
METHODOLOGY
TARGET MARKET TABLES
— Appendices One and Two—

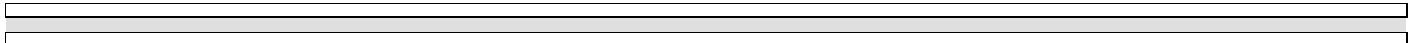
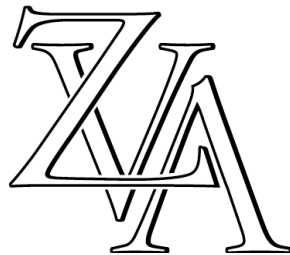
An Update of Residential Market Potential

The City of South Bend,
St. Joseph County, Indiana

January, 2021

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Residential Market Analysis Across the Urban-to-Rural Transect

STUDY CONTENTS

Methodology: An Update of Residential Market Potential	1
Update of the Draw Areas (Migration Analysis)	1
Migration Methodology	3
2021 Target Market Classification of City and County Households	4
Residential Target Market Methodology	5
Update of the Average Annual Potential Market for the City of South Bend (Mobility Analysis)	7
Market Capture: The City of South Bend	12
Target Market Data	14
Household Classification Methodology	15
Appendices One and Two Tables	16
Assumptions and Limitations	
Rights and Study Ownership	





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METHODOLOGY AN UPDATE OF RESIDENTIAL MARKET POTENTIAL

The City of South Bend, St. Joseph County, Indiana

January, 2021

The technical analysis to update the market potential for new mixed-income housing units within the City of South Bend, Indiana included revisiting the following:

- The draw areas for new and existing housing units within the City of South Bend, based on historical settlement patterns, the most recent available migration data for the county, and incorporating additional data from the most recent American Community Survey for the City of South Bend and St. Joseph County, as well as other market dynamics;
- The depth and breadth of the potential housing market by tenure (rental and ownership) and by type (multi-family and single-family attached and detached units);
- The composition of the potential housing market by lifestage (empty-nesters/retirees, traditional and non-traditional families, younger singles/couples); and
- The incomes and financial capabilities of the potential housing market (income distribution based on the U.S. Department of Housing and Urban Development (HUD) 2020 income limits for below 30 percent AMI, between 30 and 60 percent AMI, between 60 and 80 percent AMI, between 80 and 100 percent AMI, and above 100 percent AMI).

UPDATE OF THE DRAW AREAS (MIGRATION ANALYSIS)—

Analysis of migration, mobility, demographic and lifestyle characteristics of households currently living within defined draw areas continues to be integral to the determination of the depth and breadth of the potential market for new and existing housing within the City of South Bend.

January, 2021

Migration trends (in-migration, out-migration and net migration) will be updated for St. Joseph County. Based on the updated migration trends, American Community Survey mobility data, historical settlement patterns and other market dynamics, Zimmerman/Volk Associates will delineate the current draw areas for new and existing housing units in South Bend.

According to the American Community Survey's population mobility data, the City of South Bend—where just under 14 percent of the city's population moved from one dwelling unit to another from 2018 to 2019—has a slightly higher mobility rate than the national average of 13 percent.

Appendix One, Table 1.

Migration Trends

The update of St. Joseph County migration and mobility patterns from 2013 through 2017—the most recent data available from the Internal Revenue Service—shows that the number of households moving into the county peaked at 7,190 households in 2016, then fell to 5,750 households in 2017. In 2014, only 3,855 households moved into St. Joseph County. Elkhart County, Indiana, directly to the east, consistently accounts for approximately 16 to 19.5 percent of household migration into the county. Berrien County, Michigan, due north of St. Joseph County, represents between approximately six and just over seven percent of St. Joseph County migration, followed by Cook County, Illinois—at between 4.2 and 5.4 percent, Marshall County, Indiana—at 4.1 to 4.9 percent, and LaPorte County, Indiana—at just under four percent to 4.6 percent. All other counties accounted individually for less than four percent of household migration into St. Joseph County. (*Reference Appendix One, Table 1.*)

Households moving out of St. Joseph County also reached a recent peak in 2016, with 7,705 out-migrating households, then falling to 6,160 households by 2017. In 2014, just 4,010 households left St. Joseph County, the lowest out-migration over the study period. Approximately 15.2 to nearly 17 percent of out-migrating St. Joseph County households have moved to Elkhart County, representing a range of 640 to 1,245 St. Joseph County annual movers over the study period.

