner-City Families	100	6.9%
Single-Parent Families	100	6.9%
<i>Subtotal:</i>	200	13.8%
<i>Small Cities/Satellite Cities</i>		
In-Town Families	190	13.1%
<i>Subtotal:</i>	190	13.1%
<i>Metropolitan Suburbs</i>		
Working-Class Families	30	2.1%
<i>Subtotal:</i>	30	2.1%
<i>Town & Country/Exurbs</i>		
Kids 'r' Us	80	5.5%
Rustic Families	0	0.0%
Subsistence Families	0	0.0%
<i>Subtotal:</i>	80	5.5%
Younger Singles & Couples	330	22.8%
<i>Small Cities/Satellite Cities</i>		
Blue-Collar Singles	160	11.0%
Multi-Ethnic Singles	170	11.7%
<i>Subtotal:</i>	330	22.8%
<i>Metropolitan Suburbs</i>		
Working-Class Singles	200	13.8%
<i>Subtotal:</i>	200	13.8%
<i>Town & Country/Exurbs</i>		
Country Couples	0	0.0%
Small-Town Singles	210	14.5%
Rural Singles	0	0.0%
<i>Subtotal:</i>	210	14.5%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Households With The Potential To Move Within/To The City Of Spokane In 2009

Summary: Appendix Two, Tables 1A Through 6A

City of Spokane; Balance of Spokane County; King, Snohomish, and Pierce Counties, Washington;

Kootenai County, Idaho; Stevens and Whitman Counties, Washington;

All Other U.S. Counties

Household Type/ Geographic Designation	<i>City of Spokane</i>	<i>Balance of County</i>	<i>Seattle Draw Area</i>	<i>Regional Draw Area</i>	<i>All Other US Counties</i>	Total
Empty Nesters & Retirees	500	280	30	40	250	1,100
<i>Metropolitan Cities</i>	0	0	10	0	70	80
<i>Small Cities/Satellite Cities</i>	270	0	20	10	80	380
<i>Metropolitan Suburbs</i>	190	230	0	0	100	520
<i>Town & Country/Exurbs</i>	40	50	0	30	0	120
Traditional & Non-Traditional Families	940	850	150	50	620	2,610
<i>Metropolitan Cities</i>	0	0	10	0	140	150
<i>Small Cities/Satellite Cities</i>	410	10	50	20	170	660
<i>Metropolitan Suburbs</i>	440	790	90	0	310	1,630
<i>Town & Country/Exurbs</i>	90	50	0	30	0	170
Younger Singles & Couples	3,210	1,170	450	160	1,480	6,470
<i>Metropolitan Cities</i>	0	0	100	0	460	560
<i>Small Cities/Satellite Cities</i>	2,210	10	130	160	440	2,950
<i>Metropolitan Suburbs</i>	910	1,080	220	0	580	2,790
<i>Town & Country/Exurbs</i>	90	80	0	0	0	170
Total:	4,650	2,300	630	250	2,350	10,180
Percent:	45.7%	22.6%	6.2%	2.5%	23.1%	100.0%

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

Households With The Potential To Move Within/To The City Of Spokane In 2009

Summary: Appendix Two, Tables 1A Through 6A

City of Spokane; Balance of Spokane County; King, Snohomish, and Pierce Counties, Washington;

Kootenai County, Idaho; Stevens and Whitman Counties, Washington;

All Other U.S. Counties

	<i>City of Spokane</i>	<i>Balance of County</i>	<i>Seattle Draw Area</i>	<i>Regional Draw Area</i>	<i>All Other US Counties</i>	<i>Total</i>
Empty Nesters & Retirees	500	280	30	40	250	1,100
<i>Metropolitan Cities</i>						
Urban Establishment	0	0	10	0	50	60
Cosmopolitan Couples	0	0	0	0	10	10
Multi-Ethnic Retirees	0	0	0	0	10	10
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>10</u>	<u>0</u>	<u>70</u>	<u>80</u>
<i>Small Cities/Satellite Cities</i>						
Cosmopolitan Elite	40	0	0	0	20	60
Middle-Class Move-Downs	230	0	20	10	60	320
<i>Subtotal:</i>	<u>270</u>	<u>0</u>	<u>20</u>	<u>10</u>	<u>80</u>	<u>380</u>
<i>Metropolitan Suburbs</i>						
Old Money	20	20	0	0	30	70
Affluent Empty Nesters	20	20	0	0	10	50
Suburban Establishment	30	40	0	0	20	90
Mainstream Retirees	60	40	0	0	10	110
Middle-American Retirees	60	110	0	0	30	200
<i>Subtotal:</i>	<u>190</u>	<u>230</u>	<u>0</u>	<u>0</u>	<u>100</u>	<u>520</u>
<i>Town & Country/Exurbs</i>						
Small-Town Establishment	20	20	0	0	0	40
New Empty Nesters	10	20	0	0	0	30
RV Retirees	10	10	0	10	0	30
Blue-Collar Empty Nesters	0	0	0	20	0	20
<i>Subtotal:</i>	<u>40</u>	<u>50</u>	<u>0</u>	<u>30</u>	<u>0</u>	<u>120</u>

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

Households With The Potential To Move Within/To The City Of Spokane In 2009

Summary: Appendix Two, Tables 1A Through 6A

City of Spokane; Balance of Spokane County; King, Snohomish, and Pierce Counties, Washington;

Kootenai County, Idaho; Stevens and Whitman Counties, Washington;

All Other U.S. Counties

	<i>City of Spokane</i>	<i>Balance of County</i>	<i>Seattle Draw Area</i>	<i>Regional Draw Area</i>	<i>All Other US Counties</i>	<i>Total</i>
Traditional & Non-Traditional Families	940	850	150	50	620	2,610
<i>Metropolitan Cities</i>						
Full-Nest Urbanites	0	0	10	0	80	90
Multi-Cultural Families	0	0	0	0	60	60
<i>Subtotal:</i>	0	0	10	0	140	150
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	60	0	20	0	70	150
Multi-Ethnic Families	350	10	30	20	100	510
<i>Subtotal:</i>	410	10	50	20	170	660
<i>Metropolitan Suburbs</i>						
The Social Register	10	20	0	0	20	50
Nouveau Money	50	60	10	0	50	170
Late-Nest Suburbanites	30	70	20	0	40	160
Full-Nest Suburbanites	80	160	30	0	90	360
Blue-Collar Button-Downs	270	480	30	0	110	890
<i>Subtotal:</i>	440	790	90	0	310	1,630
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	60	10	0	10	0	80
Full-Nest Exurbanites	10	10	0	0	0	20
New-Town Families	20	20	0	0	0	40
Small-Town Families	0	10	0	20	0	30
<i>Subtotal:</i>	90	50	0	30	0	170

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

Households With The Potential To Move Within/To The City Of Spokane In 2009

Summary: Appendix Two, Tables 1A Through 6A

City of Spokane; Balance of Spokane County; King, Snohomish, and Pierce Counties, Washington;

Kootenai County, Idaho; Stevens and Whitman Counties, Washington;

All Other U.S. Counties

	<i>City of Spokane</i>	<i>Balance of County</i>	<i>Seattle Draw Area</i>	<i>Regional Draw Area</i>	<i>All Other US Counties</i>	<i>Total</i>
Younger Singles & Couples	3,210	1,170	450	160	1,480	6,470
<i>Metropolitan Cities</i>						
e-Types	0	0	20	0	100	120
New Bohemians	0	0	30	0	170	200
Urban Achievers	0	0	50	0	190	240
Subtotal:	0	0	100	0	460	560
<i>Small Cities/Satellite Cities</i>						
The VIPs	150	0	40	10	110	310
Twentysomethings	680	0	60	60	160	960
Small-City Singles	1,380	10	30	90	170	1,680
Subtotal:	2,210	10	130	160	440	2,950
<i>Metropolitan Suburbs</i>						
The Entrepreneurs	80	80	30	0	90	280
Fast-Track Professionals	50	70	30	0	80	230
Upscale Suburban Couples	120	180	60	0	120	480
No-Nest Suburbanites	220	180	10	0	60	470
Suburban Achievers	440	570	90	0	230	1,330
Subtotal:	910	1,080	220	0	580	2,790
<i>Town & Country/Exurbs</i>						
Ex-Urban Power Couples	70	50	0	0	0	120
Cross-Training Couples	20	20	0	0	0	40
Exurban Suburbanites	0	10	0	0	0	10
Subtotal:	90	80	0	0	0	170

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

Households With The Potential To Move Within/To The City Of Spokane In 2009

Summary: Appendix Two, Tables 1B Through 6B

Households In Groups With Median Incomes Below \$45,000

City of Spokane; Balance of Spokane County; King, Snohomish, and Pierce Counties, Washington;

Kootenai County, Idaho; Stevens and Whitman Counties, Washington;

All Other U.S. Counties

<u>Household Type/ Geographic Designation</u>	<u>City of Spokane</u>	<u>Balance of County</u>	<u>Seattle Draw Area</u>	<u>Regional Draw Area</u>	<u>All Other US Counties</u>	<u>Total</u>
Empty Nesters & Retirees	410	350	0	0	210	970
<i>Metropolitan Cities</i>	0	0	0	0	50	50
<i>Small Cities/Satellite Cities</i>	320	0	0	0	110	430
<i>Metropolitan Suburbs</i>	90	250	0	0	50	390
<i>Town & Country/Exurbs</i>	0	100	0	0	0	100
Traditional & Non-Traditional Families	650	460	30	20	500	1,660
<i>Metropolitan Cities</i>	0	0	0	0	200	200
<i>Small Cities/Satellite Cities</i>	580	20	30	10	190	830
<i>Metropolitan Suburbs</i>	70	170	0	0	30	270
<i>Town & Country/Exurbs</i>	0	270	0	10	80	360
Younger Singles & Couples	1,340	1,440	80	50	740	3,650
<i>Small Cities/Satellite Cities</i>	1,040	20	20	30	330	1,440
<i>Metropolitan Suburbs</i>	270	970	60	0	200	1,500
<i>Town & Country/Exurbs</i>	30	450	0	20	210	710
Total:	2,400	2,250	110	70	1,450	6,280
Percent:	38.2%	35.8%	1.8%	1.1%	23.1%	100.0%

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

**Households With The Potential
To Move Within/To The City Of Spokane In 2009**

Summary: Appendix Two, Tables 1B Through 6B

Households In Groups With Median Incomes Below \$45,000

City of Spokane; Balance of Spokane County; King, Snohomish, and Pierce Counties, Washington;

Kootenai County, Idaho; Stevens and Whitman Counties, Washington;

All Other U.S. Counties

	<u>City of Spokane</u>	<u>Balance of County</u>	<u>Seattle Draw Area</u>	<u>Regional Draw Area</u>	<u>All Other US Counties</u>	<u>Total</u>
Empty Nesters & Retirees	410	350	0	0	210	970
<i>Metropolitan Cities</i>						
Downtown Retirees	0	0	0	0	10	10
Multi-Ethnic Seniors	0	0	0	0	40	40
Subtotal:	0	0	0	0	50	50
<i>Small Cities/Satellite Cities</i>						
Blue-Collar Retirees	70	0	0	0	30	100
Hometown Retirees	20	0	0	0	10	30
Second City Seniors	230	0	0	0	70	300
Subtotal:	320	0	0	0	110	430
<i>Metropolitan Suburbs</i>						
Suburban Retirees	20	70	0	0	10	100
Suburban Seniors	70	180	0	0	40	290
Subtotal:	90	250	0	0	50	390
<i>Town & Country/Exurbs</i>						
Heartland Empty Nesters	0	40	0	0	0	40
Small-Town Seniors	0	40	0	0	0	40
Back Country Seniors	0	20	0	0	0	20
Rural Seniors	0	0	0	0	0	0
Struggling Retirees	0	0	0	0	0	0
Subtotal:	0	100	0	0	0	100

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

Households With The Potential To Move Within/To The City Of Spokane In 2009

Summary: Appendix Two, Tables 1B Through 6B

Households In Groups With Median Incomes Below \$45,000

City of Spokane; Balance of Spokane County; King, Snohomish, and Pierce Counties, Washington;

Kootenai County, Idaho; Stevens and Whitman Counties, Washington;

All Other U.S. Counties

	<u>City of Spokane</u>	<u>Balance of County</u>	<u>Seattle Draw Area</u>	<u>Regional Draw Area</u>	<u>All Other US Counties</u>	<u>Total</u>
Traditional & Non-Traditional Families	650	460	30	20	500	1,660
<i>Metropolitan Cities</i>						
Inner-City Families	0	0	0	0	100	100
Single-Parent Families	0	0	0	0	100	100
Subtotal:	0	0	0	0	200	200
<i>Small Cities/Satellite Cities</i>						
In-Town Families	580	20	30	10	190	830
Subtotal:	580	20	30	10	190	830
<i>Metropolitan Suburbs</i>						
Working-Class Families	70	170	0	0	30	270
Subtotal:	70	170	0	0	30	270
<i>Town & Country/Exurbs</i>						
Kids 'r' Us	0	180	0	0	80	260
Rustic Families	0	90	0	10	0	100
Subsistence Families	0	0	0	0	0	0
Subtotal:	0	270	0	10	80	360
Younger Singles & Couples	1,340	1,440	80	50	740	3,650
<i>Small Cities/Satellite Cities</i>						
Blue-Collar Singles	470	10	0	20	160	660
Soul City Singles	570	10	20	10	170	780
Subtotal:	1,040	20	20	30	330	1,440
<i>Metropolitan Suburbs</i>						
Working-Class Singles	270	970	60	0	200	1,500
Subtotal:	270	970	60	0	200	1,500
<i>Town & Country/Exurbs</i>						
Country Couples	0	80	0	10	0	90
Small-Town Singles	30	370	0	10	210	620
Rural Singles	0	0	0	0	0	0
Subtotal:	30	450	0	20	210	710

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

**Households With The Potential
To Move To The University District In 2009**
Households In Groups With Median Incomes Above \$45,000
*City of Spokane; Balance of Spokane County;
Seattle Draw Area; Regional Draw Area; All Other US Counties*

<u>Household Type/ Geographic Designation</u>	<u>City of Spokane</u>	<u>Balance of County</u>	<u>Seattle Draw Area</u>	<u>Regional Draw Area</u>	<u>All Other U.S. Counties</u>	<u>Total</u>
Empty Nesters & Retirees	140	70	10	0	60	280
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	70	0	10	0	30	110
<i>Metropolitan Suburbs</i>	70	70	0	0	30	170
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0
Traditional & Non-Traditional Families	100	90	0	0	70	260
<i>Metropolitan Cities</i>	0	0	0	0	20	20
<i>Small Cities/Satellite Cities</i>	50	0	0	0	20	70
<i>Metropolitan Suburbs</i>	50	90	0	0	30	170
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0
Younger Singles & Couples	470	170	50	20	230	940
<i>Metropolitan Cities</i>	0	0	10	0	80	90
<i>Small Cities/Satellite Cities</i>	330	0	20	20	70	440
<i>Metropolitan Suburbs</i>	140	170	20	0	80	410
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0
Total:	710	330	60	20	360	1,480
Percent:	48.0%	22.3%	16.7%	1.4%	24.3%	100.0%

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

**Households With The Potential
To Move To The University District In 2009**
Households In Groups With Median Incomes Above \$45,000
*City of Spokane; Balance of Spokane County;
Seattle Draw Area; Regional Draw Area; All Other US Counties*

	<u>City of Spokane</u>	<u>Balance of County</u>	<u>Seattle Draw Area</u>	<u>Regional Draw Area</u>	<u>All Other U.S. Counties</u>	<u>Total</u>
Empty Nesters & Retirees	140	70	10	0	60	280
<i>Small Cities/Satellite Cities</i>						
Cosmopolitan Elite	10	0	0	0	10	20
Middle-Class Move-Downs	60	0	10	0	20	90
<i>Subtotal:</i>	70	0	10	0	30	110
<i>Metropolitan Suburbs</i>						
Old Money	10	10	0	0	10	30
Affluent Empty Nesters	10	10	0	0	0	20
Suburban Establishment	10	10	0	0	10	30
Mainstream Retirees	20	10	0	0	0	30
Middle-American Retirees	20	30	0	0	10	60
<i>Subtotal:</i>	70	70	0	0	30	170

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

Households With The Potential To Move To The University District In 2009

Households In Groups With Median Incomes Above \$45,000

City of Spokane; Balance of Spokane County;

Seattle Draw Area; Regional Draw Area; All Other US Counties

	<u>City of Spokane</u>	<u>Balance of County</u>	<u>Seattle Draw Area</u>	<u>Regional Draw Area</u>	<u>All Other U.S. Counties</u>	<u>Total</u>
Traditional & Non-Traditional Families	100	90	0	0	70	260
<i>Metropolitan Cities</i>						
Full-Nest Urbanites	0	0	0	0	10	10
Multi-Cultural Families	0	0	0	0	10	10
<i>Subtotal:</i>	0	0	0	0	20	20
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	10	0	0	0	10	20
Multi-Ethnic Families	40	0	0	0	10	50
<i>Subtotal:</i>	50	0	0	0	20	70
<i>Metropolitan Suburbs</i>						
Nouveau Money	10	10	0	0	10	30
Late-Nest Suburbanites	0	10	0	0	0	10
Full-Nest Suburbanites	10	20	0	0	10	40
Blue-Collar Button-Downs	30	50	0	0	10	90
<i>Subtotal:</i>	50	90	0	0	30	170

