



THE POWER TO PERFORM

BANKS COUNTY DEMOGRAPHICS

MARCH 2004

PREPARED BY:

NORTON'S NATIVE INTELLIGENCE™

Executive Demographic Report

Population

The current year population in this selected geography is 29,982. The 2000 Census revealed a population of 27,173, and in 1990 it was 20,430 representing a 33.00% change. It is estimated that the population in this area will be 34,314 in 2008, representing a change of 14.45% from 2003. The current population is 49.50% male and 50.50% female. In 2003, the median age of the population in this area was 36.8, compared to the US median age which was 36.1. The population density in your area is 95.4 people per square mile.

Households

There are currently 11,083 households in this selected geography. The Census revealed household counts of 9,970 in 2000, up from 7,319 in 1990, representing a change of 51.44%. It is estimated that the number of households in this area will be 12,827 in 2008, representing a change of 15.73% from the current year. For the current year, the average household size in this area is 2.71 persons.

In 2003, the median number of years in residence in this geography's population is 2.95. The average household size in this geography was 2.63 people and the average family size was 3.01 people. The average number of vehicles per household in this geography was 2.0.

Income

In 2003, the median household income in this selected geography was \$39,347, compared to the US median which was \$45,128. The Census revealed median household incomes of \$37,062 in 2000 and \$24,406 in 1990 representing a change of 61.22%. It is estimated that the median household income in this area will be \$43,924 in 2008, which would represent a change of 11.63% from the current year.

In 2003, the per capita income in this area was \$18,608, compared to the US per capita, which was \$23,201. The 2003 average household income for this area was \$49,311, compared to the US average which was \$60,600.

Race Ethnicity

In 2003, the racial makeup of this selected area was as follows: 89.93% White; 7.42% Black; 0.26% Native American; 0.50% Asian/Pacific Islander; and 0.95% Other. Compare these to the US racial makeup which was: 75.06% White, 12.30% Black, 0.88% Native American, 3.66% Asian/Pacific Islander and 5.52% Other.

People of Hispanic ethnicity are counted independently of race. People of Hispanic origin make up 2.55% of the current year population in this selected area. Compare this to the US makeup of 13.79%. Changes in the population within each race and ethnicity category from the 1990 Census to the 2000 Census are as follows: 41.4% American Indian, Eskimo, Aleut Population; 202.1% Asian, Pacific Islander; 2.3% Black; 331.7% Hispanic Ethnicity; 513.6% Other; White 33.1%.

Housing

The median housing value in this area was \$50,950 in 1990, compare this to the US median of \$78,382 for the same year. The 2000 Census median housing value was \$81,982, which is a 60.9% change from 1990. In 1990, there were 5,742 owner occupied housing units in this area vs. 9,970 in 2000. Also in 1990, there were 1,577 renter occupied housing units in this area vs. 2,300 in 2000. The average rent in 1990 was \$206 vs. \$358 in 2000.

Employment

In 2003, there were 23,312 people over the age of 16 in the labor force in your geography. Of these 61.43% were employed, 2.35% were unemployed, 36.18% were not in the labor force and 0.05% were in the armed forces. In 1990, unemployment in this area was 3.28% and in 2000 it was 2.25%.

In 2003, there were 9,326 employees in this selected area (daytime population) and there were 963 establishments.

For this area in 1990, 41.72% of employees were employed in white-collar occupations and 58.20% were employed in blue-collar occupations. In 2000, white collar workers made up 46.91% of the population, and those employed in blue collar occupations made up 53.09%. In 1990, the average time traveled to work was 14 minutes and in 2000 it was 24 minutes.

Consumer Expenditure Report

	3 Miles:	5 Miles:	10 Miles:
2003 Consumer Expenditures (Average Household Annual Expenditures)			
Total Households	1,573	4,437	11,083
Median Household Income	\$37,628	\$37,876	\$39,347
Average Household Income	\$47,442	\$50,144	\$49,311
Total Average Household Expenditure	\$41,569	\$43,113	\$42,627
Airline Fares	\$283.25	\$294.08	\$291.07
Alcoholic Beverages	\$394.22	\$410.84	\$405.31
Alimony And Child Support	\$136.27	\$138.92	\$134.48
Apparel	\$2,274.74	\$2,353.32	\$2,318.36
Apparel Services And Accessories	\$290.79	\$301.19	\$298.00
Audio Equipment	\$64.27	\$66.62	\$65.94
Babysitting And Elderly Care	\$226.92	\$236.22	\$233.90
Books	\$75.96	\$78.90	\$77.79
Books And Supplies	\$113.17	\$117.30	\$115.52
Boys Apparel	\$124.12	\$128.03	\$126.02
Cellular Phone Service	\$69.43	\$71.77	\$70.51
Cigarettes	\$348.23	\$362.42	\$358.20
Computer Hardware	\$332.73	\$344.44	\$338.89
Computer Information Services	\$33.79	\$34.81	\$34.10
Computer Software	\$43.00	\$44.56	\$44.01
Contributions	\$1,226.30	\$1,276.95	\$1,262.20
Coolant And Other Fluids	\$9.79	\$10.11	\$9.95
Cosmetics and Perfume	\$89.40	\$92.58	\$91.39
Deodorants and Other Personal Care Products	\$30.90	\$32.02	\$31.49
Education	\$714.26	\$740.93	\$727.49
Electricity	\$1,300.56	\$1,341.40	\$1,318.68
Entertainment	\$2,162.55	\$2,242.73	\$2,216.41
Fees And Admissions	\$534.68	\$555.36	\$549.91
Finance Charges Excluding Mortgage And Vehicle	\$184.41	\$191.45	\$188.62
Floor Coverings	\$63.44	\$65.96	\$65.38
Food And Beverages	\$6,785.13	\$7,030.94	\$6,944.31
Food At Home	\$4,056.90	\$4,197.32	\$4,140.80
Food Away From Home	\$2,334.01	\$2,422.79	\$2,398.20
Footwear	\$425.03	\$438.42	\$430.81
Fuel Oil And Other Fuels	\$80.61	\$84.14	\$83.45
Funeral And Cemetery	\$100.01	\$103.95	\$101.88
Furniture	\$405.81	\$421.30	\$417.51
Gasoline And Oil	\$1,484.34	\$1,538.10	\$1,525.11
Gifts	\$1,249.32	\$1,298.25	\$1,279.30
Girls Apparel	\$149.73	\$154.30	\$152.49
Hair Care	\$58.94	\$60.83	\$59.80
Hard Surface Flooring	\$11.73	\$12.20	\$12.02