January, 2021

Net migration—the difference between households moving into the county and those moving out—showed household losses over the entire study period, with the smallest loss—155 households—occurring in 2014, and the largest loss—515 households—in 2016.

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

Based on the Internal Revenue Service migration data and the 2019 American Community Survey data, then, the draw areas for the City of South Bend have been confirmed as follows:

- The local draw area, covering households with the potential to move within the South Bend city limits.
- The county draw area, covering households with the potential to move to the city from elsewhere in St. Joseph County.
- The regional draw area, covering households with the potential to move to the city from Elkhart, Berrien, Cook, Marshall, and LaPorte Counties.
- The national draw area, covering households with the potential to move to the city from all other U.S. counties.

Migration Methodology:

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

January, 2021

2021 TARGET MARKET CLASSIFICATION OF CITY AND COUNTY HOUSEHOLDS—

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

The three main lifestages are:

- Younger singles and couples, largely one- and two-person households with the head of household typically aged between 20 and 35, comprised now mainly of the very large Millennial generation, who were born between 1977 and 1996. The housing and lifestyle choices of the Millennials have had, and will continue to have a profound effect on the nation as a whole and cities in particular. The leading edge of iGens, the next generation following the Millennials, also known as Generation Z, is now 23 years old and are just beginning to have an impact on this lifestage's housing preferences.
- Families, comprising both “traditional” families (married couples with one or more children) and “non-traditional” families (a wide range of family households, from a single parent with one or more children, an adult caring for younger siblings, a grandparent with custody of grandchildren, to an unrelated, same-sex couple with children), primarily Generation X, born between 1965 and 1976. However, as the leading edge Millennials enter their late 30s and early 40s, they have begun to have children, thus moving into the family lifestage.
- Empty nesters and retirees, largely one- and two-person households with the head of household typically aged over 50, primarily encompassing the Baby Boom generation, born between 1946 and 1964, as well as earlier generations. As with the Millennials, as it ages the Boomer generation will continue its significant impact on the nation's housing.

January, 2021

Appendix One, Tables 2 and 3. Target Market Classification

According to Claritas, Inc., an estimated 40,655 households live in the City of South Bend in 2021. (*Reference* Appendix One, Table 2.) Median household income in the city at \$44,900, approximately 33 percent lower than the national median of \$67,100. The median reported home value of owner-occupied dwelling units in the city is estimated at \$102,900, about 59 percent below the national median of \$250,300. (The median is the midpoint at which half of the households have higher incomes or home values, and half have lower incomes or lower home values.)

As characterized by lifestage, 36.2 percent of these households are empty nesters and retirees (represented in 15 of Zimmerman/Volk Associates' target market groups); another 34.6 percent can be characterized as traditional and non-traditional families (also in 15 target market groups); and the remaining 29.2 percent are younger singles and couples (in 10 target market groups).

An estimated 105,940 households live in St. Joseph County in 2021 (*reference* Appendix One, Table 3.) Median household income in the county is estimated at \$58,000, \$13,100 higher than the city median household income. The median reported value of owner-occupied dwelling units in the county is an estimated \$154,500, 50 percent above the city median.

As characterized by lifestage, 41.3 percent of all St. Joseph County households are empty nesters and retirees, another 35.4 percent are traditional and non-traditional families, and the remaining 23.3 percent are younger singles and couples.

Residential Target Market Methodology:

The proprietary residential target market methodology, invented and continually refined by Zimmerman/Volk Associates, is an analytical technique, using the PRIZM household clustering system, that establishes the optimum market position for residential development of any property—from a specific site to an entire political jurisdiction—through cluster analysis of households living within designated draw areas. In contrast to classical supply/demand analysis—which is based on supply-side dynamics and baseline demographic projections—residential target market analysis establishes the optimum market position derived from the housing and lifestyle preferences of households in the draw area and within the framework of the local housing market context. Because

January, 2021

It is based on detailed and location-specific household data, the residential target market methodology can establish the optimum market position for housing types even in locations where no closely-comparable properties exist.

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

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

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

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

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

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

Once the draw areas have been defined, then—through analysis of historical migration and development trends, and employment and commutation patterns—the households within those

January, 2021

areas are quantified using the residential target market methodology. The potential market for new dwelling units is then determined by the correlation of a number of factors—including, but not limited to: household mobility rates; incomes; lifestyle characteristics and housing preferences; the location of the study area; and the current housing market context.