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

Households With The Potential To Move To The University District In 2009

Households In Groups With Median Incomes Above \$45,000

City of Spokane; Balance of Spokane County;

Seattle Draw Area; Regional Draw Area; All Other US Counties

	<u>City of Spokane</u>	<u>Balance of County</u>	<u>Seattle Draw Area</u>	<u>Regional Draw Area</u>	<u>All Other U.S. Counties</u>	<u>Total</u>
Younger Singles & Couples	470	170	50	20	230	940
<i>Metropolitan Cities</i>						
e-Types	0	0	0	0	20	20
New Bohemians	0	0	0	0	30	30
Urban Achievers	0	0	10	0	30	40
Subtotal:	0	0	10	0	80	90
<i>Small Cities/Satellite Cities</i>						
The VIPs	20	0	10	0	20	50
Twentysomethings	100	0	10	10	20	140
Small-City Singles	210	0	0	10	30	250
Subtotal:	330	0	20	20	70	440
<i>Metropolitan Suburbs</i>						
The Entrepreneurs	10	10	0	0	10	30
Fast-Track Professionals	10	10	0	0	10	30
Upscale Suburban Couples	20	30	10	0	20	80
No-Nest Suburbanites	30	30	0	0	10	70
Suburban Achievers	70	90	10	0	30	200
Subtotal:	140	170	20	0	80	410

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

**Households With The Potential
To Move To The University District In 2009**

Households In Groups With Median Incomes Below \$45,000

City of Spokane; Balance of Spokane County;

Seattle Draw Area; Regional Draw Area; All Other US Counties

<u>Household Type/ Geographic Designation</u>	<u>City of Spokane</u>	<u>Balance of County</u>	<u>Seattle Draw Area</u>	<u>Regional Draw Area</u>	<u>All Other US Counties</u>	<u>Total</u>
Empty Nesters & Retirees	120	70	0	0	40	230
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	90	0	0	0	30	120
<i>Metropolitan Suburbs</i>	30	70	0	0	10	110
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0
Traditional & Non-Traditional Families	70	20	0	0	40	130
<i>Metropolitan Cities</i>	0	0	0	0	20	20
<i>Small Cities/Satellite Cities</i>	60	0	0	0	20	80
<i>Metropolitan Suburbs</i>	10	20	0	0	0	30
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0
Younger Singles & Couples	200	150	10	0	80	440
<i>Small Cities/Satellite Cities</i>	160	0	0	0	50	210
<i>Metropolitan Suburbs</i>	40	150	10	0	30	230
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0
Total:	390	240	10	0	160	800
Percent:	48.8%	30.0%	1.3%	0.0%	20.0%	100.0%

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

**Households With The Potential
To Move To The University District In 2009**

Households In Groups With Median Incomes Below \$45,000

City of Spokane; Balance of Spokane County;

Seattle Draw Area; Regional Draw Area; All Other US Counties

	<i><u>City of Spokane</u></i>	<i><u>Balance of County</u></i>	<i><u>Seattle Draw Area</u></i>	<i><u>Regional Draw Area</u></i>	<i><u>All Other US Counties</u></i>	<i><u>Total</u></i>
Empty Nesters & Retirees	120	70	0	0	40	230
<i>Small Cities/Satellite Cities</i>						
Blue-Collar Retirees	20	0	0	0	10	30
Hometown Retirees	10	0	0	0	0	10
Second City Seniors	60	0	0	0	20	80
Subtotal:	90	0	0	0	30	120
<i>Metropolitan Suburbs</i>						
Suburban Retirees	10	20	0	0	0	30
Suburban Seniors	20	50	0	0	10	80
Subtotal:	30	70	0	0	10	110

Households With The Potential To Move To The University District In 2009

Households In Groups With Median Incomes Below \$45,000

*City of Spokane; Balance of Spokane County;
Seattle Draw Area; Regional Draw Area; All Other US Counties*

	<u>City of Spokane</u>	<u>Balance of County</u>	<u>Seattle Draw Area</u>	<u>Regional Draw Area</u>	<u>All Other US Counties</u>	<u>Total</u>
Traditional & Non-Traditional Families	70	20	0	0	40	130
<i>Metropolitan Cities</i>						
Inner-City Families	0	0	0	0	10	10
Single-Parent Families	0	0	0	0	10	10
Subtotal:	0	0	0	0	20	20
<i>Small Cities/Satellite Cities</i>						
In-Town Families	60	0	0	0	20	80
Subtotal:	60	0	0	0	20	80
<i>Metropolitan Suburbs</i>						
Working-Class Families	10	20	0	0	0	30
Subtotal:	10	20	0	0	0	30
Younger Singles & Couples	200	150	10	0	80	440
<i>Small Cities/Satellite Cities</i>						
Blue-Collar Singles	70	0	0	0	20	90
Soul City Singles	90	0	0	0	30	120
Subtotal:	160	0	0	0	50	210
<i>Metropolitan Suburbs</i>						
Working-Class Singles	40	150	10	0	30	230
Subtotal:	40	150	10	0	30	230

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

Tenure (Renter/Buyer) Profile

Households With The Potential

To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;**Seattle Draw Area; Regional Draw Area; All Other US Counties*

Household Type/ Geographic Designation	.. Rental ..	..... Ownership				Total
	<i>Above Median</i>	<i>Entry- Level</i>	<i>First-Time Move-Up</i>	<i>Move-Up/ Lateral</i>	<i>Move- Down</i>	
Empty Nesters & Retirees	40	0	20	110	110	280
<i>Metropolitan Cities</i>	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	20	0	10	40	40	110
<i>Metropolitan Suburbs</i>	20	0	10	70	70	170
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0
Traditional & Non-Traditional Families	60	30	90	70	10	260
<i>Metropolitan Cities</i>	0	0	0	20	0	20
<i>Small Cities/Satellite Cities</i>	20	10	20	20	0	70
<i>Metropolitan Suburbs</i>	40	20	70	30	10	170
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0
Younger Singles & Couples	460	90	150	210	30	940
<i>Metropolitan Cities</i>	60	0	0	30	0	90
<i>Small Cities/Satellite Cities</i>	250	40	60	90	0	440
<i>Metropolitan Suburbs</i>	150	50	90	90	30	410
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0
Total:	560	120	260	390	150	1,480
Percent:	37.8%	8.1%	17.6%	26.4%	10.1%	100.0%

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

Tenure (Renter/Buyer) Profile

Households With The Potential

To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;**Seattle Draw Area; Regional Draw Area; All Other US Counties*

Empty Nesters & Retirees	.. Rental ..	..... Ownership				Total
	Above Median	Entry- Level	First-Time Move-Up	Move-Up/ Lateral	Move- Down	
Small Cities/Satellite Cities						
Cosmopolitan Elite	0	0	0	10	10	20
Middle-Class Move-Downs	20	0	10	30	30	90
Subtotal:	20	0	10	40	40	110
Metropolitan Suburbs						
Old Money	0	0	0	10	20	30
Affluent Empty Nesters	0	0	0	10	10	20
Suburban Establishment	0	0	0	20	10	30
Mainstream Retirees	10	0	0	10	10	30
Middle-American Retirees	10	0	10	20	20	60
Subtotal:	20	0	10	70	70	170
Total:	40	0	20	110	110	280
Percent:	14.3%	0.0%	7.1%	39.3%	39.3%	100.0%

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

Tenure (Renter/Buyer) Profile

Households With The Potential

To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;**Seattle Draw Area; Regional Draw Area; All Other US Counties*

Traditional & Non-Traditional Families	.. Rental ..	..... Ownership				Total
	<i>Above Median</i>	<i>Entry- Level</i>	<i>First-Time Move-Up</i>	<i>Move-Up/ Lateral</i>	<i>Move- Down</i>	
<i>Metropolitan Cities</i>						
Full-Nest Urbanites	0	0	0	10	0	10
Multi-Cultural Families	0	0	0	10	0	10
<i>Subtotal:</i>	0	0	0	20	0	20
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	0	0	10	10	0	20
Multi-Ethnic Families	20	10	10	10	0	50
<i>Subtotal:</i>	20	10	20	20	0	70
<i>Metropolitan Suburbs</i>						
Nouveau Money	0	0	20	10	0	30
Late-Nest Suburbanites	0	0	0	10	0	10
Full-Nest Suburbanites	10	10	20	0	0	40
Blue-Collar Button-Downs	30	10	30	10	10	90
<i>Subtotal:</i>	40	20	70	30	10	170
Total:	60	30	90	70	10	260
Percent:	23.1%	11.5%	34.6%	26.9%	3.8%	100.0%

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

Tenure (Renter/Buyer) Profile

Households With The Potential

To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;**Seattle Draw Area; Regional Draw Area; All Other US Counties*

Younger Singles & Couples	.. Rental ..	..... Ownership				Total
	Above Median	Entry- Level	First-Time Move-Up	Move-Up/ Lateral	Move- Down	
Metropolitan Cities						
e-Types	10	0	0	10	0	20
New Bohemians	20	0	0	10	0	30
Urban Achievers	30	0	0	10	0	40
Subtotal:	60	0	0	30	0	90
Small Cities/Satellite Cities						
The VIPs	20	10	10	10	0	50
Twentysomethings	80	10	20	30	0	140
Small-City Singles	150	20	30	50	0	250
Subtotal:	250	40	60	90	0	440
Metropolitan Suburbs						
The Entrepreneurs	10	0	10	10	0	30
Fast-Track Professionals	10	0	10	10	0	30
Upscale Suburban Couples	20	10	20	20	10	80
No-Nest Suburbanites	50	10	10	0	0	70
Suburban Achievers	60	30	40	50	20	200
Subtotal:	150	50	90	90	30	410
Total:	460	90	150	210	30	940
Percent:	48.9%	9.6%	16.0%	22.3%	3.2%	100.0%

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

New Unit Purchase Propensity By Housing Type

Households With The Potential

To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;**Seattle Draw Area; Regional Draw Area; All Other US Counties*

Household Type/ Geographic Designation	Multi- .. Family ..	Single- Family				Total
	.. Attached ..	..... Detached				
	<u>All Ranges</u>	<u>All Ranges</u>	<u>Low-Range</u>	<u>Mid-Range</u>	<u>High-Range</u>	
Empty Nesters & Retirees	40	50	40	60	50	240
Metropolitan Cities	0	0	0	0	0	0
Small Cities/Satellite Cities	10	10	20	30	20	90
Metropolitan Suburbs	30	40	20	30	30	150
Town & Country/Exurbs	0	0	0	0	0	0
Traditional & Non-Traditional Families	20	40	60	50	30	200
Metropolitan Cities	0	10	10	0	0	20
Small Cities/Satellite Cities	10	10	10	10	10	50
Metropolitan Suburbs	10	20	40	40	20	130
Town & Country/Exurbs	0	0	0	0	0	0
Younger Singles & Couples	230	120	70	40	20	480
Metropolitan Cities	30	0	0	0	0	30
Small Cities/Satellite Cities	80	60	40	10	0	190
Metropolitan Suburbs	120	60	30	30	20	260
Town & Country/Exurbs	0	0	0	0	0	0
Total:	290	210	170	150	100	920
Percent:	31.5%	22.8%	18.5%	16.3%	10.9%	100.0%

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

New Unit Purchase Propensity By Housing Type

Households With The Potential

To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;**Seattle Draw Area; Regional Draw Area; All Other US Counties*

Empty Nesters & Retirees	Multi- .. Family ..	Single- Family				Total
	.. Attached ..	..... Detached				
	<i>All Ranges</i>	<i>All Ranges</i>	<i>Low-Range</i>	<i>Mid-Range</i>	<i>High-Range</i>	
<i>Small Cities/Satellite Cities</i>						
Cosmopolitan Elite	0	0	0	10	10	20
Middle-Class Move-Downs	10	10	20	20	10	70
Subtotal:	10	10	20	30	20	90
<i>Metropolitan Suburbs</i>						
Old Money	0	0	0	10	20	30
Affluent Empty Nesters	10	10	0	0	0	20
Suburban Establishment	0	0	10	10	10	30
Mainstream Retirees	10	10	0	0	0	20
Middle-American Retirees	10	20	10	10	0	50
Subtotal:	30	40	20	30	30	150
Total:	40	50	40	60	50	240
Percent:	16.7%	20.8%	16.7%	25.0%	20.8%	100.0%

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

New Unit Purchase Propensity By Housing Type

Households With The Potential

To Move To The University District In 2009

City of Spokane; Balance of Spokane County;

Seattle Draw Area; Regional Draw Area; All Other US Counties

Traditional & Non-Traditional Families	Multi- .. Family ..	Single- Family				Total
	.. Attached ..	..... Detached				
	<i>All Ranges</i>	<i>All Ranges</i>	<i>Low-Range</i>	<i>Mid-Range</i>	<i>High-Range</i>	
<i>Metropolitan Cities</i>						
Full-Nest Urbanites	0	0	10	0	0	10
Multi-Cultural Families	0	10	0	0	0	10
<i>Subtotal:</i>	0	10	10	0	0	20
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	0	0	0	10	10	20
Multi-Ethnic Families	10	10	10	0	0	30
<i>Subtotal:</i>	10	10	10	10	10	50
<i>Metropolitan Suburbs</i>						
Nouveau Money	0	0	0	10	20	30
Late-Nest Suburbanites	0	0	10	0	0	10
Full-Nest Suburbanites	0	10	10	10	0	30
Blue-Collar Button-Downs	10	10	20	20	0	60
<i>Subtotal:</i>	10	20	40	40	20	130
Total:	20	40	60	50	30	200
Percent:	10.0%	20.0%	30.0%	25.0%	15.0%	100.0%

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

New Unit Purchase Propensity By Housing Type

Households With The Potential

To Move To The University District In 2009

City of Spokane; Balance of Spokane County;

Seattle Draw Area; Regional Draw Area; All Other US Counties

Younger Singles & Couples	Multi- .. Family ..	Single- Family				Total
	All Ranges	.. Attached ..	..... Detached			
		All Ranges	Low-Range	Mid-Range	High-Range	
<i>Metropolitan Cities</i>						
e-Types	10	0	0	0	0	10
New Bohemians	10	0	0	0	0	10
Urban Achievers	10	0	0	0	0	10
Subtotal:	30	0	0	0	0	30
<i>Small Cities/Satellite Cities</i>						
The VIPs	10	10	10	0	0	30
Twentysomethings	30	20	10	0	0	60
Small-City Singles	40	30	20	10	0	100
Subtotal:	80	60	40	10	0	190
<i>Metropolitan Suburbs</i>						
The Entrepreneurs	0	0	0	10	10	20
Fast-Track Professionals	10	10	0	0	0	20
Upscale Suburban Couples	20	10	10	10	10	60
No-Nest Suburbanites	0	0	10	10	0	20
Suburban Achievers	90	40	10	0	0	140
Subtotal:	120	60	30	30	20	260
Total:	230	120	70	40	20	480
Percent:	47.9%	25.0%	14.6%	8.3%	4.2%	100.0%

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

Tenure (Renter/Owner) Profile

Households With The Potential
To Move To The University District In 2009
Households In Groups With Median Incomes Below \$45,000
*City of Spokane; Balance of Spokane County;
Seattle Draw Area; Regional Draw Area; All Other US Counties*

Household Type/ Geographic Area	----- Rental ----- Multi-Family		----- Ownership ----- Single-Family				Total
	<i>Below Market Rate Apt.</i>	<i>Market Rate Apt.</i>	<i>All Ranges Apt.</i>	<i>All Ranges Attached</i>	<i>Below Market-Rate Detached</i>	<i>Market-Rate Detached</i>	
Empty Nesters & Retirees	60	60	20	20	70	0	230
<i>Metropolitan Cities</i>	0	0	0	0	0	0	0
<i>Small Cities/Satellite Cities</i>	40	30	10	10	30	0	120
<i>Metropolitan Suburbs</i>	20	30	10	10	40	0	110
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0	0
Traditional & Non-Traditional Families	60	20	10	10	30	0	130
<i>Metropolitan Cities</i>	20	0	0	0	0	0	20
<i>Small Cities/Satellite Cities</i>	30	20	10	0	20	0	80
<i>Metropolitan Suburbs</i>	10	0	0	10	10	0	30
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0	0
Younger Singles & Couples	200	130	50	30	30	0	440
<i>Small Cities/Satellite Cities</i>	100	50	20	20	20	0	210
<i>Metropolitan Suburbs</i>	100	80	30	10	10	0	230
<i>Town & Country/Exurbs</i>	0	0	0	0	0	0	0
Total:	320	210	80	60	130	0	800
Percent:	40.0%	26.3%	10.0%	7.5%	16.3%	0.0%	100.0%