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Health Care	\$2,736.02	\$2,837.07	\$2,791.74
Health Care Insurance	\$1,311.19	\$1,356.64	\$1,333.66
Health Care Services	\$825.30	\$856.47	\$840.71
Health Care Supplies And Equipment	\$599.54	\$623.97	\$617.37
Household Services	\$321.35	\$334.70	\$331.31
Household Supplies	\$638.61	\$664.66	\$660.98
Household Textiles	\$98.71	\$102.95	\$101.44
Housewares And Small Appliances	\$879.88	\$912.95	\$901.00
Indoor Plants And Fresh Flowers	\$68.40	\$71.47	\$70.89
Infants Apparel	\$105.67	\$109.26	\$107.52
Jewelry	\$102.48	\$106.42	\$105.56
Legal And Accounting	\$90.67	\$94.05	\$93.04
Magazines	\$46.89	\$48.69	\$47.95
Major Appliances	\$193.02	\$200.17	\$198.38
Mass Transit	\$88.12	\$91.47	\$90.67
Men's Apparel	\$424.05	\$439.16	\$432.17
Mortgage Interest	\$2,395.13	\$2,481.96	\$2,458.51
Natural Gas	\$403.55	\$417.07	\$410.30
New Car Purchased	\$1,055.99	\$1,092.95	\$1,077.38
New Truck Purchased	\$792.28	\$821.54	\$810.43
New Vehicle Purchase	\$1,848.26	\$1,914.49	\$1,887.81
Newspapers	\$98.02	\$101.78	\$100.28
Oral Hygeine Products	\$27.44	\$28.46	\$28.05
Other Lodging	\$762.80	\$784.83	\$794.34
Other Miscellaneous Expenses	\$94.64	\$98.15	\$96.71
Other Repairs And Maintenance	\$88.97	\$92.62	\$91.48
Other Tobacco Products	\$37.04	\$38.47	\$38.06
Other Transportation Costs	\$691.04	\$715.71	\$706.32
Other Utilities	\$334.07	\$345.41	\$341.03
Paint And Wallpaper	\$41.92	\$43.69	\$42.98
Personal Care Products	\$159.97	\$165.76	\$163.45
Personal Care Services	\$458.95	\$471.91	\$464.28
Personal Insurance	\$471.83	\$490.23	\$485.57
Pet Supplies And Services	\$231.24	\$240.07	\$237.31
Photographic Equipment And Supplies	\$102.97	\$106.75	\$105.58
Plumbing And Heating	\$54.43	\$56.74	\$56.40
Property Taxes	\$443.36	\$465.87	\$476.27
Public Transportation	\$447.88	\$465.02	\$460.23
Records / Tapes / CD Purchases	\$109.62	\$113.54	\$111.69
Recreational Equipment And Supplies	\$820.60	\$852.88	\$844.50
Rental Costs	\$2,982.54	\$3,119.27	\$3,107.06
Roofing And Siding	\$67.79	\$70.35	\$69.70
Satellite Dishes	\$7.39	\$7.50	\$7.26
Shaving Needs	\$12.22	\$12.69	\$12.52
Shelter	\$7,281.78	\$7,580.36	\$7,553.97
Telephone Service Excl Cell Phones	\$1,084.17	\$1,117.50	\$1,097.95
Televisions	\$92.02	\$95.38	\$94.44
Transportation	\$8,663.52	\$8,977.43	\$8,877.71
Tuition	\$601.09	\$623.63	\$611.97
Used Car Purchase	\$1,217.30	\$1,261.99	\$1,251.05
Used Truck Purchase	\$695.58	\$720.35	\$715.44
Used Vehicle Purchase	\$1,912.88	\$1,982.34	\$1,966.49

VCRs And Related Equipment	\$41.32	\$42.85	\$42.36
Vehicle Insurance	\$974.50	\$1,008.44	\$996.63
Vehicle Repair	\$953.88	\$988.06	\$974.37
Vehicle Repair And Maintenance	\$963.67	\$998.17	\$984.31
Video And Audio Equipment	\$807.26	\$834.48	\$822.00
Video Game Hardware And Software	\$28.00	\$28.92	\$28.40
Watches	\$20.33	\$20.97	\$20.77
Women's Apparel	\$755.36	\$782.96	\$771.36

3 Miles:

5 Miles:

10 Miles:

2008 Consumer Expenditures (Average Household Annual Expenditures)

Total Households	1,831	5,218	12,827
Median Household Income	\$41,585	\$41,774	\$43,924
Average Household Income	\$52,556	\$55,604	\$54,950
Total Household Expenditure (\$000's)	\$44,549	\$46,208	\$45,805
Airline Fares	\$303.78	\$315.40	\$313.06
Alcoholic Beverages	\$422.12	\$440.14	\$435.37
Alimony And Child Support	\$146.40	\$149.07	\$144.59
Apparel	\$2,441.46	\$2,525.49	\$2,494.26
Apparel Services And Accessories	\$312.81	\$323.88	\$321.33
Audio Equipment	\$69.21	\$71.68	\$71.15
Babysitting And Elderly Care	\$243.23	\$253.31	\$251.43
Books	\$81.46	\$84.63	\$83.65
Books And Supplies	\$121.20	\$125.64	\$124.02
Boys Apparel	\$133.09	\$137.24	\$135.40
Cellular Phone Service	\$74.55	\$77.03	\$75.85
Cigarettes	\$372.62	\$387.93	\$384.39
Computer Hardware	\$356.84	\$369.36	\$364.28
Computer Information Services	\$36.55	\$37.64	\$36.98
Computer Software	\$46.12	\$47.80	\$47.34
Contributions	\$1,313.70	\$1,368.18	\$1,356.39
Coolant And Other Fluids	\$10.51	\$10.85	\$10.71
Cosmetics and Perfume	\$96.03	\$99.44	\$98.43
Deodorants and Other Personal Care Products	\$33.10	\$34.30	\$33.82
Education	\$764.65	\$793.59	\$781.01
Electricity	\$1,395.81	\$1,439.19	\$1,417.89
Entertainment	\$2,319.04	\$2,405.01	\$2,383.24
Fees And Admissions	\$573.34	\$595.57	\$591.43
Finance Charges Excluding Mortgage And Vehicle	\$197.80	\$205.36	\$202.84
Floor Coverings	\$67.96	\$70.69	\$70.30
Food And Beverages	\$7,274.41	\$7,537.89	\$7,464.02
Food At Home	\$4,348.71	\$4,498.99	\$4,449.04
Food Away From Home	\$2,503.57	\$2,598.76	\$2,579.60
Footwear	\$456.47	\$470.72	\$463.68
Fuel Oil And Other Fuels	\$85.95	\$89.80	\$89.29