UPDATE OF THE AVERAGE ANNUAL POTENTIAL MARKET FOR THE CITY OF SOUTH BEND
(MOBILITY ANALYSIS)—

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

Appendix One, Table 4.

Internal Mobility (Households Moving within the City of South Bend)—

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

Based on the updated analysis, Zimmerman/Volk Associates has determined that an annual average of 3,870 households living in the city have the potential to move from one residence to another—rental or ownership, new or resale—within the city each year over the next five years.

Nearly 44 percent of these households are likely to be younger singles and couples (as characterized within 10 Zimmerman/Volk Associates' target market groups); 37.1 percent are likely to be traditional and non-traditional families (in 15 market groups); and the remaining 19.0 percent are likely to be empty nesters and retirees (in 14 market groups).

January, 2021

Appendix One, Table 5.

External Mobility (Households Moving to the City of South Bend from the Balance of St. Joseph 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.

The updated analysis shows that an annual average of 1,645 households living in the balance of St. Joseph County have the potential to move from a residence elsewhere in the county to a residence in the city each year over the next five years. Just under 39 percent of these households are likely to be younger singles and couples (in 12 market groups); 34 percent are likely to be traditional and non-traditional families (in 20 groups); and 27.4 percent are likely to be empty nesters and retirees (21 groups).

Appendix One, Tables 6 and 7; Appendix Two, Tables 1 through 5

External Mobility (Households Moving to the City of South Bend from Outside St. Joseph County)—

These tables determine the average annual number of households in each target market group living in the regional draw area—Elkhart, Berrien, Cook, Marshall, and LaPorte Counties—and the balance of the United States that are likely to move to the City of South Bend each year over the next five years (through a correlation of Claritas data, U.S. Bureau of the Census data, and the Internal Revenue Service and American Community Survey migration and mobility data). An annual average of 950 households have the potential to move to the city each year over the next five years from the regional draw area (*reference* Appendix One, Table 6), and an additional annual average of 1,495 households would be moving from the balance of the United States area (*reference* Appendix One, Table 7).

Appendix One, Table 8 through 14.

Average Annual Market Potential for the City of South Bend—

Appendix One, Table 8 summarizes Appendix One, Tables 4 through 7. 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 South Bend each year over the next five years originating from

January, 2021

households currently living in the draw areas. An annual average of 7,960 households have the potential to move within or to the city each year over the next five years.

Younger singles and couples are likely to account for 41.3 percent of the annual potential market (representing all 17 groups in this lifestage); another 36.7 percent are likely to be traditional and non-traditional families (representing all 25 groups in this lifestage); and 22 percent are likely to be empty nesters and retirees (representing all 26 groups in this lifestage).

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

City of South Bend:	48.6%
Balance of St. Joseph County:	20.7%
Regional Draw Area (Elkhart, Berrien, Cook, Marshall, and LaPorte Counties):	11.9%
Balance of the U.S.:	<u>18.8%</u>
Total:	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2021.

The annual average of 7,960 draw area households that have the potential to move within and to the City of South Bend each year over the next five years have been categorized by tenure propensities to determine renter/owner ratios. Just under half of these households (48.5 percent, or 3,863 households) comprise the average annual potential market for new and existing rental units in the city. The remaining 51.5 percent (or 4,097 households) comprise the average annual potential market for new and existing for-sale (ownership) housing units. (*Reference Appendix One, Table 9.*)

Of the 4,097 potential buyer households, 14.2 percent (or 581 households) comprise the average annual market for new and existing multi-family for-sale units (condominium apartments); another 26.2 percent (1,075 households) comprise the average annual market for new and existing attached single-family (rowhouse/townhouse/duplex) units; and 59.6 percent (2,441 households) comprise the average annual market for new and existing single-family detached houses. (*Reference Appendix One, Table 10.*)

January, 2021

The income limits in South Bend by household size and percent of median family income (AMI), are based on the South Bend-Mishawaka IN HUD Metro Fair Market Rent (FMR) area median family income (AMI). The most recent number, as determined by HUD in fiscal year 2020, was \$70,800 for a family of four. The income limits summary is shown on the following table:

Fiscal Year 2020 Income Limits
City of South Bend, St. Joseph County, Indiana

NUMBER OF PERSONS IN HOUSEHOLD	EXTREMELY LOW 30% OF MEDIAN	VERY LOW 50% OF MEDIAN	LOW 80% OF MEDIAN
One	\$14,900	\$24,800	\$39,700
Two	\$17,240	\$28,350	\$45,350
Three	\$21,720	\$31,900	\$51,000
Four	\$26,200	\$35,400	\$56,650
Five	\$30,680	\$38,250	\$61,200
Six	\$35,160	\$41,100	\$65,750
Seven	\$39,640	\$43,900	\$70,250
Eight	\$44,120	\$46,750	\$74,800

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

Based on these income limits, the 3,863 renter households have been grouped by income as shown on the following table (*reference* Appendix One, Table 11).

Renter Households By Income
City of South Bend, St. Joseph County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	905	23.4%
Between 30% and 60% AMI	750	19.4%
Between 60% and 80% AMI	447	11.6%
Between 80% and 100% AMI	373	9.7%
Over 100% AMI	<u>1,388</u>	<u>35.9%</u>
Total:	3,863	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2021.

The 51.5 percent of the average annual potential market (4,097 households) that are potential purchasers of new for-sale (ownership) housing units that could be developed in South Bend have also been grouped by income, as detailed on the table on the following page. (*Reference* Appendix One, Table 12.)

January, 2021

Owner Households By Income
City of South Bend, St. Joseph County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	767	18.7%
Between 30% and 60% AMI	689	16.8%
Between 60% and 80% AMI	452	11.0%
Between 80% and 100% AMI	397	9.7%
Over 100% AMI	<u>1,792</u>	<u>43.8%</u>
Total:	4,097	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2021.

Of the 4,097 potential owner households, 581 households (14.2 percent) comprise the market for multi-family for-sale units (condominium/cooperative lofts/apartments) and have also been grouped by income as shown on the following table (*reference* Appendix One, Table 13):

Multi-Family Owner Households By Income
City of South Bend, St. Joseph County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	128	22.0%
Between 30% and 60% AMI	103	17.7%
Between 60% and 80% AMI	63	10.8%
Between 80% and 100% AMI	51	8.8%
Over 100% AMI	<u>236</u>	<u>40.7%</u>
Total:	581	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2021.

Of the 4,097 potential owner households, 1,075 households (26.2 percent) comprise the market for single-family attached for-sale units (rowhouses/townhouses/duplexes) and have also been grouped by income as shown on the table on the following page. (*Reference* Appendix One, Table 14.)

January, 2021

Single-Family Attached Owner Households By Income
City of South Bend, St. Joseph County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	209	19.4%
Between 30% and 60% AMI	184	17.1%
Between 60% and 80% AMI	119	11.1%
Between 80% and 100% AMI	104	9.7%
Over 100% AMI	<u>459</u>	<u>42.7%</u>
Total:	1,075	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2021.

Of the 4,097 potential owner households, 2,441 households (59.6 percent) comprise the market for single-family detached for-sale units (detached houses) and have also been grouped by income, as detailed on the following table (*reference* Appendix One, Table 15):

Single-Family Detached Owner Households By Income
City of South Bend, St. Joseph County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	430	17.6%
Between 30% and 60% AMI	402	16.5%
Between 60% and 80% AMI	270	11.1%
Between 80% and 100% AMI	242	9.9%
Over 100% AMI	<u>1,097</u>	<u>44.9%</u>
Total:	2,441	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2021.

MARKET CAPTURE: THE CITY OF SOUTH BEND

Based on 33 years' experience using the target market methodology in 47 states, Zimmerman/Volk Associates has developed and refined a capture rate methodology scaled to study area size and context. Zimmerman/Volk Associates has determined that, for a city of the size of South Bend, an annual capture of between 10 and 12 percent of the annual average number of potential renters and the annual average number of potential condominium buyers is supportable each year over the next five years, assuming the production of appropriately-positioned new/renovated housing.

January, 2021

Again, assuming the production of appropriately-positioned new/renovated housing, an annual capture of between five and 7.5 percent of the annual average number of potential single-family attached and detached buyers is supportable each year over the next five years.