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

Tenure (Renter/Owner) Profile

Households With The Potential

To Move To The University District In 2009

Households In Groups With Median Incomes Below \$45,000

*City of Spokane; Balance of Spokane County;**Seattle Draw Area; Regional Draw Area; All Other US Counties*

Empty Nesters & Retirees	----- Rental -----		----- Ownership -----				Total
	..... Multi-Family .....		..... Single-Family				
	Below		All		Below		
	Market	Market	All	All	Market-Rate	Market-Rate	
	<u>Rate Apt.</u>	<u>Rate Apt.</u>	<u>Ranges</u>	<u>Ranges</u>	<u>Market-Rate</u>	<u>Market-Rate</u>	
			<u>Apt.</u>	<u>Attached</u>	<u>Detached</u>	<u>Detached</u>	
<i>Small Cities/Satellite Cities</i>							
Blue-Collar Retirees	0	10	0	0	20	0	30
Hometown Retirees	0	0	0	10	0	0	10
Second City Seniors	40	20	10	0	10	0	80
Subtotal:	40	30	10	10	30	0	120
<i>Metropolitan Suburbs</i>							
Suburban Retirees	0	10	0	0	20	0	30
Suburban Seniors	20	20	10	10	20	0	80
Subtotal:	20	30	10	10	40	0	110
Total:	60	60	20	20	70	0	230
Percent:	26.1%	26.1%	8.7%	8.7%	30.4%	0.0%	100.0%

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

Tenure (Renter/Owner) Profile

Households With The Potential

To Move To The University District In 2009

Households In Groups With Median Incomes Below \$45,000

*City of Spokane; Balance of Spokane County;**Seattle Draw Area; Regional Draw Area; All Other US Counties*

Traditional & Non-Traditional Families	----- Rental -----		----- Ownership -----				Total
	..... Multi-Family .....		..... Single-Family				
	Below		All	All	Below		
	Market	Market	Ranges	Ranges	Market-Rate	Market-Rate	
	<u>Rate Apt.</u>	<u>Rate Apt.</u>	<u>Apt.</u>	<u>Attached</u>	<u>Detached</u>	<u>Detached</u>	
<i>Metropolitan Cities</i>							
Inner-City Families	10	0	0	0	0	0	10
Single-Parent Families	10	0	0	0	0	0	10
Subtotal:	20	0	0	0	0	0	20
<i>Small Cities/Satellite Cities</i>							
In-Town Families	30	20	10	0	20	0	80
Subtotal:	30	20	10	0	20	0	80
<i>Metropolitan Suburbs</i>							
Working-Class Families	10	0	0	10	10	0	30
Subtotal:	10	0	0	10	10	0	30
Total:	60	20	10	0	30	0	130
Percent:	46.2%	15.4%	7.7%	7.7%	23.1%	0.0%	100.0%

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

Tenure (Renter/Owner) Profile

Households With The Potential

To Move To The University District In 2009

Households In Groups With Median Incomes Below \$45,000

*City of Spokane; Balance of Spokane County;**Seattle Draw Area; Regional Draw Area; All Other US Counties*

Younger Singles & Couples	----- Rental -----			----- Ownership -----			Total
	..... Multi-Family .....			..... Single-Family			
	Below		All	All	Below		
	Market	Market	Ranges	Ranges	Market-Rate	Market-Rate	
	<u>Rate Apt.</u>	<u>Rate Apt.</u>	<u>Apt.</u>	<u>Attached</u>	<u>Detached</u>	<u>Detached</u>	
<i>Small Cities/Satellite Cities</i>							
Blue-Collar Singles	30	20	10	10	20	0	90
Soul City Singles	70	30	10	10	0	0	120
Subtotal:	100	50	20	20	20	0	210
<i>Metropolitan Suburbs</i>							
Working-Class Singles	100	80	30	10	10	0	230
Subtotal:	100	80	30	10	10	0	230
Total:	200	130	50	30	30	0	440
Percent:	45.5%	29.5%	11.4%	6.8%	6.8%	0.0%	100.0%

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

Draw Area Households With The Potential To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;
Seattle Draw Area; Regional Draw Area; All Other US Counties*

Household Type/ Geographic Area	----- Rental -----		----- Ownership -----				Total
	..... Multi-Family .....		..... Single-Family				
	Below		All	All	Below		
	Market Rate Apt.	Market Rate Apt.	Ranges Apt.	Ranges Attached	Market-Rate Detached	Market-Rate Detached	
Empty Nesters & Retirees	60	100	70	60	90	130	510
Metropolitan Cities	0	0	0	0	0	0	0
Small Cities/Satellite Cities	40	50	20	20	40	60	230
Metropolitan Suburbs	20	50	50	40	50	70	280
Town & Country/Exurbs	0	0	0	0	0	0	0
Traditional & Non-Traditional Families	60	80	40	50	50	110	390
Metropolitan Cities	20	0	0	10	0	10	40
Small Cities/Satellite Cities	30	40	20	10	30	20	150
Metropolitan Suburbs	10	40	20	30	20	80	200
Town & Country/Exurbs	0	0	0	0	0	0	0
Younger Singles & Couples	200	590	280	150	50	110	1,380
Metropolitan Cities	0	60	30	0	0	0	90
Small Cities/Satellite Cities	100	300	100	80	30	40	650
Metropolitan Suburbs	100	230	150	70	20	70	640
Town & Country/Exurbs	0	0	0	0	0	0	0
Total:	320	770	390	260	190	350	2,280
Percent:	14.0%	33.8%	17.1%	11.4%	8.3%	15.4%	100.0%

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

Draw Area Households With The Potential To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;
Seattle Draw Area; Regional Draw Area; All Other US Counties*

Empty Nesters & Retirees	----- Rental -----		----- Ownership -----				Total
	..... Multi-Family .....		..... Single-Family				
	Below		All	All	Below		
	Market Rate Apt.	Market Rate Apt.	Ranges Apt.	Ranges Attached	Market-Rate Detached	Market-Rate Detached	
<i>Small Cities/Satellite Cities</i>							
Cosmopolitan Elite	0	0	0	0	0	20	20
Middle-Class Move-Downs	0	20	10	10	10	40	90
Blue-Collar Retirees	0	10	0	0	20	0	30
Hometown Retirees	0	0	0	10	0	0	10
Second City Seniors	40	20	10	0	10	0	80
Subtotal:	40	50	20	20	40	60	230
<i>Metropolitan Suburbs</i>							
Old Money	0	0	0	0	0	30	30
Affluent Empty Nesters	0	0	10	10	0	0	20
Suburban Establishment	0	0	0	0	0	30	30
Mainstream Retirees	0	10	10	10	0	0	30
Middle-American Retirees	0	10	20	10	10	10	60
Suburban Retirees	0	10	0	0	20	0	30
Suburban Seniors	20	20	10	10	20	0	80
Subtotal:	20	50	50	40	50	70	280
Total:	60	100	70	60	90	130	510
Percent:	11.8%	19.6%	13.7%	11.8%	17.6%	25.5%	100.0%

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

Draw Area Households With The Potential To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;
Seattle Draw Area; Regional Draw Area; All Other US Counties*

Traditional & Non-Traditional Families	----- Rental -----		----- Ownership -----				Total
	..... Multi-Family .....		..... Single-Family				
	Below Market Rate Apt.	Market Rate Apt.	All Ranges Apt.	All Ranges Attached	Below Market-Rate Detached	Market-Rate Detached	
<i>Metropolitan Cities</i>							
Full-Nest Urbanites	0	0	0	0	0	10	10
Multi-Cultural Families	0	0	0	10	0	0	10
Inner-City Families	10	0	0	0	0	0	10
Single-Parent Families	10	0	0	0	0	0	10
Subtotal:	20	0	0	10	0	10	40
<i>Small Cities/Satellite Cities</i>							
Unibox Transferees	0	0	0	0	0	20	20
Multi-Ethnic Families	0	20	10	10	10	0	50
In-Town Families	30	20	10	0	20	0	80
Subtotal:	30	40	20	10	30	20	150
<i>Metropolitan Suburbs</i>							
Nouveau Money	0	0	0	0	0	30	30
Late-Nest Suburbanites	0	0	0	0	0	10	10
Full-Nest Suburbanites	0	10	10	10	0	10	40
Blue-Collar Button-Downs	0	30	10	10	10	30	90
Working-Class Families	10	0	0	10	10	0	30
Subtotal:	10	40	20	30	20	80	200
Total:	60	80	40	50	50	110	390
Percent:	15.4%	20.5%	10.3%	12.8%	12.8%	28.2%	100.0%

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

Draw Area Households With The Potential To Move To The University District In 2009

*City of Spokane; Balance of Spokane County;
Seattle Draw Area; Regional Draw Area; All Other US Counties*

Younger Singles & Couples	----- Rental -----		----- Ownership -----				Total
	..... Multi-Family .....		..... Single-Family				
	Below Market Rate Apt.	Market Rate Apt.	All Ranges Apt.	All Ranges Attached	Below Market-Rate Detached	Market-Rate Detached	
Metropolitan Cities							
e-Types	0	10	10	0	0	0	20
New Bohemians	0	20	10	0	0	0	30
Urban Achievers	0	30	10	0	0	0	40
Subtotal:	0	60	30	0	0	0	90
Small Cities/Satellite Cities							
The VIPs	0	20	10	10	0	10	50
Twentysomethings	0	80	30	20	0	10	140
Small-City Singles	0	150	40	30	10	20	250
Blue-Collar Singles	30	20	10	10	20	0	90
Soul City Singles	70	30	10	10	0	0	120
Subtotal:	100	300	100	80	30	40	650
Metropolitan Suburbs							
The Entrepreneurs	0	10	0	0	0	20	30
Fast-Track Professionals	0 0	10	10	10	0	0	30
Upscale Suburban Couples	0 0	20	20	10	0	30	80
No-Nest Suburbanites	0 0	50	0	0	0	20	70
Suburban Achievers	0 0	60	90	40	10	0	200
Working-Class Singles	100	80	30	10	10	0	230
	100	230	150	70	20	70	640
Total:	200	590	280	150	50	110	1,380
Percent:	14.5%	42.8%	20.3%	10.9%	3.6%	8.0%	0.0%

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

Appendix Two Tables



**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
King County, Washington

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	197,845	20	5.7%
<i>Metropolitan Cities</i>	56,755	10	2.9%
<i>Small Cities/Satellite Cities</i>	37,165	10	2.9%
<i>Metropolitan Suburbs</i>	87,495	0	0.0%
<i>Town & Country/Exurbs</i>	16,430	0	0.0%
Traditional & Non-Traditional Families	179,765	70	20.0%
<i>Metropolitan Cities</i>	50,180	10	2.9%
<i>Small Cities/Satellite Cities</i>	29,740	20	5.7%
<i>Metropolitan Suburbs</i>	74,470	40	11.4%
<i>Town & Country/Exurbs</i>	25,375	0	0.0%
Younger Singles & Couples	301,235	260	74.3%
<i>Metropolitan Cities</i>	95,795	100	28.6%
<i>Small Cities/Satellite Cities</i>	51,055	50	14.3%
<i>Metropolitan Suburbs</i>	133,360	110	31.4%
<i>Town & Country/Exurbs</i>	21,025	0	0.0%
Total:	678,845	350	100.0%
Total County Households:	767,250		
Classified Households As A Share Of Total County Households:	88.5%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
King County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	197,845	20	5.7%
<i>Metropolitan Cities</i>			
Urban Establishment	35,650	10	2.9%
Cosmopolitan Couples	12,995	0	0.0%
Multi-Ethnic Retirees	8,110	0	0.0%
<i>Subtotal:</i>	<u>56,755</u>	<u>10</u>	<u>2.9%</u>
<i>Small Cities/Satellite Cities</i>			
Cosmopolitan Elite	16,925	0	0.0%
Middle-Class Move-Downs	20,240	10	2.9%
<i>Subtotal:</i>	<u>37,165</u>	<u>10</u>	<u>2.9%</u>
<i>Metropolitan Suburbs</i>			
Old Money	23,440	0	0.0%
Affluent Empty Nesters	18,875	0	0.0%
Suburban Establishment	20,025	0	0.0%
Mainstream Retirees	14,595	0	0.0%
Middle-American Retirees	10,560	0	0.0%
<i>Subtotal:</i>	<u>87,495</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Establishment	8,880	0	0.0%
New Empty Nesters	3,060	0	0.0%
RV Retirees	3,195	0	0.0%
Blue-Collar Empty Nesters	1,295	0	0.0%
<i>Subtotal:</i>	<u>16,430</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
King County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	179,765	70	20.0%
<i>Metropolitan Cities</i>			
Full-Nest Urbanites	39,125	10	2.9%
Multi-Cultural Families	11,055	0	0.0%
<i>Subtotal:</i>	50,180	10	2.9%
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	18,315	10	2.9%
Multi-Ethnic Families	11,425	10	2.9%
<i>Subtotal:</i>	29,740	20	5.7%
<i>Metropolitan Suburbs</i>			
The Social Register	13,945	0	0.0%
Nouveau Money	14,345	10	2.9%
Late-Nest Suburbanites	14,805	10	2.9%
Full-Nest Suburbanites	19,555	10	2.9%
Blue-Collar Button-Downs	11,820	10	2.9%
<i>Subtotal:</i>	74,470	40	11.4%
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	17,390	0	0.0%
Full-Nest Exurbanites	2,975	0	0.0%
New-Town Families	3,635	0	0.0%
Small-Town Families	1,375	0	0.0%
<i>Subtotal:</i>	25,375	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
King County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	301,235	260	74.3%
<i>Metropolitan Cities</i>			
e-Types	20,250	20	5.7%
New Bohemians	34,995	30	8.6%
Urban Achievers	40,550	50	14.3%
<i>Subtotal:</i>	95,795	100	28.6%
<i>Small Cities/Satellite Cities</i>			
The VIPs	25,720	20	5.7%
Twentysomethings	15,820	20	5.7%
Small-City Singles	9,515	10	2.9%
<i>Subtotal:</i>	51,055	50	14.3%
<i>Metropolitan Suburbs</i>			
The Entrepreneurs	30,710	20	5.7%
Fast-Track Professionals	25,310	20	5.7%
Upscale Suburban Couples	31,860	20	5.7%
No-Nest Suburbanites	16,300	10	2.9%
Suburban Achievers	29,180	40	11.4%
<i>Subtotal:</i>	133,360	110	31.4%
<i>Town & Country/Exurbs</i>			
Ex-Urban Power Couples	16,230	0	0.0%
Cross-Training Couples	3,630	0	0.0%
Exurban Suburbanites	1,165	0	0.0%
<i>Subtotal:</i>	21,025	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
King County, Washington

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
Empty-Nesters & Retirees	43,415	0	0.0%
<i>Metropolitan Cities</i>	14,930	0	0.0%
<i>Small Cities/Satellite Cities</i>	12,130	0	0.0%
<i>Metropolitan Suburbs</i>	12,865	0	0.0%
<i>Town & Country/Exurbs</i>	3,490	0	0.0%
Traditional & Non-Traditional Families	17,845	10	20.0%
<i>Metropolitan Cities</i>	6,170	0	20.0%
<i>Small Cities/Satellite Cities</i>	5,865	10	20.0%
<i>Metropolitan Suburbs</i>	4,685	0	0.0%
<i>Town & Country/Exurbs</i>	1,125	0	0.0%
Younger Singles & Couples	27,145	40	80.0%
<i>Small Cities/Satellite Cities</i>	9,335	10	20.0%
<i>Metropolitan Suburbs</i>	16,275	30	60.0%
<i>Town & Country/Exurbs</i>	1,535	0	0.0%
Total:	88,405	50	100.0%
Total County Households:	767,250		
Classified Households As A Share Of Total County Households:	11.5%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
King County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty-Nesters & Retirees	43,415	0	0.0%
<i>Metropolitan Cities</i>			
Downtown Retirees	3,370	0	0.0%
Multi-Ethnic Seniors	11,560	0	0.0%
<i>Subtotal:</i>	<u>14,930</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Retirees	5,675	0	0.0%
Hometown Retirees	1,675	0	0.0%
Second City Seniors	4,780	0	0.0%
<i>Subtotal:</i>	<u>12,130</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Suburban Retirees	3,455	0	0.0%
Suburban Seniors	9,410	0	0.0%
<i>Subtotal:</i>	<u>12,865</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Heartland Empty Nesters	1,205	0	0.0%
Small-Town Seniors	1,140	0	0.0%
Back Country Seniors	110	0	0.0%
Rural Seniors	470	0	0.0%
Struggling Retirees	565	0	0.0%
<i>Subtotal:</i>	<u>3,490</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
King County, Washington