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Funeral And Cemetery	\$106.27	\$110.56	\$108.59
Furniture	\$435.76	\$452.36	\$449.71
Gasoline And Oil	\$1,594.30	\$1,651.42	\$1,642.03
Gifts	\$1,338.67	\$1,391.31	\$1,374.71
Girls Apparel	\$160.50	\$165.37	\$163.81
Hair Care	\$63.25	\$65.26	\$64.30
Hard Surface Flooring	\$12.51	\$13.03	\$12.88
Health Care	\$2,930.43	\$3,038.58	\$2,997.05
Health Care Insurance	\$1,404.86	\$1,453.41	\$1,432.01
Health Care Services	\$883.38	\$916.82	\$902.03
Health Care Supplies And Equipment	\$642.19	\$668.35	\$663.00
Household Services	\$343.15	\$357.52	\$354.91
Household Supplies	\$686.30	\$714.21	\$712.56
Household Textiles	\$105.66	\$110.23	\$108.95
Housewares And Small Appliances	\$943.95	\$979.45	\$969.13
Indoor Plants And Fresh Flowers	\$73.26	\$76.65	\$76.16
Infants Apparel	\$113.31	\$117.15	\$115.56
Jewelry	\$110.26	\$114.47	\$113.88
Legal And Accounting	\$97.21	\$100.82	\$100.06
Magazines	\$50.25	\$52.19	\$51.53
Major Appliances	\$206.84	\$214.51	\$213.28
Mass Transit	\$94.46	\$98.04	\$97.48
Men's Apparel	\$454.94	\$471.15	\$464.81
Mortgage Interest	\$2,571.27	\$2,664.65	\$2,646.79
Natural Gas	\$432.01	\$446.52	\$440.28
New Car Purchased	\$1,131.71	\$1,171.14	\$1,157.13
New Truck Purchased	\$848.50	\$879.82	\$870.15
New Vehicle Purchase	\$1,980.21	\$2,050.96	\$2,027.28
Newspapers	\$105.00	\$109.04	\$107.70
Oral Hygeine Products	\$29.41	\$30.50	\$30.13
Other Lodging	\$811.43	\$835.34	\$846.42
Other Miscellaneous Expenses	\$101.55	\$105.31	\$104.03
Other Repairs And Maintenance	\$95.16	\$99.12	\$98.15
Other Tobacco Products	\$39.71	\$41.25	\$40.91
Other Transportation Costs	\$740.55	\$766.96	\$758.72
Other Utilities	\$357.89	\$370.16	\$366.45
Paint And Wallpaper	\$44.91	\$46.82	\$46.19
Personal Care Products	\$171.65	\$177.85	\$175.83
Personal Care Services	\$493.70	\$507.37	\$500.37
Personal Insurance	\$505.64	\$525.39	\$521.97
Pet Supplies And Services	\$247.81	\$257.29	\$254.99
Photographic Equipment And Supplies	\$110.51	\$114.56	\$113.60
Plumbing And Heating	\$58.26	\$60.75	\$60.58
Property Taxes	\$476.22	\$500.49	\$513.21
Public Transportation	\$480.13	\$498.52	\$494.84
Records / Tapes / CD Purchases	\$117.57	\$121.77	\$120.07
Recreational Equipment And Supplies	\$879.05	\$913.83	\$907.46
Rental Costs	\$3,172.46	\$3,322.63	\$3,319.52
Roofing And Siding	\$72.50	\$75.23	\$74.74
Satellite Dishes	\$8.01	\$8.10	\$7.86
Shaving Needs	\$13.11	\$13.61	\$13.46
Shelter	\$7,778.74	\$8,103.45	\$8,096.83

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Telephone Service Excl Cell Phones	\$1,165.78	\$1,200.99	\$1,182.68
Televisions	\$98.83	\$102.39	\$101.67
Transportation	\$9,296.08	\$9,631.51	\$9,549.54
Tuition	\$643.45	\$667.94	\$657.00
Used Car Purchase	\$1,308.71	\$1,356.55	\$1,348.47
Used Truck Purchase	\$746.42	\$772.89	\$769.83
Used Vehicle Purchase	\$2,055.13	\$2,129.44	\$2,118.30
VCRs And Related Equipment	\$44.33	\$45.98	\$45.57
Vehicle Insurance	\$1,046.25	\$1,082.49	\$1,072.68
Vehicle Repair	\$1,022.45	\$1,059.05	\$1,046.93
Vehicle Repair And Maintenance	\$1,032.96	\$1,069.89	\$1,057.63
Video And Audio Equipment	\$866.64	\$895.61	\$884.35
Video Game Hardware And Software	\$30.06	\$31.03	\$30.55
Watches	\$21.88	\$22.56	\$22.41
Women's Apparel	\$810.37	\$839.98	\$829.66

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

Demographic Overview Report

	3 Miles:	5 Miles:	10 Miles:
Population			
1990 Census	3,111	8,100	20,430
2000 Census	4,039	10,299	27,173
Current Year Estimate	4,469	11,489	29,982
5 Year Projection	5,128	13,343	34,314
Households			
1990 Census	1,064	3,039	7,319
2000 Census	1,408	3,941	9,970
Current Year Estimate	1,573	4,437	11,083
5 Year Projection	1,831	5,218	12,827
2003 Population Households			
Population by Race			
White	80.65%	86.49%	89.93%
Black	16.44%	10.79%	7.42%
Asian or Pacific Islander	0.72%	0.57%	0.50%
American Indian, Eskimo, Aleut	0.29%	0.27%	0.26%
Population by Ethnicity			
Hispanic Origin	3.08%	2.53%	2.55%
Total Housing Units			
Owner-Occupied	66.3%	64.3%	69.9%
Renter-Occupied	24.9%	27.2%	22.1%
Vacant	8.9%	8.5%	8.0%
Average Household Size	2.61	2.54	2.63
Household Income			
Income \$ 0 – \$9,999	14.0%	12.9%	11.1%
Income \$ 10,000 – \$19,999	14.0%	13.9%	13.0%
Income \$ 20,000 – \$29,999	11.7%	13.0%	12.9%
Income \$ 30,000 – \$39,999	13.4%	12.9%	13.9%
Income \$ 40,000 – \$49,999	13.2%	12.1%	12.7%
Income \$ 50,000 – \$59,999	9.9%	10.5%	11.3%
Income \$ 60,000 – \$74,999	8.0%	8.2%	9.3%
Income \$ 75,000 – \$99,999	6.7%	6.7%	8.2%
Income \$100,000 – \$124,999	4.2%	4.4%	3.6%
Income \$125,000 – \$149,999	1.5%	1.9%	1.5%
Income \$150,000 +	3.2%	3.5%	2.5%
Average Household Income	\$47,442	\$50,144	\$49,311
Median Household Income	\$37,628	\$37,876	\$39,347
Per Capita Income	\$17,846	\$19,542	\$18,608

Population by Sex

Female Population	52.6%	52.1%	50.5%
Male Population	47.4%	47.9%	49.5%

Marital Status

Age 15 + Population	3,603	9,271	23,731
Divorced	12.9%	11.5%	8.2%
Never Married	20.7%	19.4%	19.0%
Now Married	50.1%	53.7%	59.8%
Separated	11.1%	8.4%	6.2%
Widowed	10.3%	12.2%	11.1%

Family Status

Lone Female Householder	13.3%	14.9%	12.0%
Lone Male Householder	8.4%	8.8%	9.1%
Lone Parent Female No Children	3.7%	4.3%	3.7%
Lone Parent Female W/Children	9.0%	8.3%	6.9%
Lone Parent Male No Children	2.7%	2.2%	1.9%
Lone Parent Male W/Children	3.2%	2.8%	2.7%
Married Couple Family No Children	29.2%	30.2%	31.5%
Married Couple Family W/Children	26.0%	24.4%	28.2%
Non-Family Female Head W/Children	0.0%	0.1%	0.1%
Non-Family Male Head W/Children	0.3%	0.3%	0.3%

Length of Residence

Stability (% In Res 5+ Yrs)	30.7%	35.1%	31.3%
Turnover (% Yearly)	15.2%	15.2%	18.2%

Population by Age

Age 0 – 4	6.7%	6.4%	6.7%
Age 5 – 13	11.4%	11.7%	12.7%
Age 14 – 17	5.3%	5.4%	5.7%
Age 18 – 20	4.1%	4.1%	4.1%
Age 21 – 24	5.4%	5.4%	5.2%
Age 25 – 34	12.7%	12.6%	13.0%
Age 35 – 44	13.0%	13.6%	15.1%
Age 45 – 54	13.1%	13.5%	13.7%
Age 55 – 64	10.5%	10.8%	10.7%
Age 65 – 74	8.1%	8.1%	7.1%
Age 75 – 84	5.7%	5.5%	4.2%
Age 85 +	4.0%	2.9%	1.8%

Female Population by Age

Age 0 – 4	6.2%	5.9%	6.4%
Age 5 – 13	11.0%	11.2%	12.3%
Age 14 – 17	4.9%	4.9%	5.3%
Age 18 – 20	3.8%	3.7%	3.8%
Age 21 – 24	5.3%	5.0%	5.0%
Age 25 – 34	12.0%	11.9%	12.6%
Age 35 – 44	12.7%	13.3%	14.8%
Age 45 – 54	12.6%	13.3%	13.6%
Age 55 – 64	10.7%	11.3%	10.9%