Based on the 10 to 12 percent capture of the annual potential market for new/renovated multi-family housing units, and the five to 7.5 percent capture of the annual potential market for new/renovated single-family attached and detached housing units, the City of South Bend could potentially support between 620 and 798 new mixed-income rental and for-sale housing units each year over the next five years, as shown on the following table:

Annual Capture of Market Potential
City of South Bend, St. Joseph County, Indiana

HOUSING TYPE	NUMBER OF HOUSEHOLDS	CAPTURE RATE	FORECAST ABSORPTION
Multi-Family For-Rent (lofts/apartments, leaseholder)	3,863	10 - 12%	386 - 464
Multi-Family For-Sale (lofts/apartments, condo/co-op ownership)	581	10 - 12%	58 - 70
Single-Family Attached For-Sale (rowhouses/townhouses, fee-simple ownership)	1,075	5 - 7.5%	54 - 81
Single-Family Detached For-Sale (urban houses, fee-simple ownership)	<u>2,441</u>	5 - 7.5%	<u>122 - 183</u>
Total	7,960		620 - 798

SOURCE: Zimmerman/Volk Associates, Inc., 2021.

Just under 48 percent of these units would be leased or sold to households moving within the city itself; 21 percent to households moving from the balance of St. Joseph County; 12 percent to households moving from the regional draw area; and 19 percent to households moving from the balance of the United States.

These capture rates are well within the target market methodology’s parameters of feasibility.

NOTE: Target market capture rates 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—in aggregate and by housing type—by the number of households that have the potential to purchase or rent new housing within a specified area *in a given year*.

January, 2021

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.

Because the prospective market for a location is more precisely defined, target market capture rates are higher than the more grossly-derived penetration rates. However, the resulting higher capture rates are well within the range of prudent feasibility.

—Target Market Data—

Target market data are based on the PRIZM household clustering system developed by Claritas, Inc., and modified and augmented by Zimmerman/Volk Associates as the basis for its proprietary residential target market methodology. Target market data provides the 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 or more of three additional basic characteristics:

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

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

A change in classification is rarely induced by a change in just one of the four basic characteristics. This is one reason that the target household categories are so highly refined: they take in multiple characteristics. Even so, there are some rough equivalents in household types as they move from one

January, 2021

neighborhood condition to another. There is, for example, a correlation between *Full-Nest Suburbanites* and *Full-Nest Exurbanites*; if a *Full-Nest Suburbanite* household moves to the exurbs, they become a *Full-Nest Exurbanite* household, if the move is not accompanied by a significant change in socio-economic status. In contrast, if a *Full-Nest Suburbanite* household moves within the metropolitan suburbs, and also improves their socio-economic standing, that household would likely be characterized as *Nouveau Money* or *Corporate Establishment*.

Household Classification Methodology:

Household classifications were originally based on the Claritas PRIZM geo-demographic segmentation system that was established by Claritas in 1974 and then replaced by the PRIZM NE clustering system in 2005. The PRIZM PREMIER system now in place was updated in 2016 to include 68 household groups, each ranging between one and two and a half million households. The revised household classifications are based on PRIZM which was developed through unique classification and regression trees delineating 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.”

Over the past 33 years, Zimmerman/Volk Associates has augmented the PRIZM cluster systems for use within the company’s proprietary residential target market methodology specific to housing and neighborhood preferences, with additional algorithms, correlation with geo-coded consumer data, aggregation of clusters by broad household definition, and unique cluster names.



Appendix One Tables



Gross Annual Household In-Migration
St. Joseph County, Indiana
2013, 2014, 2015, 2016, 2017