	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	17,845	10	20.0%
<i>Metropolitan Cities</i>			
Inner-City Families	4,160	0	0.0%
Single-Parent Families	2,010	0	0.0%
Subtotal:	6,170	0	0.0%
<i>Small Cities/Satellite Cities</i>			
In-Town Families	5,865	10	20.0%
Subtotal:	5,865	10	20.0%
<i>Metropolitan Suburbs</i>			
Working-Class Families	4,685	0	0.0%
Subtotal:	4,685	0	0.0%
<i>Town & Country/Exurbs</i>			
Kids 'r' Us	880	0	0.0%
Rustic Families	115	0	0.0%
Subsistence Families	130	0	0.0%
Subtotal:	1,125	0	0.0%
Younger Singles & Couples	27,145	40	80.0%
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Singles	2,770	0	0.0%
Soul City Singles	6,565	10	20.0%
Subtotal:	9,335	10	20.0%
<i>Metropolitan Suburbs</i>			
Working-Class Singles	16,275	30	60.0%
Subtotal:	16,275	30	60.0%
<i>Town & Country/Exurbs</i>			
Country Couples	135	0	0.0%
Small-Town Singles	1,185	0	0.0%
Rural Singles	215	0	0.0%
Subtotal:	1,535	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Snohomish County, Washington

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	61,230	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	8,460	0	0.0%
<i>Metropolitan Suburbs</i>	30,780	0	0.0%
<i>Town & Country/Exurbs</i>	21,990	0	0.0%
Traditional & Non-Traditional Families	84,645	50	33.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	14,740	20	13.3%
<i>Metropolitan Suburbs</i>	40,390	30	20.0%
<i>Town & Country/Exurbs</i>	29,515	0	0.0%
Younger Singles & Couples	74,495	100	66.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	17,990	40	26.7%
<i>Metropolitan Suburbs</i>	46,115	60	40.0%
<i>Town & Country/Exurbs</i>	10,390	0	0.0%
Total:	220,370	150	100.0%
Total County Households:	258,975		
Classified Households As A Share Of Total County Households:	85.1%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Snohomish County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	61,230	0	0.0%
<i>Metropolitan Cities</i>			
Urban Establishment	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
Multi-Ethnic Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Cosmopolitan Elite	1,595	0	0.0%
Middle-Class Move-Downs	6,865	0	0.0%
<i>Subtotal:</i>	<u>8,460</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Old Money	4,485	0	0.0%
Affluent Empty Nesters	6,965	0	0.0%
Suburban Establishment	8,840	0	0.0%
Mainstream Retirees	6,640	0	0.0%
Middle-American Retirees	3,850	0	0.0%
<i>Subtotal:</i>	<u>30,780</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Establishment	5,290	0	0.0%
New Empty Nesters	7,310	0	0.0%
RV Retirees	5,070	0	0.0%
Blue-Collar Empty Nesters	4,320	0	0.0%
<i>Subtotal:</i>	<u>21,990</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Snohomish County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	84,645	50	33.3%
<i>Metropolitan Cities</i>			
Full-Nest Urbanites	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	7,045	10	6.7%
Multi-Ethnic Families	7,695	10	6.7%
<i>Subtotal:</i>	14,740	20	13.3%
<i>Metropolitan Suburbs</i>			
The Social Register	3,730	0	0.0%
Nouveau Money	6,785	0	0.0%
Late-Nest Suburbanites	8,495	10	6.7%
Full-Nest Suburbanites	14,900	10	6.7%
Blue-Collar Button-Downs	6,480	10	6.7%
<i>Subtotal:</i>	40,390	30	20.0%
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	6,855	0	0.0%
Full-Nest Exurbanites	9,125	0	0.0%
New-Town Families	10,630	0	0.0%
Small-Town Families	2,905	0	0.0%
<i>Subtotal:</i>	29,515	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Snohomish County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	74,495	100	66.7%
<i>Metropolitan Cities</i>			
e-Types	0	0	0.0%
New Bohemians	0	0	0.0%
Urban Achievers	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	5,250	10	6.7%
Twentysomethings	8,160	20	13.3%
Small-City Singles	4,580	10	6.7%
<i>Subtotal:</i>	17,990	40	26.7%
<i>Metropolitan Suburbs</i>			
The Entrepreneurs	8,060	10	6.7%
Fast-Track Professionals	5,505	10	6.7%
Upscale Suburban Couples	18,375	20	13.3%
No-Nest Suburbanites	6,220	0	0.0%
Suburban Achievers	7,955	20	13.3%
<i>Subtotal:</i>	46,115	60	40.0%
<i>Town & Country/Exurbs</i>			
Ex-Urban Power Couples	4,795	0	0.0%
Cross-Training Couples	4,300	0	0.0%
Exurban Suburbanites	1,295	0	0.0%
<i>Subtotal:</i>	10,390	0	0.0%

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Snohomish County, Washington

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
Empty-Nesters & Retirees	16,040	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	7,305	0	0.0%
<i>Metropolitan Suburbs</i>	4,855	0	0.0%
<i>Town & Country/Exurbs</i>	3,880	0	0.0%
Traditional & Non-Traditional Families	9,800	10	50.0%
<i>Metropolitan Cities</i>	0	0	50.0%
<i>Small Cities/Satellite Cities</i>	4,380	10	50.0%
<i>Metropolitan Suburbs</i>	2,570	0	0.0%
<i>Town & Country/Exurbs</i>	2,850	0	0.0%
Younger Singles & Couples	12,765	10	50.0%
<i>Small Cities/Satellite Cities</i>	3,325	0	0.0%
<i>Metropolitan Suburbs</i>	6,685	10	50.0%
<i>Town & Country/Exurbs</i>	2,755	0	0.0%
Total:	38,605	20	100.0%
Total County Households:	258,975		
Classified Households As A Share Of Total County Households:	14.9%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Snohomish County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty-Nesters & Retirees	16,040	0	0.0%
<i>Metropolitan Cities</i>			
Downtown Retirees	0	0	0.0%
Multi-Ethnic Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Retirees	3,415	0	0.0%
Hometown Retirees	520	0	0.0%
Second City Seniors	3,370	0	0.0%
<i>Subtotal:</i>	<u>7,305</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Suburban Retirees	1,915	0	0.0%
Suburban Seniors	2,940	0	0.0%
<i>Subtotal:</i>	<u>4,855</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Heartland Empty Nesters	815	0	0.0%
Small-Town Seniors	1,465	0	0.0%
Back Country Seniors	210	0	0.0%
Rural Seniors	715	0	0.0%
Struggling Retirees	675	0	0.0%
<i>Subtotal:</i>	<u>3,880</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Snohomish County, Washington

	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	9,800	10	50.0%
<i>Metropolitan Cities</i>			
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
In-Town Families	4,380	10	50.0%
Subtotal:	4,380	10	50.0%
<i>Metropolitan Suburbs</i>			
Working-Class Families	2,570	0	0.0%
Subtotal:	2,570	0	0.0%
<i>Town & Country/Exurbs</i>			
Kids 'r' Us	1,750	0	0.0%
Rustic Families	390	0	0.0%
Subsistence Families	710	0	0.0%
Subtotal:	2,850	0	0.0%
Younger Singles & Couples	12,765	10	50.0%
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Singles	945	0	0.0%
Soul City Singles	2,380	0	0.0%
Subtotal:	3,325	0	0.0%
<i>Metropolitan Suburbs</i>			
Working-Class Singles	6,685	10	50.0%
Subtotal:	6,685	10	50.0%
<i>Town & Country/Exurbs</i>			
Country Couples	365	0	0.0%
Small-Town Singles	1,330	0	0.0%
Rural Singles	1,060	0	0.0%
Subtotal:	2,755	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Pierce County, Washington

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	71,825	10	7.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	14,800	10	7.7%
<i>Metropolitan Suburbs</i>	31,685	0	0.0%
<i>Town & Country/Exurbs</i>	25,340	0	0.0%
Traditional & Non-Traditional Families	83,255	30	23.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	14,140	10	7.7%
<i>Metropolitan Suburbs</i>	38,835	20	15.4%
<i>Town & Country/Exurbs</i>	30,280	0	0.0%
Younger Singles & Couples	74,080	90	69.2%
<i>Metropolitan Cities</i>	5	0	0.0%
<i>Small Cities/Satellite Cities</i>	20,405	40	30.8%
<i>Metropolitan Suburbs</i>	41,495	50	38.5%
<i>Town & Country/Exurbs</i>	12,175	0	0.0%
Total:	229,160	130	100.0%
Total County Households:	295,765		
Classified Households As A Share Of Total County Households:	77.5%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Pierce County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	71,825	10	7.7%
<i>Metropolitan Cities</i>			
Urban Establishment	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
Multi-Ethnic Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Cosmopolitan Elite	3,140	0	0.0%
Middle-Class Move-Downs	11,660	10	7.7%
<i>Subtotal:</i>	<u>14,800</u>	<u>10</u>	<u>7.7%</u>
<i>Metropolitan Suburbs</i>			
Old Money	4,260	0	0.0%
Affluent Empty Nesters	6,450	0	0.0%
Suburban Establishment	7,560	0	0.0%
Mainstream Retirees	4,890	0	0.0%
Middle-American Retirees	8,525	0	0.0%
<i>Subtotal:</i>	<u>31,685</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Establishment	6,290	0	0.0%
New Empty Nesters	7,460	0	0.0%
RV Retirees	5,990	0	0.0%
Blue-Collar Empty Nesters	5,600	0	0.0%
<i>Subtotal:</i>	<u>25,340</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Pierce County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	83,255	30	23.1%
<i>Metropolitan Cities</i>			
Full-Nest Urbanites	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	4,905	0	0.0%
Multi-Ethnic Families	9,235	10	7.7%
<i>Subtotal:</i>	14,140	10	7.7%
<i>Metropolitan Suburbs</i>			
The Social Register	2,590	0	0.0%
Nouveau Money	4,665	0	0.0%
Late-Nest Suburbanites	6,390	0	0.0%
Full-Nest Suburbanites	15,375	10	7.7%
Blue-Collar Button-Downs	9,815	10	7.7%
<i>Subtotal:</i>	38,835	20	15.4%
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	5,205	0	0.0%
Full-Nest Exurbanites	13,505	0	0.0%
New-Town Families	8,815	0	0.0%
Small-Town Families	2,755	0	0.0%
<i>Subtotal:</i>	30,280	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Pierce County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	74,080	90	69.2%
<i>Metropolitan Cities</i>			
e-Types	5	0	0.0%
New Bohemians	0	0	0.0%
Urban Achievers	0	0	0.0%
<i>Subtotal:</i>	5	0	0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	6,190	10	7.7%
Twentysomethings	7,550	20	15.4%
Small-City Singles	6,665	10	7.7%
<i>Subtotal:</i>	20,405	40	30.8%
<i>Metropolitan Suburbs</i>			
The Entrepreneurs	5,155	0	0.0%
Fast-Track Professionals	2,025	0	0.0%
Upscale Suburban Couples	16,575	20	15.4%
No-Nest Suburbanites	6,525	0	0.0%
Suburban Achievers	11,215	30	23.1%
<i>Subtotal:</i>	41,495	50	38.5%
<i>Town & Country/Exurbs</i>			
Ex-Urban Power Couples	6,000	0	0.0%
Cross-Training Couples	4,985	0	0.0%
Exurban Suburbanites	1,190	0	0.0%
<i>Subtotal:</i>	12,175	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Pierce County, Washington

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
Empty-Nesters & Retirees	26,855	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	10,785	0	0.0%
<i>Metropolitan Suburbs</i>	10,830	0	0.0%
<i>Town & Country/Exurbs</i>	5,240	0	0.0%
Traditional & Non-Traditional Families	13,835	10	25.0%
<i>Metropolitan Cities</i>	0	0	25.0%
<i>Small Cities/Satellite Cities</i>	4,860	10	25.0%
<i>Metropolitan Suburbs</i>	3,995	0	0.0%
<i>Town & Country/Exurbs</i>	4,980	0	0.0%
Younger Singles & Couples	25,915	30	75.0%
<i>Small Cities/Satellite Cities</i>	7,600	10	25.0%
<i>Metropolitan Suburbs</i>	14,370	20	50.0%
<i>Town & Country/Exurbs</i>	3,945	0	0.0%
Total:	66,605	40	100.0%
Total County Households:	295,765		
Classified Households As A Share Of Total County Households:	22.5%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Pierce County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty-Nesters & Retirees	26,855	0	0.0%
<i>Metropolitan Cities</i>			
Downtown Retirees	0	0	0.0%
Multi-Ethnic Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Retirees	5,050	0	0.0%
Hometown Retirees	730	0	0.0%
Second City Seniors	5,005	0	0.0%
<i>Subtotal:</i>	<u>10,785</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Suburban Retirees	4,430	0	0.0%
Suburban Seniors	6,400	0	0.0%
<i>Subtotal:</i>	<u>10,830</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Heartland Empty Nesters	1,285	0	0.0%
Small-Town Seniors	1,565	0	0.0%
Back Country Seniors	320	0	0.0%
Rural Seniors	895	0	0.0%
Struggling Retirees	1,175	0	0.0%
<i>Subtotal:</i>	<u>5,240</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Pierce County, Washington

	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	13,835	10	25.0%
<i>Metropolitan Cities</i>			
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
In-Town Families	4,860	10	25.0%
Subtotal:	4,860	10	25.0%
<i>Metropolitan Suburbs</i>			
Working-Class Families	3,995	0	0.0%
Subtotal:	3,995	0	0.0%
<i>Town & Country/Exurbs</i>			
Kids 'r' Us	1,470	0	0.0%
Rustic Families	1,995	0	0.0%
Subsistence Families	1,515	0	0.0%
Subtotal:	4,980	0	0.0%
Younger Singles & Couples	25,915	30	75.0%
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Singles	1,195	0	0.0%
Soul City Singles	6,405	10	25.0%
Subtotal:	7,600	10	25.0%
<i>Metropolitan Suburbs</i>			
Working-Class Singles	14,370	20	50.0%
Subtotal:	14,370	20	50.0%
<i>Town & Country/Exurbs</i>			
Country Couples	535	0	0.0%
Small-Town Singles	2,895	0	0.0%
Rural Singles	515	0	0.0%
Subtotal:	3,945	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Kootenai County, Idaho

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	8,050	10	6.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	750	10	6.7%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	7,300	0	0.0%
Traditional & Non-Traditional Families	5,500	20	13.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	475	20	13.3%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,025	0	0.0%
Younger Singles & Couples	5,730	120	80.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,370	120	80.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,360	0	0.0%
Total:	19,280	150	100.0%
Total County Households:	52,785		
Classified Households As A Share Of Total County Households:	36.5%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Kootenai County, Idaho

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	8,050	10	6.7%
<i>Metropolitan Cities</i>			
Urban Establishment	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
Multi-Ethnic Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Cosmopolitan Elite	190	0	0.0%
Middle-Class Move-Downs	560	10	6.7%
<i>Subtotal:</i>	<u>750</u>	<u>10</u>	<u>6.7%</u>
<i>Metropolitan Suburbs</i>			
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Retirees	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 Establishment	1,680	0	0.0%
New Empty Nesters	930	0	0.0%
RV Retirees	2,830	0	0.0%
Blue-Collar Empty Nesters	1,860	0	0.0%
<i>Subtotal:</i>	<u>7,300</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Kootenai County, Idaho

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	5,500	20	13.3%
<i>Metropolitan Cities</i>			
Full-Nest Urbanites	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	155	0	0.0%
Multi-Ethnic Families	320	20	13.3%
<i>Subtotal:</i>	475	20	13.3%
<i>Metropolitan Suburbs</i>			
The Social Register	0	0	0.0%
Nouveau Money	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Blue-Collar Button-Downs	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	420	0	0.0%
Full-Nest Exurbanites	815	0	0.0%
New-Town Families	2,340	0	0.0%
Small-Town Families	1,450	0	0.0%
<i>Subtotal:</i>	5,025	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Kootenai County, Idaho

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	5,730	120	80.0%
<i>Metropolitan Cities</i>			
e-Types	0	0	0.0%
New Bohemians	0	0	0.0%
Urban Achievers	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	220	10	6.7%
Twentysomethings	530	50	33.3%
Small-City Singles	620	60	40.0%
<i>Subtotal:</i>	<u>1,370</u>	<u>120</u>	<u>80.0%</u>
<i>Metropolitan Suburbs</i>			
The Entrepreneurs	0	0	0.0%
Fast-Track Professionals	0	0	0.0%
Upscale Suburban Couples	0	0	0.0%
No-Nest Suburbanites	0	0	0.0%
Suburban Achievers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Power Couples	235	0	0.0%
Cross-Training Couples	1,155	0	0.0%
Exurban Suburbanites	2,970	0	0.0%
<i>Subtotal:</i>	<u>4,360</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Kootenai County, Idaho

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
Empty-Nesters & Retirees	14,555	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	3,980	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	10,575	0	0.0%
Traditional & Non-Traditional Families	11,155	10	33.3%
<i>Metropolitan Cities</i>	0	0	33.3%
<i>Small Cities/Satellite Cities</i>	1,480	10	33.3%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	9,675	0	0.0%
Younger Singles & Couples	7,795	20	66.7%
<i>Small Cities/Satellite Cities</i>	2,680	20	66.7%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,115	0	0.0%
Total:	33,505	30	100.0%
Total County Households:	52,785		
Classified Households As A Share Of Total County Households:	63.5%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Kootenai County, Idaho