Age 65 – 74	8.1%	8.4%	7.5%
Age 75 – 84	7.0%	7.0%	5.2%
Age 85 +	5.8%	4.2%	2.5%

2000 Census Occupation Employment

Occupation Employment

Not in Labor Force	1,148	3,182	7,416
In Labor Force	1,796	5,215	13,234
Employed	96.4%	96.3%	96.4%
Unemployed	3.4%	3.6%	3.6%
In Armed Forces	0.2%	0.1%	0.1%

Employment by Industry

Accommodation and food services	6.6%	6.6%	5.0%
Administrative, support waste management service	2.6%	2.7%	2.5%
Agriculture forestry fishing and hunting	2.4%	2.4%	3.5%
Arts entertainment and recreation	1.7%	1.5%	1.0%
Construction	9.5%	9.5%	11.2%
Educational services	9.7%	8.8%	8.1%
Finance and insurance	2.6%	2.5%	3.0%
Health care and social assistance	9.4%	7.5%	6.5%
Information	1.6%	1.9%	1.7%
Management of companies and enterprises	0.2%	0.1%	0.1%
Manufacturing	18.6%	19.1%	20.9%
Mining	0.0%	0.0%	0.2%
Other services (except public administration)	4.4%	4.6%	4.3%
Professional scientific and technical services	2.0%	2.1%	2.0%
Public administration	4.2%	4.7%	4.5%
Real estate and rental and leasing	1.3%	1.8%	1.6%
Retail trade	14.3%	14.6%	14.4%
Transportation and warehousing	4.7%	4.6%	4.3%
Utilities	0.1%	0.4%	0.9%
Wholesale trade	4.1%	4.2%	4.1%

2000 Census Transportation Housing

Means of Transportation to Work

Bicycle	0.0%	0.1%	0.0%
Bus or trolley bus	0.1%	0.1%	0.2%
Carpooled	17.5%	15.4%	14.8%
Drove alone	78.1%	80.3%	79.7%
Ferryboat	0.0%	0.0%	0.0%
Motorcycle	0.2%	0.2%	0.2%
Other means	0.8%	0.5%	0.6%
Railroad	0.0%	0.0%	0.0%
Streetcar or trolley car (public)	0.0%	0.0%	0.0%
Subway or elevated	0.0%	0.0%	0.0%

Taxicab	0.0%	0.0%	0.0%
Walked	1.1%	1.2%	1.1%
Worked at home	2.1%	2.2%	3.4%
Workers Age 16+	1,735	5,027	12,763

Vehicles Available

0 Vehicles Available	122	314	589
1 Vehicle Available	464	1,248	2,662
2 Vehicles Available	468	1,394	3,860
3+ Vehicles Available	354	984	2,859
Average Vehicles Per Household	1.83	1.87	2.03
Total Vehicles Available	2,592	7,428	20,256

Ave Vehicles Per Hhld	1.84	1.88	2.03
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Educational Attainment

School: Grade K – 9	15.4%	13.9%	12.3%
School: 9th to 11th grade no diploma	20.8%	19.8%	20.3%
School: High School Graduate	35.0%	35.7%	37.2%
College: Associates Degree	3.6%	3.3%	3.3%
College: Some College, No Degree	13.9%	15.2%	15.6%
College: Bachelor's Degree	5.9%	6.7%	6.4%
College: Graduate Degree	4.3%	4.0%	3.5%

Owner Occupied Home Value:

\$ 0 – \$24,999	0.4%	0.8%	0.6%
\$ 25,000 – \$34,999	2.0%	1.9%	1.6%
\$ 35,000 – \$49,999	1.9%	3.5%	2.5%
\$ 50,000 – \$79,999	8.0%	12.1%	9.8%
\$ 80,000 – \$99,999	7.0%	7.7%	7.8%
\$100,000 – \$149,999	12.9%	9.1%	8.5%
\$150,000 – \$199,999	2.8%	4.1%	3.5%
\$200,000 – \$299,999	1.9%	2.5%	2.4%
\$300,000 – \$399,999	0.3%	0.8%	0.5%
\$400,000 – \$499,999	0.0%	0.0%	0.2%
\$500,000 – \$749,999	0.0%	0.0%	0.1%
\$750,000 – \$999,999	0.0%	0.0%	0.0%
\$1,000,000 or more	0.0%	0.0%	0.0%

Median Home Value	\$80,823	\$79,386	\$81,982
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Monthly Contract Rent:

\$ 0 – \$100	9.7%	6.8%	4.6%
\$ 100 – \$199	9.0%	8.5%	8.2%
\$ 200 – \$299	15.7%	12.4%	15.4%
\$ 300 – \$399	15.7%	16.5%	20.0%
\$ 400 – \$499	22.0%	23.2%	19.4%
\$ 500 – \$599	7.8%	10.9%	8.1%
\$ 600 – \$699	3.4%	4.9%	4.5%
\$ 700 – \$799	2.6%	1.8%	2.5%
\$ 800 – \$899	0.0%	0.2%	0.6%
\$ 900 – \$999	0.0%	0.0%	0.1%

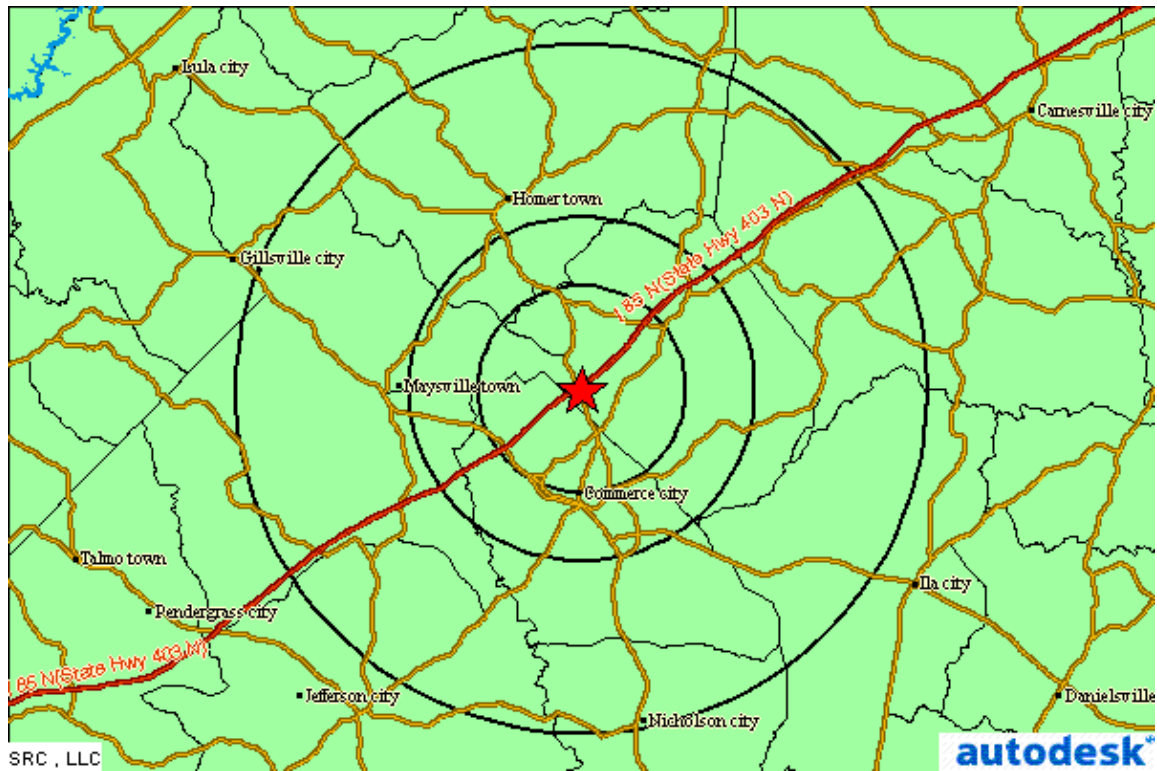
BANKS CROSSING Prepared by FRANK NORTON JR on March 14, 2004