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty-Nesters & Retirees	14,555	0	0.0%
<i>Metropolitan Cities</i>			
Downtown Retirees	0	0	0.0%
Multi-Ethnic Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Retirees	985	0	0.0%
Hometown Retirees	1,975	0	0.0%
Second City Seniors	1,020	0	0.0%
<i>Subtotal:</i>	<u>3,980</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Suburban Retirees	0	0	0.0%
Suburban Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Heartland Empty Nesters	3,655	0	0.0%
Small-Town Seniors	3,160	0	0.0%
Back Country Seniors	595	0	0.0%
Rural Seniors	1,080	0	0.0%
Struggling Retirees	2,085	0	0.0%
<i>Subtotal:</i>	<u>10,575</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Kootenai County, Idaho

	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	11,155	10	33.3%
<i>Metropolitan Cities</i>			
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
In-Town Families	1,480	10	33.3%
Subtotal:	1,480	10	33.3%
<i>Metropolitan Suburbs</i>			
Working-Class Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Kids 'r' Us	6,030	0	0.0%
Rustic Families	1,605	0	0.0%
Subsistence Families	2,040	0	0.0%
Subtotal:	9,675	0	0.0%
Younger Singles & Couples	7,795	20	66.7%
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Singles	2,510	20	66.7%
Soul City Singles	170	0	0.0%
Subtotal:	2,680	20	66.7%
<i>Metropolitan Suburbs</i>			
Working-Class Singles	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Country Couples	1,000	0	0.0%
Small-Town Singles	2,360	0	0.0%
Rural Singles	1,755	0	0.0%
Subtotal:	5,115	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Stevens County, Washington

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	1,860	30	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>	1,860	30	50.0%
Traditional & Non-Traditional Families	1,660	30	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>	1,660	30	50.0%
Younger Singles & Couples	205	0	0.0%
<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>	205	0	0.0%
Total:	3,725	60	100.0%
Total County Households:	16,470		
Classified Households As A Share Of Total County Households:	22.6%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Stevens County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	1,860	30	50.0%
<i>Metropolitan Cities</i>			
Urban Establishment	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
Multi-Ethnic Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Cosmopolitan Elite	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Retirees	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 Establishment	140	0	0.0%
New Empty Nesters	60	0	0.0%
RV Retirees	975	10	16.7%
Blue-Collar Empty Nesters	685	20	33.3%
<i>Subtotal:</i>	<u>1,860</u>	<u>30</u>	<u>50.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Stevens County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	1,660	30	50.0%
<i>Metropolitan Cities</i>			
Full-Nest Urbanites	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>			
The Social Register	0	0	0.0%
Nouveau Money	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Blue-Collar Button-Downs	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	320	10	16.7%
Full-Nest Exurbanites	155	0	0.0%
New-Town Families	60	0	0.0%
Small-Town Families	1,125	20	33.3%
<i>Subtotal:</i>	1,660	30	50.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Stevens County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	205	0	0.0%
<i>Metropolitan Cities</i>			
e-Types	0	0	0.0%
New Bohemians	0	0	0.0%
Urban Achievers	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%
Twentysomethings	0	0	0.0%
Small-City Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The Entrepreneurs	0	0	0.0%
Fast-Track Professionals	0	0	0.0%
Upscale Suburban Couples	0	0	0.0%
No-Nest Suburbanites	0	0	0.0%
Suburban Achievers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Power Couples	85	0	0.0%
Cross-Training Couples	5	0	0.0%
Exurban Suburbanites	115	0	0.0%
<i>Subtotal:</i>	<u>205</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**

Households In Groups With Median Incomes Below \$45,000

Stevens County, Washington

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
Empty-Nesters & Retirees	7,405	0	0.0%
<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>	7,405	0	0.0%
Traditional & Non-Traditional Families	2,665	10	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>	2,665	10	33.3%
Younger Singles & Couples	2,675	20	66.7%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,675	20	66.7%
Total:	12,745	30	100.0%
Total County Households:	16,470		
Classified Households As A Share Of Total County Households:	77.4%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Stevens County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty-Nesters & Retirees	7,405	0	0.0%
<i>Metropolitan Cities</i>			
Downtown Retirees	0	0	0.0%
Multi-Ethnic Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Retirees	0	0	0.0%
Hometown Retirees	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>			
Suburban Retirees	0	0	0.0%
Suburban Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Heartland Empty Nesters	2,065	0	0.0%
Small-Town Seniors	2,095	0	0.0%
Back Country Seniors	1,780	0	0.0%
Rural Seniors	1,240	0	0.0%
Struggling Retirees	225	0	0.0%
<i>Subtotal:</i>	<u>7,405</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Stevens County, Washington

	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	2,665	10	33.3%
<i>Metropolitan Cities</i>			
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
In-Town Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Metropolitan Suburbs</i>			
Working-Class Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Kids 'r' Us	150	0	0.0%
Rustic Families	2,020	10	33.3%
Subsistence Families	495	0	0.0%
Subtotal:	2,665	10	33.3%
Younger Singles & Couples	2,675	20	66.7%
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Singles	0	0	0.0%
Soul City Singles	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Metropolitan Suburbs</i>			
Working-Class Singles	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Country Couples	1,305	10	33.3%
Small-Town Singles	755	10	33.3%
Rural Singles	615	0	0.0%
Subtotal:	2,675	20	66.7%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Whitman County, Washington

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	1,315	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	105	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	1,210	0	0.0%
Traditional & Non-Traditional Families	590	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	45	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	545	0	0.0%
Younger Singles & Couples	1,720	40	100.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	955	40	100.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	765	0	0.0%
Total:	3,625	40	100.0%
Total County Households:	16,170		
Classified Households As A Share Of Total County Households:	22.4%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Whitman County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	1,315	0	0.0%
<i>Metropolitan Cities</i>			
Urban Establishment	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
Multi-Ethnic Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Cosmopolitan Elite	5	0	0.0%
Middle-Class Move-Downs	100	0	0.0%
<i>Subtotal:</i>	<u>105</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Retirees	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 Establishment	100	0	0.0%
New Empty Nesters	90	0	0.0%
RV Retirees	780	0	0.0%
Blue-Collar Empty Nesters	240	0	0.0%
<i>Subtotal:</i>	<u>1,210</u>	<u>0</u>	<u>0.0%</u>

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Whitman County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	590	0	0.0%
<i>Metropolitan Cities</i>			
Full-Nest Urbanites	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	10	0	0.0%
Multi-Ethnic Families	35	0	0.0%
<i>Subtotal:</i>	45	0	0.0%
<i>Metropolitan Suburbs</i>			
The Social Register	0	0	0.0%
Nouveau Money	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Blue-Collar Button-Downs	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	15	0	0.0%
Full-Nest Exurbanites	90	0	0.0%
New-Town Families	30	0	0.0%
Small-Town Families	410	0	0.0%
<i>Subtotal:</i>	545	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Above \$45,000
Whitman County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	1,720	40	100.0%
<i>Metropolitan Cities</i>			
e-Types	0	0	0.0%
New Bohemians	0	0	0.0%
Urban Achievers	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	55	0	0.0%
Twentysomethings	270	10	25.0%
Small-City Singles	630	30	75.0%
<i>Subtotal:</i>	<u>955</u>	<u>40</u>	<u>100.0%</u>
<i>Metropolitan Suburbs</i>			
The Entrepreneurs	0	0	0.0%
Fast-Track Professionals	0	0	0.0%
Upscale Suburban Couples	0	0	0.0%
No-Nest Suburbanites	0	0	0.0%
Suburban Achievers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Power Couples	40	0	0.0%
Cross-Training Couples	530	0	0.0%
Exurban Suburbanites	195	0	0.0%
<i>Subtotal:</i>	<u>765</u>	<u>0</u>	<u>0.0%</u>

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

Households With The Potential To Move To The City Of Spokane In 2009

Households In Groups With Median Incomes Below \$45,000

Whitman County, Washington

Household Type/ Geographic Designation	Estimated Number	Potential	Share of Potential
Empty-Nesters & Retirees	3,520	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	525	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,995	0	0.0%
Traditional & Non-Traditional Families	1,080	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	405	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	675	0	0.0%
Younger Singles & Couples	7,945	10	100.0%
<i>Small Cities/Satellite Cities</i>	4,115	10	100.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,830	0	0.0%
Total:	12,545	10	100.0%
Total County Households:	16,170		
Classified Households As A Share Of Total County Households:	77.6%		

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Whitman County, Washington

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty-Nesters & Retirees	3,520	0	0.0%
<i>Metropolitan Cities</i>			
Downtown Retirees	0	0	0.0%
Multi-Ethnic Seniors	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Retirees	210	0	0.0%
Hometown Retirees	135	0	0.0%
Second City Seniors	180	0	0.0%
<i>Subtotal:</i>	525	0	0.0%
<i>Metropolitan Suburbs</i>			
Suburban Retirees	0	0	0.0%
Suburban Seniors	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Heartland Empty Nesters	545	0	0.0%
Small-Town Seniors	1,830	0	0.0%
Back Country Seniors	375	0	0.0%
Rural Seniors	190	0	0.0%
Struggling Retirees	55	0	0.0%
<i>Subtotal:</i>	2,995	0	0.0%

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

**Households With The Potential
To Move To The City Of Spokane In 2009**
Households In Groups With Median Incomes Below \$45,000
Whitman County, Washington

	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	1,080	0	0.0%
<i>Metropolitan Cities</i>			
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
In-Town Families	405	0	0.0%
Subtotal:	405	0	0.0%
<i>Metropolitan Suburbs</i>			
Working-Class Families	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Kids 'r' Us	100	0	0.0%
Rustic Families	360	0	0.0%
Subsistence Families	215	0	0.0%
Subtotal:	675	0	0.0%
Younger Singles & Couples	7,945	10	100.0%
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Singles	425	0	0.0%
Soul City Singles	3,690	10	100.0%
Subtotal:	4,115	10	100.0%
<i>Metropolitan Suburbs</i>			
Working-Class Singles	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Country Couples	750	0	0.0%
Small-Town Singles	2,675	0	0.0%
Rural Singles	405	0	0.0%
Subtotal:	3,830	0	0.0%

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

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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 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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RIGHTS AND STUDY OWNERSHIP—

Zimmerman/Volk Associates, Inc. retains all rights, title and interest in the methodology and target market descriptions contained within this study. The specific findings of the analysis are the property of the client and can be distributed at the client's discretion.



APPENDIX THREE

TARGET MARKET DESCRIPTIONS

Residential Potential and Needs Analysis

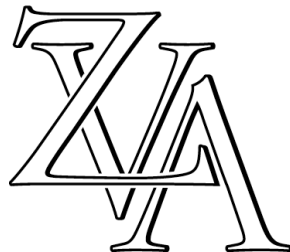
The University District

City of Spokane
Spokane County, Washington

August, 2009

Conducted by
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TRADITIONAL & NON-TRADITIONAL FAMILIES—*Town & Country/Exurbs*

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TARGET MARKET DESCRIPTIONS

The following target market lifestyle and values profiles have been developed by Zimmerman/Volk Associates, Inc., based on United States Bureau of Census data, Claritas' geo-demographic segmentation, and Zimmerman/Volk Associates' lifestyle and housing correlation methodology. The target market lifestyle and values profiles have been devised for use by design, marketing, and merchandising professionals in perfecting the position of new housing within the marketplace.





EMPTY NESTERS & RETIREES

– *Metropolitan Cities* –



THE URBAN ESTABLISHMENT

Configuration: Empty-nest couples; older singles (divorced and widowed).

Average household size—2 persons.

Predominant age range of adults—45 to 64.

Characteristics: Affluent, educated and sophisticated older couples.

Success achieved through intelligence, connections and contacts.

Over two-thirds attended or graduated from college or have advanced degrees.

High-ranking professionals in medicine, law, business and finance; arts and entertainment.

Housing preferences: Exclusive urban neighborhoods.

Elegant mansions, townhouses (the city version) and condominiums (the high-rise version).

Nearly a third lease large, luxurious apartments.

Consumption patterns: Chauffeured car; drive a Mercedes.

Investment property.

Undercounter wine cellar.

Watch the *Sundance Channel*.

Read *The Economist*.

Listen to all-news radio.

Icons: Mark Cross appointment book; the blue Tiffany box and the red Cartier box.



“Luxury must be comfortable, otherwise it is not luxury.”

— Coco Chanel



COSMOPOLITAN COUPLES

Configuration: Empty-nest couples; widows and widowers.
Average household size—1 and 2 persons.
Predominant age range of adults—55 and older.

Characteristics: Multi-ethnic neighborhoods, including white, African-American, Latino and Asian residents.
Active social life.
College-educated.
Public service lawyers, social service administrators, financial analysts.

Housing preferences: Vibrant urban neighborhoods built before World War II.
High-rises and rowhouses; detached houses on urban lots.
More than three-quarters own their homes.

Consumption patterns: Drive a Lincoln Town Car.
Play the lottery.
Avid theater-goers.
Watch *60 Minutes*.
Read *The New Yorker*.
Listen to classical radio stations.

Icons: Theater tickets; lottery tickets.



“Join the United States and join the family—
But not much in between unless a college.”

– Robert Frost



MULTI-ETHNIC RETIREES

Configuration: Older couples; mostly retired, some caring for their grandchildren.

Average household size—2 to 3 persons.

Predominant age range of adults—55 and up.

Characteristics: Middle-class African-American, Latino and Asian households.

Nearly 75 percent graduated high school; another 25 percent attended or graduated from college.

Approximately 25 percent have a working spouse.

Social services; health care employees; service workers; administrative support.

Housing preferences: Rowhouses; mid- and high-rise apartments in urban neighborhoods.

Mix of long-time residents and newcomers.

More than 63 percent own their dwelling units, which they have owned for several years.

Consumption patterns: Drive a Toyota Corolla.

Dancing monthly.

Volunteer and community involvement.

Watch *Oprah Winfrey*.

Read *Ebony*.

Listen to jazz radio.

Icons: Collection of classic jazz; framed photograph of Martin Luther King.



“Before a group can enter the open society,
it must first close ranks.”

– Stokely Carmichael and
Charles Vernon Hamilton





EMPTY NESTERS & RETIREES

– *Small Cities/Satellite Cities* –



COSMOPOLITAN ELITE

Configuration: Empty-nester couples;, some with college-aged children.

Average household size—2 persons.

Predominant age range of adults—55 to 64.

Characteristics: Upper-middle- to high-income empty-nesters—leading-edge Baby Boomers.

The cultural elite of America's smaller cities.

Well educated—more than 70 percent attended or graduated from college,
or received professional degrees.

Prominent lawyers, doctors, professors and executives in local management,
finance, and technical companies.

Housing preferences: Detached houses in wealthy enclaves, often near the country club.

Downtown condominiums as second-homes, move-down option.

Nearly all are home-owners.

Consumption patterns: Drive a Lexus.

Country club board member.

Involvement in civic activities—historic preservation, beautification programs.

Watch *Meet the Press*.

Read *Travel & Leisure*.

Listen to talk radio.

Icons: Automated home theatre; symphony subscription tickets.



“Once discover comfort, there is no turning back.”

– Mason Cooley



MIDDLE-CLASS MOVE-DOWNS

Configuration: Older married couples, widows/widowers, divorcés/divorcées.

Average household size—2 persons.

Predominant age range of adults—55 plus.

Characteristics: Older couples in the middle of the socio-economic scale.

Some members of this group have already taken early retirements.

85 percent are high school graduates; a third of the high school graduates attended or graduated from college.

Middle managers; social service workers; librarians; sales.

Housing preferences: Mid-sized satellite cities.

Moderate-value bungalows and ranches; new townhouses as move-down alternatives.

Nearly three-quarters of these households own their homes.

Consumption patterns: Drive a Toyota Corolla.

Backyard picnics.

Adult education courses.

Watch *Antiques Roadshow*.

Read *AARP The Magazine*.

Listen to soft contemporary radio.

Icons: Weber grill; upright piano.



“So always look for the silver lining
And try to find the sunny side of life.”

– P.G. Wodehouse





EMPTY NESTERS & RETIREES

– Metropolitan Suburbs –



OLD MONEY

Configuration: Empty-nest couples; children away at boarding school or college.

Average household size—2 to 3 persons.

Predominant age range of adults—45 to 64.

Characteristics: Upper crust, wealthy American families—one in 10 is a multi-millionaire.

Heirs to “old money;” accustomed to privilege and luxury.

Highly educated, with college and graduate degrees.

Judges; medical specialists; chief executive officers.

Housing preferences: Older metropolitan suburbs.

Estate homes in high-prestige neighborhoods; secluded older estates.

Urban *pieds-à-terre*.

Consumption patterns: A collection of expensive automobiles: Lexus, Mercedes, BMW.

Theater; classical music; sailing; tennis.

World travel; extended visits to Europe.

Watch *Golf* channel.

Read *Architectural Digest*.

Listen to *NPR*.

Icons: Threadbare Oriental carpets; chipped heirloom Waterford crystal.



“They [the very rich] are different from you and me.”

– F. Scott Fitzgerald



AFFLUENT EMPTY NESTERS

Configuration: Empty-nest couples.

Average household size—2 persons.

Predominant age range of adults—55 and older.

Characteristics: Older established couples, often with two incomes.

Significant financial resources—untapped equity in their homes.

Nearly two-thirds attended or graduated from college.

Small-business owners; corporate officers; sales directors.

Housing preferences: Eighty-five percent own their homes.

Detached houses with high property values.

Likely to move to or near downtown or an urban neighborhood when last child has left home.

Consumption patterns: Drive a Cadillac CTS sedan.

An active life of travel, leisure, and entertainment.

Travel to Italy.

Watch *Charlie Rose*.

Read *Travel & Leisure*.

Listen to Bloomberg radio.

Icons: Well-thumbed Italian phrasebook; AAA membership card.



“We made our money the old-fashioned way; we earned it.”

– Variation on Advertisement



SUBURBAN ESTABLISHMENT

Configuration: Mature empty-nest couples.
Average household size—2 persons.
Predominant age range of adults—50 and older.

Characteristics: Upper-middle-income couples in their peak earning years.
Parents of the trailing-edge Baby Boomers.
Two-thirds attended or graduated from college.
Mostly white-collar managers and professionals, with many years at the same firm.

Housing preferences: Vintage 1960s suburban subdivisions.
Their original detached houses have been upgraded over the years to match their rising income and status.
Many still live in the houses they bought new, 30 or 40 years ago; when they move, they downsize to an apartment in an urban neighborhood or a resort condominium.

Consumption patterns: Drive a BMW.
Resort cruises.
Theater and museum attendees.
Watch *BBC America*.
Read *Consumer Reports*.
Listen to oldies radio.

Icons: An intown condo; eat at Bertucci's.



“Just enjoy your ice cream while it’s on your plate.”

– Thornton Wilder



MAINSTREAM RETIREES

Configuration: Retired singles and couples.
Average household size—2 persons.
Predominant age range of adults—65 and older.

Characteristics: Middle- to upper-middle-income households.
Prefer to spend their “golden years” around people of all ages.
Two-thirds attended or graduated from college.
Country lawyers, doctors, and shopkeepers.

Housing preferences: Small suburban towns.
Cottages; townhouses; condominiums.
High percentage of vacation/weekend homes.

Consumption patterns: Drive a Mercury Sable.
Golf; gardening; reading.
Museums of all kinds.
Watch *This Old House*.
Read *House and Garden*.
Listen to soft jazz radio.

Icons: Cable TV guide; his ‘n’ her golf clubs.



“And love can come to everyone,
The best things in life are free.”

– Buddy De Sylva



MIDDLE-AMERICAN RETIREES

Configuration: Retired couples and singles.
Average household size—1 to 2 persons.
Predominant age range of adults—60 and older.

Characteristics: Middle-income households with middle-class sensibilities.
Family- and community-oriented.
Most are high school graduates; 15 percent graduated from college.
Former secretaries; accountants; small business owners.

Housing preferences: Older inner-ring suburbs.
Well-kept bungalows, ramblers, colonials.
Nearly 80 percent own their residences and the mortgage is paid off.

Consumption patterns: Drive a Chevy Cobalt.
Bowling.
Membership in a fraternal order.
Watch *ABC Good Morning America*.
Read *Ladies Home Journal*.
Listen to all news radio.

Icons: Frank Sinatra records; his 'n' hers bowling balls.



“If I’d known I was going to live this long,
I’d have taken better care of myself.”

– Eubie Blake





EMPTY NESTERS & RETIREES

– *Town & Country/Exurbs* –



SMALL-TOWN ESTABLISHMENT

Configuration: Empty-nest couples.
Average household size—2 persons.
Predominant age range of adults—55 to 64.

Characteristics: The leading citizens of small-town communities.
Nearly half have college or graduate degrees.
Most have annual incomes of \$100,000 or more.
Small-town lawyers, doctors, bankers, chief executives.

Housing preferences: Affluent rural enclaves.
Large single-family houses in the country; second homes in the city.
High-tech homes.

Consumption patterns: Drive an Audi A6.
Belong to a country club.
Avid theater and museum-goers.
Watch *HBO*.
Read *Barron's*.
Listen to classical radio.

Icons: Investment portfolios; Caribbean cruises.



“The life of the wealthy is one long Sunday.”

— Anton Chekhov



NEW EMPTY NESTERS

Configuration: Empty-nest couples; a small percentage have a youngest child still at home.
Average household size—2 to 3 persons.
Predominant age range of adults—45 to 60.

Characteristics: Middle-aged and upper-middle-class.
Dual-income households.
High disposable income.
Small business owners; local homebuilders.

Housing preferences: Semi-rural small towns fast becoming middle-class suburbs.
The nicest house on the nicest street in town.
A large percentage own timeshares or second homes.

Consumption patterns: Drive a Ford Explorer.
Belong to a civic organization.
Dining out.
Watch *Country Music TV*.
Read *U.S.A. Today*.
Listen to classic rock radio.

Icons: Travel club; Chamber of commerce membership.



“In the small town each citizen had done something
in his own way to build the community”

– Daniel J. Boorstin



RV RETIREES

Configuration: Older couples.

Average household size—2 persons.

Predominant age range of adults—55 and older.

Characteristics: Empty-nest, middle-income households.

Former policemen, firemen, repairmen, technicians.

High-school grads; a third went to college.

Most are retired or nearing retirement.

Housing preferences: Detached houses in small towns.

Most stay in their homes, but a few choose to retire in resort locations.

More than 20 percent are still living in the same house they bought when they got married.

Consumption patterns: Drive a Toyota FJ Cruiser.

Easy-listening tapes.

Recreational vehicles; camping equipment.

Watch the *Weather Channel*.

Read *Travel 50 and Beyond*.

Listen to country radio.

Icons: Winnebago; Wal-Mart



“To travel hopefully is a better thing than to arrive.”

– Robert Louis Stevenson



BLUE-COLLAR EMPTY NESTERS _____

Configuration: Middle-aged married couples with older children no longer living at home.
Average household size—2 persons.
Predominant age range of adults—45 to 54.

Characteristics: Middle-income, middle-class households.
High-school educated.
“Old-fashioned” outdoor-oriented lifestyles.
Farmers; blue-collar workers, many in the construction industry; machinists.

Housing preferences: Small towns and villages
Modest detached houses or mobile homes; ranch houses.
Over 80 percent own their homes.

Consumption patterns: Drive a Chevrolet, Dodge or Ford 4x4 pickup truck with CD player and gun rack.
Deer hunting; target shooting.
Watch *NASCAR* races.
Read *American Rifleman*.

Icons: Camouflage hunting outfit; professional chain saw.



“When you’re running down our country, man,
You’re walking on the fightin’ side of me.”

– Merle Haggard





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Cities* –



FULL-NEST URBANITES

Configuration: Traditional and non-traditional families; multi-generational households.

Average household size—3 to 4 persons.

Predominant age range of adults—35 to 44.

Characteristics: Ethnically diverse, upper-middle-class.

Many immigrants, second-generation Americans.

Well-educated—two-thirds have attended or graduated from college.

Multi-racial, multi-lingual.

White-collar office and “knowledge” workers; government and arts.

Housing preferences: Single-family, duplexes or apartments in urban neighborhoods.

Relatively settled—more than half have lived in the same dwelling for more than five years.

Just under two-thirds own their homes.

Consumption patterns: Drive a Toyota Sienna.

Patrons of the arts.

Watch 24.

Read *Esquire*.

Listen to urban contemporary radio.

Icons: Kate Spade pocketbook; transit card.



“America, the land of unlimited possibilities.”

– Ludwig Max Goldberger



MULTI-CULTURAL FAMILIES

Configuration: Families with several children; single-parent families.

Average household size—5 persons.

Predominant age range of adults—25 to 44.

Characteristics: Middle-income immigrant families.

High-school graduates.

First-generation Americans.

Jobs range from day laborers to management professionals.

Housing preferences: Older urban rowhouse and bungalow neighborhoods.

Half own, half rent their dwelling units.

Dream of moving to larger houses in more affluent neighborhoods.

Consumption patterns: Use public transportation.

Bodegas; Czech bakeries; Mexican restaurants; German breweries; pizzerias.

Foreign-language newspapers.

Watch *BET*.

Read *Jet Magazine*.

Listen to contemporary hit radio

Icons: Blue Cult jeans; U.S. Savings Bonds.



“America is God’s crucible, the great melting pot where all
the races are melting and reforming.”

– Israel Zangwill





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Small Cities/Satellite Cities* –



UNIBOX TRANSFEREES

Configuration: Families with school-age children.
 Average household size—4 persons.
 Predominant age range of adults—35 to 50.

Characteristics: Upper-middle-income families; both spouses work.
 One-third graduated from college.
 On the move; frequent transfers for better jobs, better pay.
 Career-oriented middle managers; many are computer literate with home offices.

Housing preferences: Single-family detached houses in brand-new subdivisions just outside satellite cities.
 Two-story uniboxes, easy to resell when the next transfer comes.
 Less than half live in the same house for five years or more.

Consumption patterns: Drive a Chevy Suburban.
 Cleaning service; laundry service.
 Soccer Moms and Dads.
 Watch *The Disney Channel*.
 Read *Parenting*.
 Listen to the radio on the Internet.

Icons: Blackberries; frequent flyer cards.



“They change their clime, not their disposition.”

– Horace



MULTI-ETHNIC FAMILIES

Configuration: Middle-class families with children.
Average household size—4-plus persons.
Predominant age range of adults—25 to 44.

Characteristics: A large percentage of Spanish-speaking households; many recent immigrants from the Near and Far East.
More than 75 percent finished high school.
A high percentage are in the Armed Forces.
Construction workers; maintenance workers; government employees.

Housing preferences: Low-rise apartments in older neighborhoods; rowhouses; cottages.
Just under 35 percent are renters.
Highly mobile: nearly two-thirds have moved within the last five years.

Consumption patterns: Drive a Ford Excursion.
Vibrant street life; sitting on the stoop chatting with the neighbors.
Social clubs.
Watch *El Gordo y La Flaca*.
Read *Vibe*.
Listen to contemporary hit radio.

Icons: Fast-food containers; Home remodeling projects.



“Con pan y vino se anda el camino.
[With bread and wine you can walk your road.]”

– Proverb





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Suburbs* –



THE SOCIAL REGISTER

Configuration: Older families with teen-aged children.
Average household size—4 to 5 persons.
Predominant age range of adults—35 to 54.

Characteristics: Very high-income families.
Pre-empty nesters; professional parents who had their children in their 30s.
80 percent are college-educated; more than a quarter with advanced degrees.
Prominent professionals and executives in local business, finance, law, and communications industries.

Housing preferences: Million-dollar homes.
Detached houses in wealthy enclaves, often near the country club; expensive apartments in the city.
Nearly 30 percent have moved within the past five years.

Consumption patterns: Mom drives a Range Rover, Dad drives a Mercedes-Benz, and the kids drive a Volkswagen Jetta and a Jeep.
Family membership at the country club.
Involvement in civic activities—historic preservation, culture and the arts.
Watch the *History Channel*.
Read *Fortune*.
Listen to all-news radio.

Icons: Flat-screen TV in the multi-media room; family membership in English Heritage.



“Wealth is not without its advantages.”

– John Kenneth Galbraith



NOUVEAU MONEY ---

Configuration: Young families with children.
Average household size—4 to 5 or more persons.
Predominant age range of adults—35 to 54.

Characteristics: Big spenders with high incomes.
Highly mobile; more than half moved within the past five years.
Highly-educated; multiple millionaires.
Investment analysts; business owners; high-tech careers.

Housing preferences: New-money subdivisions.
McMansions in the suburbs; penthouses in the city.
Second homes in resort areas.

Consumption patterns: Drive a BMW X3.
Downhill skiing.
Designer logo clothes.
Watch *Home & Garden TV*.
Read *House & Garden*.
Listen to classic hits radio.

Icons: Tiered-seating home theater; Centurion Black American Express card.



“A sumptuous dwelling the rich man hath.”

– Mary Elizabeth Hewitt



LATE-NEST SUBURBANITES

Configuration: Older families with younger children.
Average household size—3 or 4 persons.
Predominant age range of adults—40 to 55.

Characteristics: Middle-aged Baby Boomers who married late; had children even later.
High percentage of college graduates.
White-collar employment.
Technicians; financial specialists; accountants; engineers.

Housing preferences: Suburban subdivisions outside fast-growing metro areas.
Detached houses—two-story colonials.
More than 87 percent own their homes, but have just started payments on a mortgage.

Consumption patterns: Drive a Chrysler Town & Country minivan.
Televisions in every room.
Family vacations.
Watch *Saturday Night Live*.
Read *PC World*.
Listen to soft contemporary radio.

Icons: Cell phone family plan; Whole Foods.



“Welcome to the great American two-career family
and pass the aspirin, please.”

— Anastasia Toufexis



FULL-NEST SUBURBANITES

Configuration: Families with two or more children.
 Average household size—4-plus persons.
 Predominant age range of adults—35 to 44.

Characteristics: Upper-middle-income suburban families.
 Significant numbers of stay-at-home Moms.
 Well educated—more than two-thirds went to college.
 Officers of small corporations; sales managers; communications and technology.

Housing preferences: Upscale suburban subdivisions.
 Nearly two-thirds have moved within the past six years.
 Relatively high property values.

Consumption patterns: Practical family automobiles—mini-vans for carpooling (*e.g.*—Honda Odyssey) and SUVs for show (*e.g.*—Ford Expedition).
 Family-oriented activities.
 Frequent visits to Disney World.
 Watch *Nickelodeon*.
 Read *Parents*.
 Listen to alternative rock radio.

Icons: Digital camcorder; “My child is an honor student at . . .” bumper stickers.



“Hail wedded love, mysterious law, true source of human offspring.”

– John Milton



BLUE-COLLAR BUTTON-DOWNS

Configuration: Married couples with several children.
 Average household size—5+ persons.
 Predominant age range of adults—25 to 44.

Characteristics: Ethnically diverse, middle-class households with working-class values.
 Multi-generational households.
 Most are high-school grads; many also attended two-year colleges or technical schools.
 Military families, policemen/firemen, technical or sales workers.

Housing preferences: Older single-family detached houses in post-war subdivisions of “carpenter capes” and ranches.
 A significant number live in townhouses, both rental and ownership.
 Two-thirds own their homes.

Consumption patterns: Drive a Ford Focus.
 Community-oriented activities.
 Do-it-yourself home and auto maintenance.
 Watch *Nick at Night*.
 Read *Star Magazine*.
 Listen to contemporary hit radio.

Icons: Above-ground swimming pool; backyard gas grill.



“Nice work if you can get it,
 And you can get it if you try.”

– Ira Gershwin





TRADITIONAL & NON-TRADITIONAL FAMILIES

– Town & Country/Exurbs –



EX-URBAN ELITE

Configuration: Married couples with children.

Average household size—4 persons.

Predominant age range of adults—35 to 54.

Characteristics: Wealthy families living in private luxury.

Highly-educated; 80 percent went to college.

Former residents of cities or metropolitan suburbs who have “escaped” urban stress.

Executives; professionals; entrepreneurs; freelance consulting businesses.

Housing preferences: “Retreat” locations—the Maine coast; horse farms in Virginia; Taos, NM.

“Estate” homes—custom if new; restored if old.

Among the highest home values in the nation.

Consumption patterns: Drive a Lexus LX 570.

Country club sports.

The children attend boarding school.

Watch *The Late Show With David Letterman*.

Read *Martha Stewart Living*.

Listen to classic hits radio.

Icons: Ralph Lauren; private stables.



“Far from the madding crowd’s ignoble strife,
 Their sober wishes never learn’d to stray;
 Along the cool sequester’d vale of life
 They kept the noiseless tenor of their way.”

– Thomas Gray



FULL-NEST EXURBANITES

Configuration: Older couples with children.

Average household size—4 persons.

Predominant age range of adults—35 to 54.

Characteristics: Upper-middle-income families who relocate frequently.

Family- and outdoor-oriented.

Well educated, with college degrees.

Professional and managerial workers, following high-tech companies.

Housing preferences: Rural, upscale boomtowns.

Detached houses in new subdivisions, often on recently-developed farmland.

Close to corporations located along major highway corridors.

Consumption patterns: Drive a GMC Yukon.

Camping in state forests; hiking; backpacking; canoeing.

Video cameras, DVDs, flat-screen TVs and TiVo.

Watch the *Outdoor Channel*.

Read *Country Living*.

Listen to country music radio.

Icons: Garden tiller; Newcomers Club membership.



“A piece of land not so very large, which would contain a garden,
and near the house a spring of ever-flowing water,
and beyond these a bit of wood.”

– Horace



NEW-TOWN FAMILIES

Configuration: Families with children of all ages.
Average household size—4 persons.
Predominant age range of adults—25 to 44.

Characteristics: Dual-income families.
High-school graduates, half have gone to local universities.
Cost-conscious early adopters.
Local white- and blue-collar occupations.