\$1,000 – \$1,249	0.0%	0.0%	0.0%
\$1,250 – \$1,499	1.2%	0.5%	0.3%
\$1,500 – \$1,999	0.0%	0.0%	0.0%
\$2,000 or more	0.0%	0.0%	0.0%
Average Monthly Contract Rent	\$355	\$369	\$358
Units In Structure:			
1, Attached	1.0%	0.8%	0.5%
1, Detached	57.6%	64.5%	60.9%
2	5.2%	3.7%	1.8%
3 – 4	1.4%	2.1%	1.1%
5 – 9	2.6%	2.2%	1.1%
10 – 19	0.4%	0.3%	0.3%
20 – 49	0.0%	0.2%	0.2%
50 or more	0.5%	0.2%	0.1%
Mobile Home/Trailer	31.3%	26.0%	33.7%
Other	0.1%	0.1%	0.3%
Year Moved In:			
1969 or Earlier	11.8%	13.1%	11.5%
1970–1979	9.4%	8.8%	8.7%
1980–1989	13.8%	13.1%	14.9%
1990–1994	13.5%	13.6%	14.4%
1995–1998	26.2%	25.8%	26.2%
1999–March 2000	16.6%	17.2%	16.4%
Year Structure Built:			
Before 1939	9.8%	13.3%	11.0%
1940 to 1949	5.6%	8.9%	5.5%
1950 to 1959	4.8%	7.6%	6.1%
1960 to 1969	12.4%	12.0%	10.8%
1970 to 1979	17.6%	16.4%	16.6%
1980 to 1989	16.6%	15.1%	18.4%
1990 to 1994	11.2%	10.0%	11.5%
1995 to 1998	14.3%	10.8%	14.0%
1999 to March 2000	7.6%	5.9%	6.1%

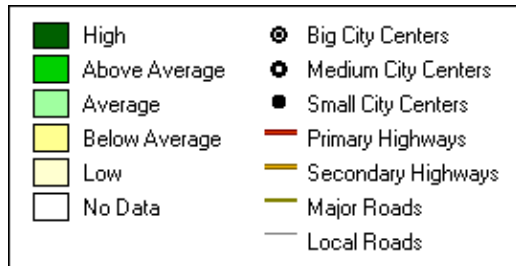
Demographic Snapshot Report

	3 Miles:	5 Miles:	10 Miles:
2003 Population:			
Total Population	4,469	11,489	29,982
Male Population	47.4%	47.9%	49.5%
Female Population	52.6%	52.1%	50.5%
Median Age	38.3	38.4	36.8
Population Density (per sq. mi.)	158.1	146.3	95.4
Employees	1,673	4,998	9,326
Establishments	134	489	963
Income:			
Median HH Income	\$37,628	\$37,876	\$39,347
Per Capita Income	\$17,846	\$19,542	\$18,608
Average HH Income	\$47,442	\$50,144	\$49,311
Households:			
Total Households	1,573	4,437	11,083
Average Household Size	2.61	2.54	2.63
Household Growth 1990 – 2000	32.38%	29.66%	36.23%
Housing:			
Owner Occupied Housing Units	66.3%	64.3%	69.9%
Renter Occupied Housing Units	24.9%	27.2%	22.1%
Vacant Housing Units	8.9%	8.5%	8.0%
Race:			
White	80.7%	86.5%	89.9%
Black	16.4%	10.8%	7.4%
American Indian, Eskimo, Aleut	0.3%	0.3%	0.3%
Asian or Pacific Islander	0.7%	0.6%	0.5%
Other	1.0%	0.9%	1.0%
Ethnicity:			
Hispanic	3.1%	2.5%	2.6%
Non-Hispanic	96.9%	97.5%	97.5%

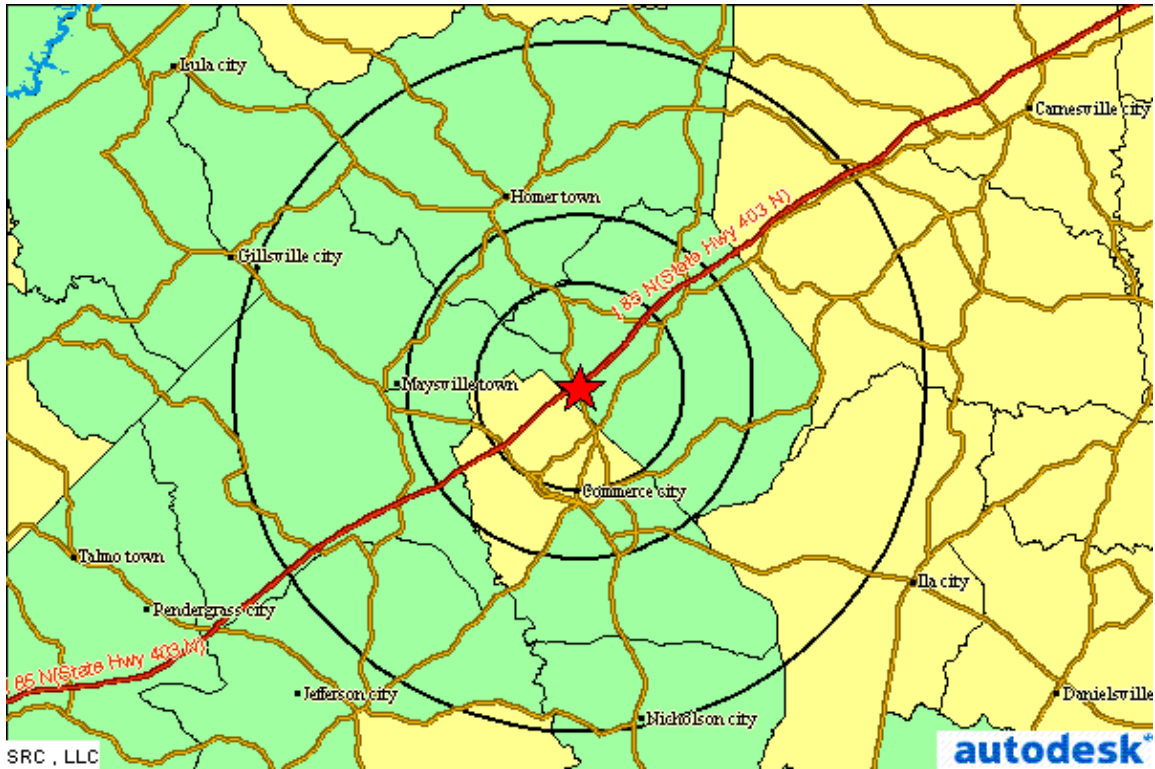
Aggregate Household Net Worth 2003 Map



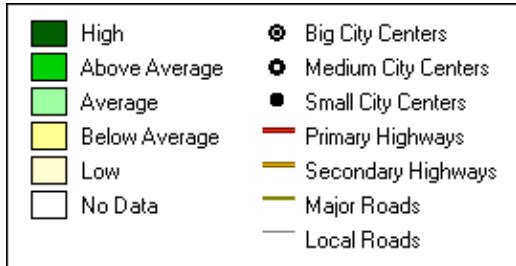
Current Geography View:



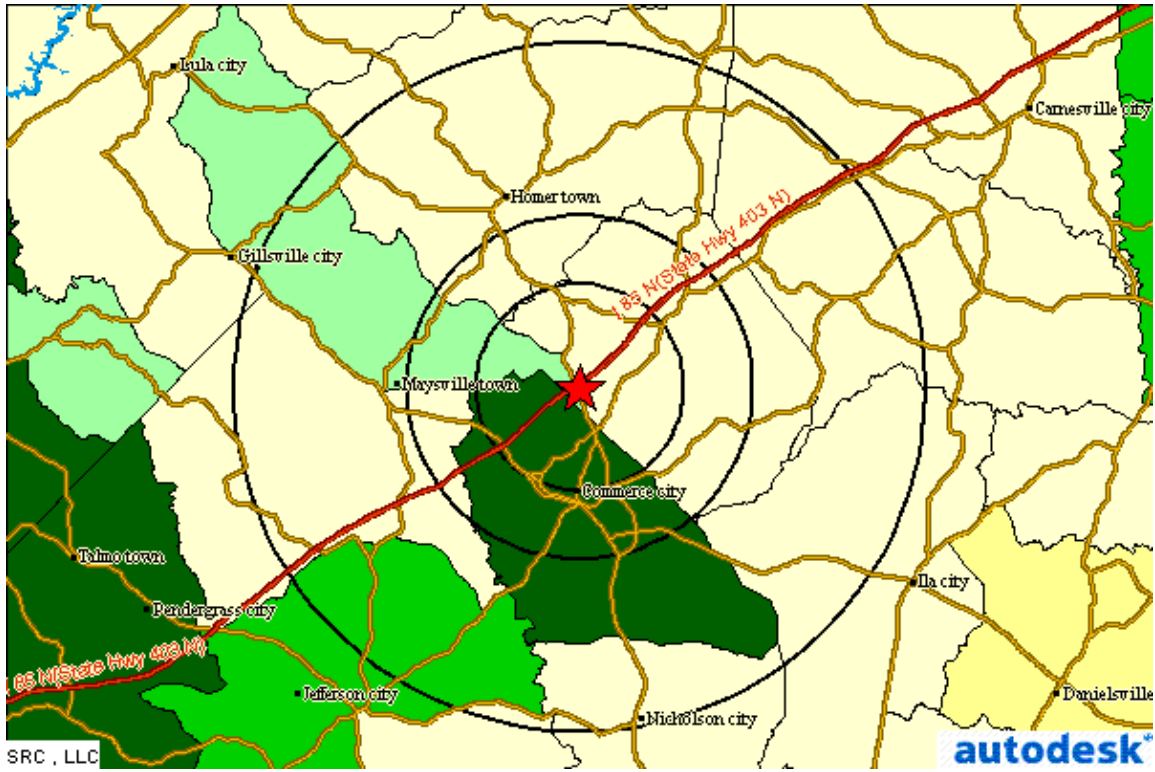
Average Household Income 2008 Map



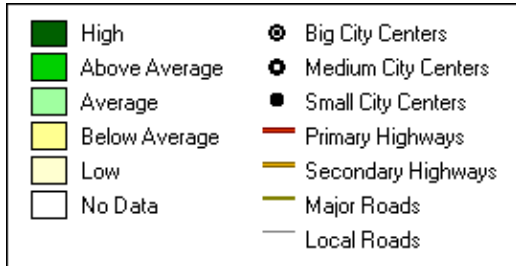
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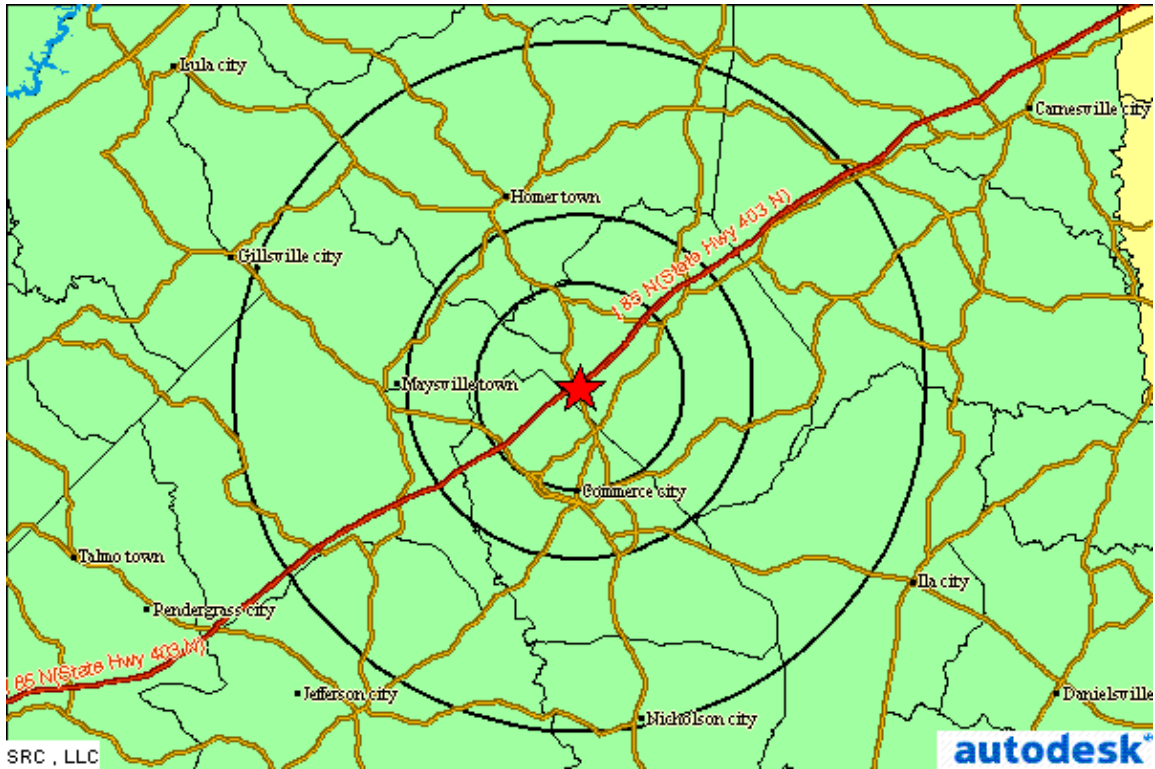
Daytime Population Density 2003 Map



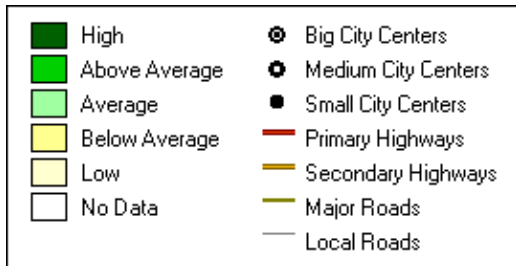
Current Geography View:



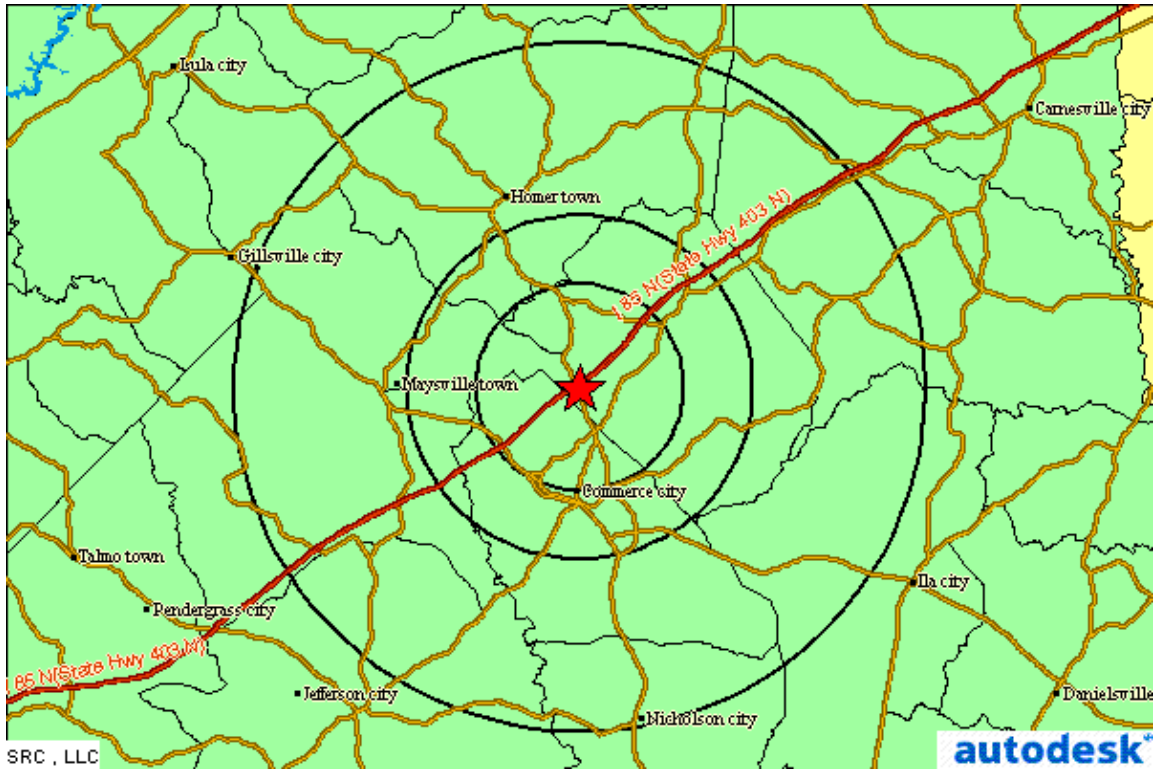
Median Household Income 2003 Map



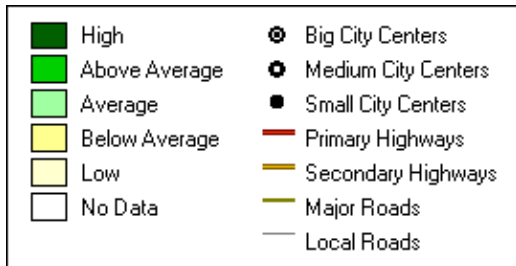
Current Geography View:



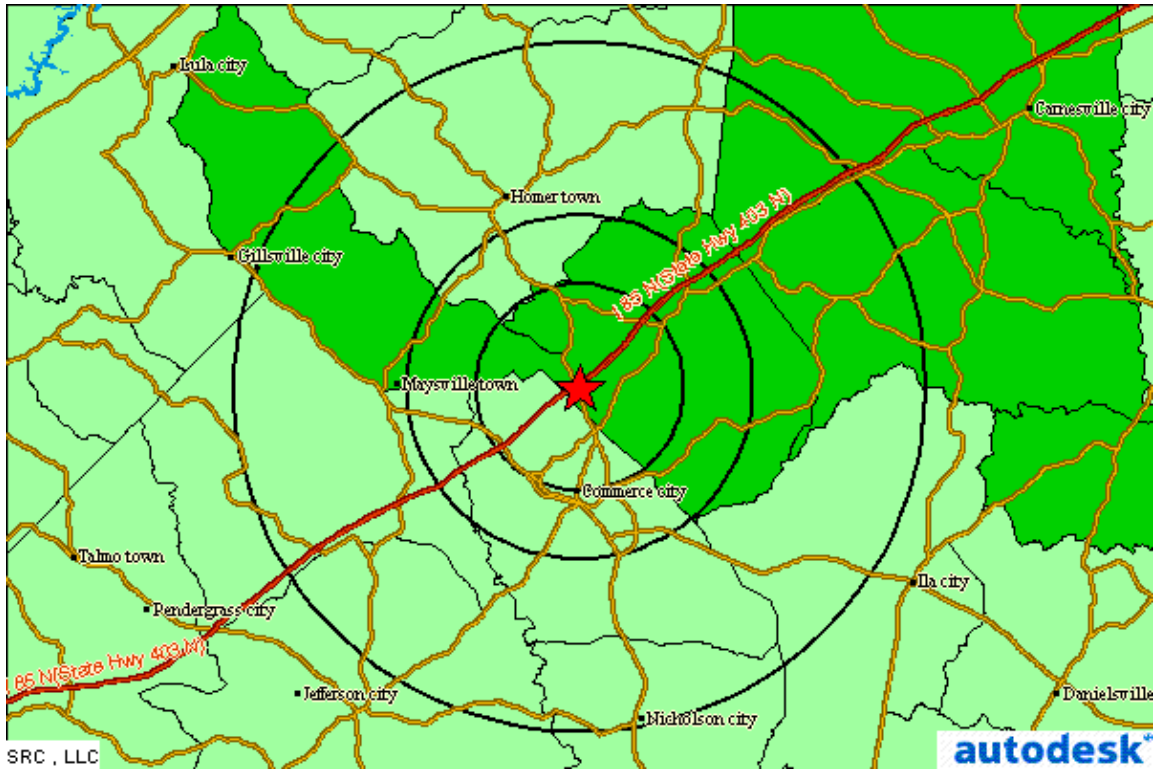
Median Household Income 2008 Map



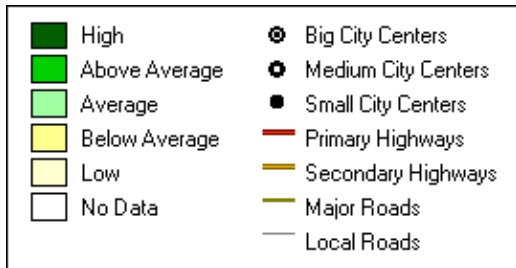
Current Geography View:



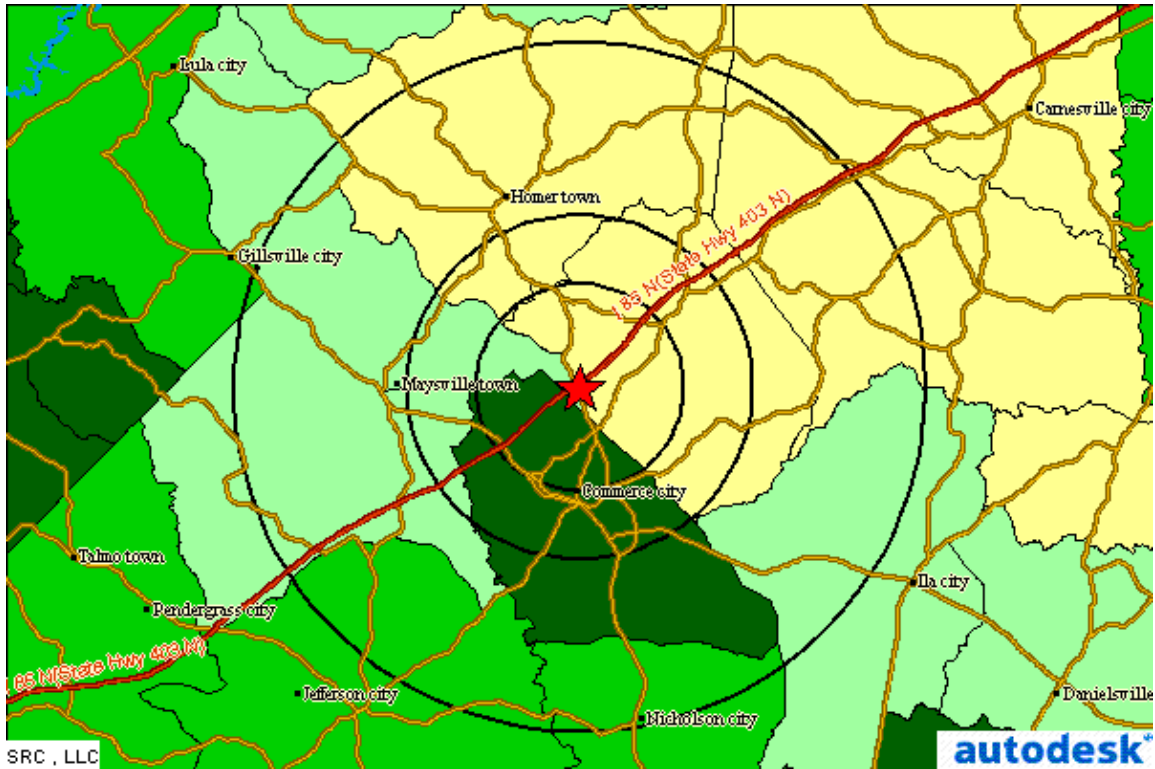
Owner Occupied Units 2003 Map



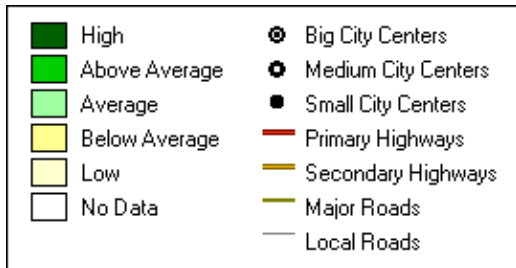
Current Geography View:



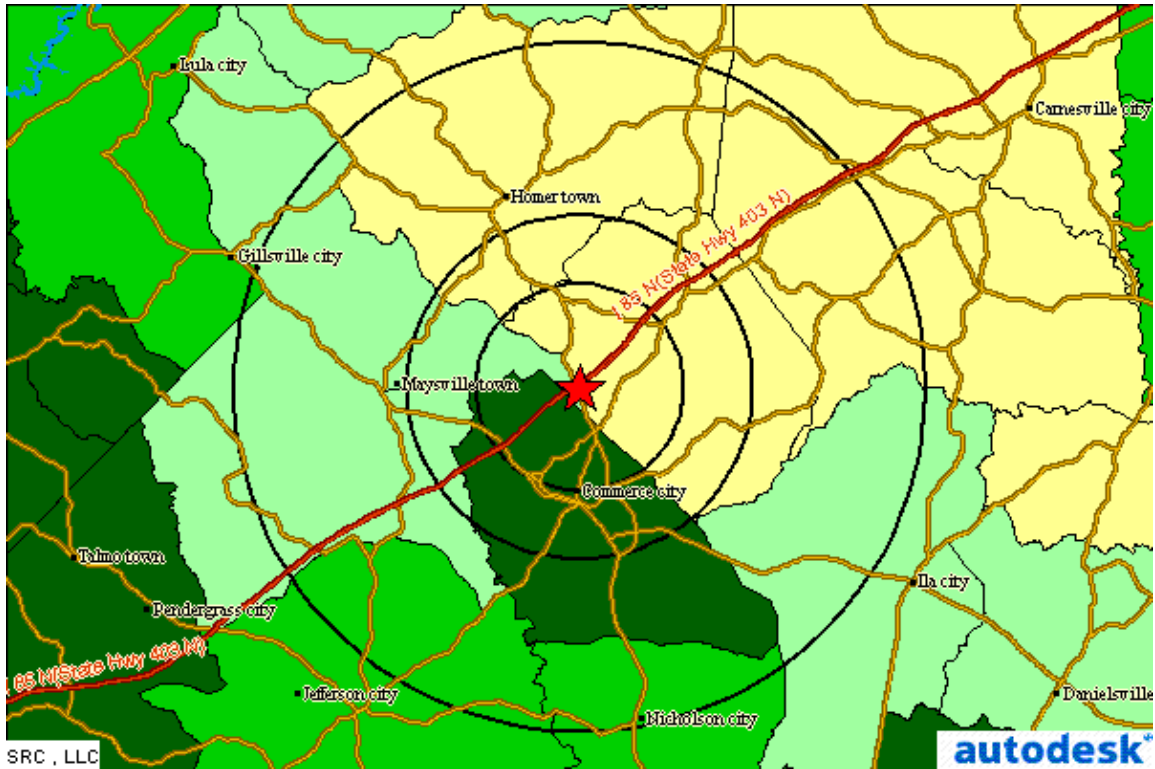
Population Density 2003 Map



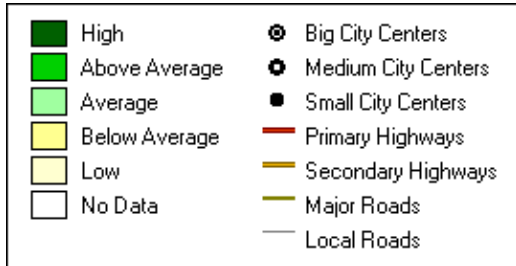
Current Geography View:



Population Density 2008 Map



Current Geography View:



Addendum

Data Methodology

The demographic data used in STDBonline are developed by Experian/Applied Geographic Solutions (AGS) using a variety of source data sets, including, but not limited to information from AGS's household level data file, current year estimates from the Census Bureau and Postal Service, and economic forecasts from private sources. In addition:

- * These are the only US Estimates and Projections based on the most extensive household database available, summarized at the block group level. This is the demographic equivalent to an ongoing national census.
- * This unique bottom-up approach using household data is complemented by a rigorous, standard demographic cohort-component technique at the county level and above. AGS control totals are based on Census Bureau estimates advanced methodically to the current year and projected out five years. AGS takes the position that 10-year projections introduce unacceptable levels of uncertainty.
- * Migration effects, the most difficult to quantify for small area estimates, are taken into account through the Census Bureau's extensive analysis of IRS tax return data (maintaining strict confidentiality of individual records). From this, detailed county-to-county migration trends are established. AGS also takes into account undocumented immigration.
- * AGS methods make use of the current census MARS (modified age, race, sex) tabulation that corrects the current census for errors in age reporting (for example, grouping around age 21 and 65) and reallocates Hispanics from the "other race" category to more specific race groups. Any current analysis of opportunities in emerging ethnic markets should take this into account.
- * AGS list resources, GDT cartographic expertise, and Compusearch's years of demographic modeling experience represent a unique combination of leadership in the fields required for accurate estimates and projections.

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