Housing preferences: New subdivisions, both infill and greenfields.
New ranches, capes, cottages, bungalows, colonials.
Nearly 75 percent own their homes, which are mortgaged to the hilt.

Consumption patterns: Drive an Infiniti QX.
Volunteer at schools and sporting clubs.
Little League baseball; children's soccer and football leagues.
Watch *Cartoon Network*.
Read *Redbook*.
Listen to classic rock radio.

Icons: Home fitness equipment; maxed-out credit cards.



“The root of the state is in the family.”

– Mencius



SMALL-TOWN FAMILIES

Configuration: Married couples, with one to three school-aged children.

Average household size—3-5 persons.

Predominant age range of adults—35 to 44.

Characteristics: Solid middle-class citizens.

High-school graduates.

Raising kids in an old-fashioned way of life.

Blue-collar and farming-related employment.

Housing preferences: Rural middle-class towns.

Farmhouses, of the front-porch variety; ranches, ramblers, and mobile homes.

Predominantly homeowners.

Consumption patterns: Drive a Chevy Silverado.

Friday night football at the local high school.

Boats and campers for fishing and hunting.

Watch the *Outdoor Channel*.

Read *Hunting* magazine.

Listen to country radio.

Icons: American flag; ATVs.



“No Farmers, No Food.”

– Bumper Sticker





YOUNGER SINGLES & COUPLES

– *Metropolitan Cities* –



E-TYPES

Configuration: Mostly singles, some couples, just a few years out of college.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

Characteristics: High-living, high-energy city-dwellers.

More than 25 percent hold advanced degrees.

Multi-ethnic, with significant numbers of Asians.

E-businesses, information technologies.

Housing preferences: Upscale urban neighborhoods, often near universities.

60 percent rent; 40 percent own urban apartments.

Median home value is second highest in the nation.

Consumption patterns: Drive convertibles, from Beetle to Mercedes.

Everything on-line.

Concert-goers.

Watch the *Independent Film Channel*.

Read *Wired*.

Listen to *NPR*.

Icons: Bandwidth; IPO red herring.



“In the future, everything will be digital”

– Bill Gates



NEW BOHEMIANS

Configuration: Mostly singles; some couples.

Average household size—1 person.

Predominant age range of adults—25 to 40.

Characteristics: Unconventional, ethnically-diverse, upper-middle-income households.

The heart of the “creative class.”

The social and political *avant-garde*; one-third are gay.

Executives; students; actors; artists; writers; boutique owners; public-interest advocates.

Housing preferences: In-town and downtown urban neighborhoods.

Three-quarters rent; the rest own flats in brownstones, apartment houses, and converted lofts.

Consumption patterns: Transit cards; drive a Prius.

Early adaptors.

Poetry readings and gallery openings.

Watch *Family Guy*.

Read the *New York Times*.

Listen to urban contemporary radio.

Icons: Jean-Michèl Basquiat; state-of the-art haircuts.



“Sacred cows make the tastiest hamburger.”

– Abbie Hoffman



URBAN ACHIEVERS

Configuration: Mostly singles, some couples.
Average household size—1.5 persons.
Predominant age range of adults—21 to 30.

Characteristics: College-educated.
One-third are foreign-born.
Ethnically diverse; many are recent immigrants.
Students; junior administrators; entertainment and media occupations.

Housing preferences: Diverse urban neighborhoods.
More than 82 percent are renters.
Lofts, apartments and townhouses.

Consumption patterns: Transit cards; drive a VW GTI.
Ethnic clubs and restaurants.
Imported food, newspapers, videos and CDs.
Watch *The Simpsons*.
Read *Blender* magazine.
Listen to alternative music radio.

Icons: Running shoes with business suits; credit cards and green cards.



“¿Qué pasa, dude?”

– Greeting





YOUNGER SINGLES & COUPLES

– *Small Cities/Satellite Cities* –



THE VIPS

Configuration: Couples and some singles.

Average household size—2 persons.

Predominant age range of adults—25 to 34.

Characteristics: Dual-income, dual-career couples.

Forty percent have college or post-graduate degrees.

Yesterday: *Twentysomethings*. Tomorrow: *Nouveau Money*.

White-collar professionals: executive vice presidents; department heads; architects and engineers.

Housing preferences: Upper-middle-class neighborhoods in smaller cities.

Upscale condos and townhouses in more urban areas.

Three-quarters own their homes.

Consumption patterns: Drive a BMW 528i.

Downtown commuters.

Gallery-hopping.

Watch the *Daily Show*.

Read *Sailing* magazine.

Listen to alternative rock radio.

Icons: Espresso/cappuccino maker; the I-phone.



“Power is the great aphrodisiac.”

– Henry Kissinger



TWENTYSOMETHINGS

Configuration: Mostly singles; couples.

Average household size—1 to 2 persons.

Predominant age ranges—20 to 30.

Characteristics: Middle-income singles and couples.

Recent college graduates who have moved to second- or third-tier cities.

Highly athletic, technologically advanced, active nightlife.

Starter positions in info-tech start-ups, public and private service industries.

Housing preferences: Fast-growing smaller cities; smaller-city suburbs.

Fifty-four percent rent lofts and apartments.

The 46 percent who are owners bought starter houses, townhouses, or condominiums.

Consumption patterns: Drive a Jeep Wrangler.

Take-out, fast food, and happy hour grazing.

Health clubs and night clubs; back-packing and camping; mountain-biking.

Watch *MTV*.

Read *Sports Illustrated*.

Listen to contemporary hit radio.

Icons: txt msg; Craig's List.



"You can't always get what you want

But if you try sometimes

You just might find

You get what you need."

– Mick Jagger and Keith Richard



SMALL-CITY SINGLES

Configuration: Mostly singles and some couples (cohabs), few children.

Average household size—1 to 2 persons.

Predominant age ranges—18 to 30.

Characteristics: Students and college graduates; the highly-educated professionals that teach them.

Highly mobile—80 percent have moved in the last five years.

Recent grads who've launched start-up companies; sales and white-collar workers.

Housing preferences: College and university towns.

Sixty percent are renters in apartment complexes or houses.

Students often live off-campus.

Consumption patterns: Drive a Ford Escape.

Alternative music.

ATM card.

Watch *MTV Punk'd*.

Read *Rolling Stone*.

Listen to rock music station.

Icons: Singles bars; Grateful Dead (same as it ever was) CDs or MP3s.



“Youth is wholly experimental.”

– Robert Louis Stevenson





YOUNGER SINGLES & COUPLES

– *Metropolitan Suburbs* –



THE ENTREPRENEURS

Configuration: Married couples; only a small percentage have children.

Average household size—2 persons.

Predominant age range of adults—25 to 44.

Characteristics: Wealthy, dual-income couples.

High percentage of home-based businesses.

Well educated—more than 65 percent hold college or graduate degrees.

Business owners, executives and white-collar professionals.

Housing preferences: High-value condominiums in the city; townhouses in the suburbs.

More than half have moved within the past five years.

Very high property values.

Consumption patterns: Drive a BMW750i.

Theater-lovers, museum-goers.

Color-coded calendar.

Watch *The Movie Channel*.

Read *Forbes Small Business*.

Listen to alternative rock radio.

Icons: The wireless home office; scuba gear.



“A creative economy is the fuel of magnificence.”

– Ralph Waldo Emerson



FAST-TRACK PROFESSIONALS

Configuration: Singles and couples.

Average household size—1 and 2 persons.

Predominant age range of adults—25 to 34.

Characteristics: Upper-middle-income households.

Type-A college grads.

Career- and lifestyle-oriented techies.

Employed by software and IT companies, communications firms, law offices.

Housing preferences: Inner suburbs of large cities; downtowns of small cities.

Upscale condominiums, townhouses, and apartments.

Sixty percent own their residences.

Consumption patterns: Drive a Volkswagen Tiguan.

Skiing; snowboarding; whitewater rafting.

Exercise equipment and health clubs.

Watch *VH1*.

Read *Wired*.

Listen to rock radio.

Icons: Work week: Burberry; weekends: REI.



“Nothing succeeds like success.”

– Alexandre Dumas, père



UPSCALE SUBURBAN COUPLES

Configuration: Married dual-income couples.
Average household size—2 persons.
Predominant age range of adults—25 to 44.

Characteristics: Well-educated suburban couples.
Predominantly white and Asian households.
Management, computer, business and financial specialists.

Housing preferences: Close-in suburbs.
Detached residences in small new housing developments, many at cluster densities.
Colonial, Victorian, and Georgian architecture.

Consumption patterns: Drive an Audi A3.
DVD movie collection.
Home recycling center.
Watch *E! Entertainment*.
He: Reads *GQ*; *She*: Read *Elle*.
Listen to rock radio.

Icons: Labrador Retriever; Plasma TV.



“The home should be the treasure chest of living”

– Le Corbusier



NO-NEST SUBURBANITES

Configuration: Couples and singles.

Average household size—2 persons.

Predominant age range of adults—30 to 45.

Characteristics: Generation X-ers.

Half attended or graduated from college.

Predominantly white.

Teachers, hospital workers, white-collar and clerical employment.

Housing preferences: Old and new suburbia.

Townhouses and single-family houses.

Nearly 70 percent own their homes.

Consumption patterns: Drive a Chevy Impala.

Home-delivery meals.

Huge video collection.

Watch *Entertainment Tonight*.

Read *Entertainment Weekly*.

Listen to classic rock radio.

Icons: Treadmill; Trivial Pursuit.



“You will be safest in the middle.”

– Ovid



SUBURBAN ACHIEVERS

Configuration: Mostly singles, some couples.
Average household size—1.5 persons.
Predominant age range of adults—21 to 34.

Characteristics: Nearly 90 percent have moved in the past five years.
Recent college grads.
High-tech employment; entertainment, sports and media jobs.
White-collar workers looking for upward mobility.

Housing preferences: Older suburbs near the big city.
One-third own their homes—soft lofts and townhouses.
Two-thirds are renters living in suburban apartment complexes.

Consumption patterns: Drive a Mazda or a Hyundai.
Shopping at the malls.
Commute to downtown.
Watch *That '70s Show*.
Read *Maxim*.
Listen to alternative rock radio.

Icons: Hooters T-shirt; Sony Vaio.



“What’s up?!?”

– Greeting





YOUNGER SINGLES & COUPLES

– *Town & Country/Exurbs* –



EX-URBAN POWER COUPLES

Configuration: Married couples, no children.
Average household size—2 persons.
Predominant age range of adults—35 to 54.

Characteristics: Well-educated upper-income urban-exile couples.
Urban tastes in a rural environment.
High-powered jobs/laid-back leisure.

Housing preferences: An hour's drive from the closest metro in scenic, formerly rural areas.
Large detached residences in small new housing developments, many at cluster densities.
Home office.

Consumption patterns: Drive a Toyota Land Cruiser.
Caribbean travel.
Chocolate labradors.
Watch *Cinemax*.
Read *The Wall Street Journal* on line.
Listen to the radio on the Internet.

Icons: Six-burner professional range; e-Trade account.



“Knowledge is power”

– Francis Bacon



CROSS-TRAINING COUPLES

Configuration: Married couples, very few children.
Average household size—2 persons.
Predominant age range of adults—25 to 44.

Characteristics: College-educated; 10 percent with advanced degrees.
Active engagement in outdoor activities.
Engineers; high school teachers; physical therapists.

Housing preferences: New construction in or just outside small towns.
Detached houses and townhouses close to their jobs.
Plenty of storage for their skis, bikes, kayaks.

Consumption patterns: Drive a Ford F360 Super Duty XLT truck.
Mountain biking; skiing; canoeing; backpacking; boating.
Self-help books.
Watch *Discovery Channel*.
Read *Outdoor Life*.
Listen to classic hits radio.

Icons: Carabiners; Gore-Tex XCR pullover.



“Sport is the bloom and glow of a perfect health.”

– Ralph Waldo Emerson



EXURBAN SUBURBANITES

Configuration: Singles and married couples.
Average household size—2 persons.
Predominant age range of adults—20 to 44.

Characteristics: High-school graduates.
Middle-income households.
Employed in manufacturing, construction; waiters and waitresses.

Housing preferences: Exurban towns that are growing rapidly.
Three-quarters own their homes.
Detached houses; duplexes; townhouses.

Consumption patterns: Drive a motorcycle.
Fast food.
NASCAR races.
Watch *The Speed Channel*.
Read *Auto Week*.
Listen to country music radio.

Icons: Dale Earnhardt; K-Mart.



“A hard-working man and a thrifty woman are the real treasures of any family.”

– Chinese Proverb





EMPTY NESTERS & RETIREES

– *Metropolitan Cities* –



DOWNTOWN RETIREES

Configuration: Singles, mostly widows or widowers.
Average household size—1 person.
Predominant age range of adults—65 and over.

Characteristics: Lower-income households from diverse racial backgrounds.
20 percent went to college; 37 percent are high school graduates; and 43 percent did not finish high school.
Most are living on fixed incomes, from Social Security and pensions.
Former service workers, clerks and low-level health-care support jobs.

Housing preferences: Long-time residents of in-town neighborhoods.
More than 57 percent own their homes.
Owners live in rowhouses and duplexes; renters in apartment buildings.

Consumption patterns: Drive a Hyundai Accent.
Trips to casinos.
Churchgoers.
Watch game shows.
Read *TV Guide*.
Listen to oldies radio.

Icons: Lottery ticket; family Bible.



“I have been young, and now am old.”

– Psalms 37:25



MULTI-ETHNIC SENIORS

Configuration: Retired singles.

Average household size—1 person.

Predominant age range of adults—65 and over.

Characteristics: Mostly Hispanic and African-American households.

Only 15 percent have some college education; 60 percent are high-school graduates.

Social Security, pensions and some require public assistance.

Retired from social service, health-care support, and maintenance jobs.

Housing preferences: Long-time residents of down-town neighborhoods.

Most are renters.

Apartments in mid- and high-rise buildings.

Consumption patterns: Drive a Toyota Corolla.

Belong to a veterans club.

Politically active.

Watch reruns of the Steve Harvey Show.

Read the neighborhood newspaper.

Listen to urban contemporary radio.

Icons: Collection of old Louis Armstrong records; family photo albums.



“Few, save for the poor, feel for the poor.”

– Letitia Elizabeth Landon





EMPTY NESTERS & RETIREES

– *Small Cities/Satellite Cities* –



BLUE-COLLAR RETIREES

Configuration: Older singles and couples.
Average household size—1.5 persons.
Predominant age range of adults—65 and over.

Characteristics: Modest incomes and modest lifestyles.
80 percent are high school graduates; more than 20 percent attended college.
Former nurses, retail and restaurant personnel, maintenance workers.
Most live on social security and small pensions.

Housing preferences: Older neighborhoods.
Nearly 70 percent own their homes.
Small detached houses, duplexes or rowhouses.

Consumption patterns: Drive a Mercury Grand Marquis.
Belong to the Y.
Active members of the Democratic Party.
Watch *People's Court*.
Read *Reader's Digest*.
Listen to all-news radio.

Icons: Framed needlepoint samplers; coin collection.



“You will be safest in the middle.”

– Ovid



HOMETOWN RETIREES

Configuration: Retired widows or widowers, some couples.
Average household size—1 or 2 persons.
Predominant age range of adults—70 and over.

Characteristics: Low-income racially-diverse population.
A third went to college, a third graduated high school, and a third dropped out.
Former factory workers, clerks, cashiers.
Most live on social security.

Housing preferences: Long-time residents of older neighborhoods.
More than 35 percent are renters.
Older detached houses or rowhouses.

Consumption patterns: Drive a Chrysler Sebring.
Churches, seniors centers, and fraternal organizations.
Book clubs and music clubs.
Watch *The Montel Williams Show*.
Read *Family Circle*.
Listen to gospel radio.

Icons: Betty Crocker cookbook; Scrabble.



“If I’d known I was going to live this long,
I’d have taken better care of myself.”

– Eubie Blake



SECOND CITY SENIORS

Configuration: Retired singles.
Average household size—1 person.
Predominant age range of adults—65 and older.

Characteristics: Low-income seniors of all races.
Fixed incomes.
Low high-school graduation rates.
Former blue-collar employment.

Housing preferences: Older neighborhoods of satellite cities
Well-kept garden apartments; seniors towers.
Almost 70 percent are renters.

Consumption patterns: Drive a Kia Rio.
Belong to a veterans' club.
Play Bingo.
Watch *Who Wants To Be a Millionaire?*
Read *Reader's Digest Large Print Edition*.
Listen to old time radio.

Icons: 20-year-old toaster oven; single-serving frozen dinners.



“It’s no disgrace t’ be poor, but it might as well be.”

– Frank McKinney Hubbard





EMPTY NESTERS & RETIREES

– *Metropolitan Suburbs* –



SUBURBAN RETIREES

Configuration: Older married couples; some singles.
Average household size—1.8 persons.
Predominant age range of adults—60 and over.

Characteristics: Ethnically-mixed lower middle-income households who are
part of close-knit families.
Three-quarters are high school graduates; more than a third of those have
some college education.
Although officially “retired,” many hold part-time jobs.
Former service workers, clerks and low-level management jobs.

Housing preferences: Older inner-ring suburbs.
Modest three-bedroom ranch houses with carports; mobile homes.
More than 78 percent own their homes.

Consumption patterns: Drive a Buick LaCrosse.
Belong to AARP.
Flower garden; roses.
Watch the *Home Shopping Network*.
Read AARP, The Magazine.
Listen to Bloomberg network radio.

Icons: Piggybank; bookcase full of family picture albums.



“There is no substitute for hard work.”

– Thomas Alva Edison



SUBURBAN SENIORS

Configuration: Singles.

Average household size—1 person.

Predominant age range of adults—75 and over.

Characteristics: Racially-diverse lower-income widows and widowers.

One-third graduated from high school; another 25 percent went to community colleges.

Fixed incomes; most rely on Social Security.

Former maintenance and health care employment.

Housing preferences: Older inner-ring suburbs.

More than half are renters.

Mid- and high-rise apartment buildings; rowhouses.

Consumption patterns: Drive a Chrysler Sebring.

Belong to the Elks Club.

Indoor gardening.

Watch daytime soap operas, game shows, and talk shows.

Read *Soap Opera Digest*.

Icons: Romance novels; stack of mail-order catalogues.



“Power is conferred only on adults. It is denied to youth and seniors.”

– Virginia Satir





EMPTY NESTERS & RETIREES

– *Town & Country/Exurbs* –



HEARTLAND EMPTY NESTERS

Configuration: Older married couples, a small percentage with adult children living at home.
Average household size—2 persons.
Predominant age range of adults—55 and older.

Characteristics: Working-class households.
More than half were born and raised in the same town; the rest moved from nearby small towns.
High-school graduates.
Well-paid skilled craftsmen; machinists; farmers.

Housing preferences: Small middle-class towns.
New ranch-house developments surrounding old town centers.
Most own their own detached homes, be it two-story, bi-level, ranch, or mobile home.

Consumption patterns: Drive a GMC Sierra 2500.
Hunting; fishing; boating; other outdoor activities.
Vegetable gardens.
Watch *NASCAR Winston Cup*.
Read *Hunting* magazine.
Listen to country radio.

Icons: “His” and “hers” backpacks and sleeping bags; fly fishing gear.



“His first, best country ever is, at home.”

– Oliver Goldsmith



SMALL-TOWN SENIORS

Configuration: Older couples, some singles.
 Average household size—2 persons.
 Predominant age range of adults—70 and over.

Characteristics: Lower-middle-class households.
 Conservative; usually vote Republican.
 Some have limited mobility or chronic health problems.
 Former blue-collar workers, retired for years; significant percentage served in the military.

Housing preferences: Rural small towns.
 Mobile homes or older wood-framed houses on acre-plus lots.
 Most own their homes, having paid off the mortgage years ago.

Consumption patterns: Drive a Ford Crown Victoria.
 Veterans' organizations.
 Hunt, fish, and attend tractor pulls.
 Watch *Wheel of Fortune*.
 Read the daily newspaper.
 Listen to the *Rush Limbaugh Show*

Icons: A recliner; false teeth.



“Do not go gentle into that good night,
 Old age should burn and rave at close of day;
 Rage, rage against the dying of the light.”

– Dylan Thomas



BACK COUNTRY SENIORS

Configuration: Predominantly white households headed by seniors.

Average household size—1 to 2 persons.

Predominant age range of adults—60 and over.

Characteristics: Aging farmers and small-town retirees.

Few went to college.

Other family members contribute to the household income.

Farm-related occupations.

Housing preferences: Tiny farm communities.

A few own old farmhouses, most need fixing-up.

Most own their '50s ranch houses (ramblers) or mobile homes.

Consumption patterns: Drive a GMC Sierra 3500 pickup.

Hunting and fishing; sewing and canning vegetables.

Playing cards.

Watch the evening news shows.

Read the *Farmers' Almanac*.

Listen to country radio.

Icons: John Deere gimme hats; farmer tans.



“Some folks rail against other folks,
because other folks have what some folks would be glad of.”

– Henry Fielding



RURAL SENIORS

Configuration: Older singles, few couples.
 Average household size—1.3 persons.
 Predominant age range of adults—75 and over.

Characteristics: Many households are below the poverty level.
 Former blue-collar employment.
 More than 75 percent are high school graduates.
 Most have no income other than social security.

Housing preferences: On the outskirts of rural towns.
 Many live in seniors facilities, from independent apartments to nursing homes.
 Because of affordability, mobile homes and small ranch houses predominate.

Consumption patterns: Ride in a community bus.
 Bingo, television, craft projects.
 Active in the local churches.
 Watch soap operas, talk shows and game shows.
 Read *Field & Stream*.
 Listen to soft music radio.

Icons: Cane or walker; hand-embroidered aprons.



“Cast me not off in the time of old age; forsake me not when my strength faileth.”

– Psalms 71:9



STRUGGLING RETIREES

Configuration: Older singles; few couples.
Average household size—1 person.
Predominant age range of adults—65 and over.

Characteristics: Downscale lifestyles.
Former employment in mining and mill work.
High school educations.
Most live on social security, supplemented with small pensions.

Housing preferences: Small manufacturing and mill towns.
Two-thirds own their homes; one-third are renters.
Mobile homes, ranch houses and two-family houses.

Consumption patterns: Drive a Chevy Cobalt.
Fishing, hunting and camping.
Members of veterans' clubs and religious organizations.
Watch the Hallmark Channel.
Read *Quilter's World*.

Icons: TV antennae; plastic lawn chairs in the driveway.



“Use it up, wear it out;
Make it do, or do without.”

– Aphorism





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Cities* –



INNER-CITY FAMILIES

Configuration: Singles and single parents with children.
Average household size—5 persons.
Predominant age range of adults—21-34.

Characteristics: Many recent immigrants.
A third are Hispanic, a third are African-American; the rest multi-ethnic.
More than 37 percent did not finish high school.
Manual laborers; maintenance workers; government clerks.

Housing preferences: High-rise and low-rise apartments in older neighborhoods; rowhouses.
Highly mobile: more than half have moved within the last six years.
Nearly 82 percent are renters.

Consumption patterns: Drive a Nissan Sentra.
Vibrant street life; sitting on the stoop chatting with the neighbors.
Social clubs.
Watch *Belleza y poder* telenove.
Read *Estylo*.
Listen to variety radio.

Icons: Salsa; Café Cubano.



“Con pan y vino se anda el camino.
[With bread and wine you can walk your road.]”
— Proverb



SINGLE-PARENT FAMILIES

Configuration: Single parents with children; multi-generations.

Average household size—5 to 6 persons.

Predominant age range of adults—21-34.

Characteristics: Significant percentage require public assistance to survive.

African-American; Hispanic; immigrant households.

Nearly 60 percent did not finish high school.

High unemployment; those who can find work are employed in blue-collar or service jobs.

Housing preferences: High-density apartments or rowhouses in inner-city, often distressed neighborhoods.

More than two-thirds have moved within the past six years.

More than 85 percent are renters.

Consumption patterns: Drive a Hyundai Accent.

Gospel music.

Church groups.

Watch *Oprah*.

Read *Vibe*.

Listen to neo-soul radio.

Icons: DKNY; Destiny's Child CDs.



“Before a group can enter the open society,
it must first close ranks.”

– Stokely Carmichael and
Charles Vernon Hamilton





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Small Cities/Satellite Cities* –



IN-TOWN FAMILIES

Configuration: One- and two-parent families with several children.

Average household size—5 to 6 persons.

Predominant age range of adults—18 to 40.

Characteristics: Ethnically diverse, white and Latinos, African-Americans.

A few are college-educated; 40 percent graduated from high school;
nearly 20 percent have only a grade-school education.

Multi-generational households.

Wide range of entry-level jobs, including lower-echelon white-collar
salespeople, clerks, and technicians; military service.

Housing preferences: Downtown neighborhoods of small cities and “second cities.”

Sixty percent rent apartments in rowhouses, small apartment buildings or
mid-rises; the rest own small detached cottages and bungalows.

The majority have recently moved into the neighborhood.

Consumption patterns: Drive a Kia Spectra.

Used-furniture shops.

Children’s movies.

Watch the Cartoon Network.

Read *Parenting* magazine.

Listen to hip hop and R&B radio.

Icons: Basketball sneakers in all sizes; yard-sale toys.



“It’s no disgrace t’ be poor, but it might as well be.”

– Frank McKinney Hubbard





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Suburbs* –



WORKING-CLASS FAMILIES

Configuration: Working-class married couples and single-parent families.

Average household size—5 persons.

Predominant age range of adults—20 to 35.

Characteristics: Incomes well below the national median.

70 percent graduated from high school and some went to college.

Young, ethnically mixed, and often on the move.

Primary employment in construction, transportation and health care support.

Housing preferences: Inner-ring suburbs of major metropolitan areas.

Sixty percent own, forty percent rent; more than half are recent arrivals.

Small apartment buildings, rowhouses, duplexes and modest single-family houses.

Consumption patterns: Drive a Suzuki Verona.

Dog owners.

Attend professional sports games.

Watch *Entertainment Tonight*.

Read *People* magazine.

Listen to live sports broadcasts.

Icons: RC Cola; Nintendo Game Cube.



“It [tradition] cannot be inherited, and if
you want it you must obtain it by great labor.”

– T.S. Eliot





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Town & Country/Exurbs* –



KIDS 'R' US

Configuration: Large families with several young children.
Average household size—5-plus persons.
Predominant age range of adults—20 to 30.

Characteristics: Early child-rearing families concerned with cost and convenience.
High proportion of military personnel.
High-school graduates with conservative values.
Construction, transportation and manufacturing jobs.

Housing preferences: Former exurban towns/now bedroom suburbs.
Older brick houses and double-wides; base housing.
Two-thirds own their homes.

Consumption patterns: Drive a Mazda pickup.
Maternity clothes.
Bargain shopping at Kmart, Sears and Wal-Mart.
Watch *Wonderful World of Disney*.
Read *Baby Talk*.
Listen to kids' pop radio.

Icons: Disposable diapers; garage sales.



“There's always room for one more.”

– Saying



RUSTIC FAMILIES

Configuration: Married couples with children of all ages.
Average household size—4 persons.
Predominant age range of adults—25 to 34.

Characteristics: Lower-income families.
High school educated.
Respectful children, well-tended gardens, a few cattle for extra money.
Farmers; blue-collar workers, many in the lumber industry; military recruits.

Housing preferences: Rural crossroads villages.
Modest detached houses or mobile homes; ranch houses on small lots.
Just under 80 percent own their homes.

Consumption patterns: Drive a Dodge Ram truck with a gun rack.
Deer hunting; target shooting.
Woodworking; auto repair; country music; needlepoint.
Watch the *Outdoor Channel*.
Read *Guns & Ammo*.
Listen to country radio.

Icons: Camouflage hunting outfit; double-barreled 12-gauge shotgun.



“When you’re running down our country, man,
You’re walking on the fightin’ side of me.”

– Merle Haggard



SUBSISTENCE FAMILIES

Configuration: Very young married couples and single parents with children.

Average household size—5-plus persons.

Predominant age range of adults—18 to 30.

Characteristics: Significant number of families below the poverty level.

Grade school graduates; 50 percent are high-school drop-outs.

Constant worry over lay-offs.

Farming, logging and mining jobs.

Housing preferences: Small, isolated rural settlements.

Older clapboard houses that require constant upkeep, and mobile homes.

Houses are a quarter-mile apart.

Consumption patterns: Drive a Chevy Silverado.

Fishing, hunting and camping for entertainment.

Shop at Dollar stores.

Watch *America's Most Wanted*.

Read *4-Wheel and Off-Road*.

Listen to continuous country music.

Icons: Lunch boxes; NASCAR tee-shirts.



“When a great many people are unable to find work,
unemployment results.”

– Calvin Coolidge





YOUNGER SINGLES & COUPLES

– *Small Cities/Satellite Cities* –



BLUE-COLLAR SINGLES

Configuration: Singles and unmarried singles with kids.

Average household size—1.3 persons.

Predominant age range of adults—18 to 30.

Characteristics: Ethnically- and racially-diverse.

A third attended college, a third graduated high school, and a third dropped out of high school.

Transient lifestyles.

Lower-income blue-collar jobs.

Housing preferences: Working-class neighborhoods in small cities.

Older duplexes, rowhouses, and apartments in mid-rise buildings.

Two-thirds have moved in the past five years.

Consumption patterns: Nissan Frontier pick-up truck.

Pool halls and bowling alleys.

Sparsely-furnished homes.

Watch *WWF*.

Read *Muscle & Fitness*.

Listen to classic hits radio.

Icons: Kid Rock; “wife-beater” shirts.



“To travel hopefully is a better thing than to arrive.”

– Robert Louis Stevenson



SOUL CITY SINGLES

Configuration: Young singles, a few couples.

Average household size—1 person.

Predominant age range of adults—18 to 25.

Characteristics: Ethnically-diverse households.

Three-quarters have college or high school educations;
a quarter are still in school.

Alternative lifestyles: hippies, political leftists, community activists.

Low-paying jobs as waiters or waitresses, bartenders, factory workers on the
night shift, sales clerks in small neighborhood stores.

Housing preferences: Downtown neighborhoods of small cities – the “poor man’s Bohemia.”

Mid- and high-rise apartments near universities.

Eighty percent are new to the neighborhood.

Consumption patterns: Drive a Suzuki Aerio.

Hip-hop and thrash.

Singles bars; jazz clubs; museums and galleries.

Watch *Late-Night with Conan O’Brien*.

Read music magazines.

Listen to reggaeton/urbano radio.

Icons: Vintage Pumas; graffiti tags.



“Man, if you gotta ask you’ll never know.”

– Louis Armstrong





YOUNGER SINGLES & COUPLES

– *Metropolitan Suburbs* –



WORKING-CLASS SINGLES

Configuration: Ethnically-mixed married couples; singles.

Average household size—1 and 2 persons.

Predominant age range of adults—18 to 34.

Characteristics: Multi-lingual, multi-ethnic households in the heart of suburbia.

High-school and college graduates.

First- and second-generation immigrants; young people in transition.

Blue- and white-collar workers looking for upward mobility.

Housing preferences: Older suburbs within commuting distance of the big city.

Just over 20 percent own their homes—starter single-family, townhouses,
or condominiums.

The rest are renters in suburban apartment complexes.

Consumption patterns: Drive a Kia Spectra.

Shopping at the malls.

Commute to downtown.

Watch *Fear Factor*.

Read *Essence*.

Listen to urban contemporary radio.

Icons: Internet dating; ESL classes.



“In America, getting on in the world means getting
out of the world we have known before.”

– Ellery Sedgwick





YOUNGER SINGLES & COUPLES

– Town & Country/Exurbs –



COUNTRY COUPLES

Configuration: Married couples.
Average household size—2 persons.
Predominant age range of adults—25 to 44.

Characteristics: Lower-middle-class rural couples.
High-school graduates.
Comfortable rural lifestyle.
Job base includes forestry, fishing, ranching, mining and agriculture.

Housing preferences: The American heartland; isolated farms and villages.
Brick homes on several acres, with barns and grain silos.
Mobile homes for the 20 percent who rent.

Consumption patterns: Drive a tractor.
Hunting, fishing for him; crafts and needlework for her.
Country music.
Watch Country Music Television.
Read *Farm & Ranch Living*.
Listen to soft rock radio.

Icons: Antlers from a 12-point buck; worn Levis.



“Ah too fortunate farmers, if they knew their own good fortune!”

– Virgil



SMALL-TOWN SINGLES

Configuration: Mostly singles.

Average household size—1 person.

Predominant age range of adults—18 to 25.

Characteristics: Lower-income small-town singles.

High-school graduates, who move frequently.

Fast-paced lifestyle.

Construction workers, waiters and waitresses, medical assistants.

Housing preferences: Exurban towns.

Small garden apartments and townhouses.

More than 45 percent have bought their first house.

Consumption patterns: Harley-Davidson Sportster 1200.

Pick-up basketball.

7-11s.

Watch *WWE Wrestling*.

Read *Easyriders* magazine.

Listen to heavy metal radio.

Icons: Marlon Brando; white tee-shirts.



“Every man loves what he is good at.”

– Thomas Shadwell



RURAL SINGLES

Configuration: Mostly singles; a few couples.
Average household size—1 to 2 persons.
Predominant age range of adults—35 to 44.

Characteristics: Lower-middle-income blue-collar singles and couples.
High-school graduates; few went on to college.
Self-reliant and cautious.
A variety of blue-collar occupations, none high-paying.

Housing preferences: Small towns and villages.
Mobile homes; small ramblers and cottages.
Most live within 50 miles of where they were born.

Consumption patterns: Drive a Dodge Neon.
Three freezers and two refrigerators stocked with venison and homegrown vegetables.
Handguns.
Watch Great American Country TV.
Read *Deer & Deer Hunting Magazine*.
Listen to classic rock radio.

Icons: Bass Pro shop; Stihl chain saw.



“There is a passion for hunting something
deeply implanted in the human breast.”

– Charles Dickens



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