County of Origin	..... 2013 .....		..... 2014 .....		..... 2015 .....		..... 2016 .....		..... 2017	
	Number	Share	Number	Share	Number	Share	Number	Share	Number	Share
Elkhart	830	16.4%	695	18.0%	1,030	19.0%	1,355	18.8%	1,120	19.5%
Berrien, MI	360	7.1%	265	6.9%	360	6.6%	455	6.3%	360	6.3%
Cook, IL	275	5.4%	210	5.4%	285	5.3%	300	4.2%	265	4.6%
Marshall	205	4.1%	190	4.9%	225	4.1%	320	4.5%	240	4.2%
LaPorte	215	4.3%	145	3.8%	250	4.6%	330	4.6%	230	4.0%
Cass, MI	165	3.3%	130	3.4%	165	3.0%	220	3.1%	195	3.4%
Marion	145	2.9%	135	3.5%	175	3.2%	200	2.8%	170	3.0%
Allen	85	1.7%	75	1.9%	95	1.8%	110	1.5%	85	1.5%
Kosciusko	50	1.0%	40	1.0%	70	1.3%	70	1.0%	80	1.4%
Lake	65	1.3%	40	1.0%	75	1.4%	105	1.5%	75	1.3%
Porter	55	1.1%	45	1.2%	50	0.9%	70	1.0%	65	1.1%
Starke	45	0.9%	45	1.2%	45	0.8%	65	0.9%	45	0.8%
Maricopa, AZ	55	1.1%	30	0.8%	30	0.6%	60	0.8%	45	0.8%
Los Angeles, CA	30	0.6%	25	0.6%	30	0.6%	40	0.6%	40	0.7%
Hamilton	40	0.8%	0	0.0%	35	0.6%	55	0.8%	40	0.7%
DuPage, IL	35	0.7%	0	0.0%	30	0.6%	30	0.4%	40	0.7%
Kalamazoo, MI	45	0.9%	0	0.0%	40	0.7%	70	1.0%	40	0.7%
Tippecanoe	30	0.6%	0	0.0%	40	0.7%	60	0.8%	35	0.6%
Monroe	30	0.6%	20	0.5%	35	0.6%	35	0.5%	35	0.6%
Van Buren, MI	0	0.0%	0	0.0%	20	0.4%	0	0.0%	30	0.5%
Harris, TX	0	0.0%	0	0.0%	20	0.4%	35	0.5%	30	0.5%
Kent, MI	35	0.7%	25	0.6%	30	0.6%	45	0.6%	30	0.5%
Oakland, MI	25	0.5%	0	0.0%	25	0.5%	25	0.3%	25	0.4%
St. Joseph, MI	25	0.5%	25	0.6%	30	0.6%	40	0.6%	25	0.4%
Franklin, OH	0	0.0%	0	0.0%	25	0.5%	35	0.5%	25	0.4%
LaGrange	0	0.0%	0	0.0%	0	0.0%	0	0.0%	20	0.3%
San Diego, CA	20	0.4%	0	0.0%	25	0.5%	30	0.4%	20	0.3%
Fulton, GA	0	0.0%	0	0.0%	0	0.0%	0	0.0%	20	0.3%
Delaware	0	0.0%	0	0.0%	0	0.0%	20	0.3%	20	0.3%
Clark, NV	0	0.0%	0	0.0%	20	0.4%	25	0.3%	20	0.3%
All Other Counties	2,185	43.3%	1,715	44.5%	2,165	39.9%	2,985	41.5%	2,280	39.7%
Total In-Migration:	5,050	100.0%	3,855	100.0%	5,425	100.0%	7,190	100.0%	5,750	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*St. Joseph County, Indiana***2013, 2014, 2015, 2016, 2017**

Destination County	..... 2013 .....		..... 2014 .....		..... 2015 .....		..... 2016 .....		..... 2017	
	Number	Share	Number	Share	Number	Share	Number	Share	Number	Share
Elkhart	805	15.2%	640	16.0%	905	16.1%	1,245	16.2%	1,040	16.9%
Berrien, MI	255	4.8%	205	5.1%	275	4.9%	360	4.7%	335	5.4%
Cook, IL	215	4.0%	185	4.6%	220	3.9%	345	4.5%	235	3.8%
Marshall	180	3.4%	145	3.6%	210	3.7%	240	3.1%	200	3.2%
LaPorte	175	3.3%	155	3.9%	175	3.1%	270	3.5%	195	3.2%
Cass, MI	200	3.8%	130	3.2%	210	3.7%	320	4.2%	235	3.8%
Marion	210	4.0%	170	4.2%	250	4.4%	330	4.3%	280	4.5%
Allen	90	1.7%	70	1.7%	90	1.6%	135	1.8%	95	1.5%
Kosciusko	55	1.0%	35	0.9%	55	1.0%	65	0.8%	65	1.1%
Lake	55	1.0%	40	1.0%	55	1.0%	65	0.8%	65	1.1%
Porter	50	0.9%	25	0.6%	45	0.8%	70	0.9%	65	1.1%
Starke	45	0.8%	35	0.9%	50	0.9%	70	0.9%	60	1.0%
Maricopa, AZ	75	1.4%	55	1.4%	60	1.1%	70	0.9%	80	1.3%
Los Angeles, CA	30	0.6%	30	0.7%	30	0.5%	55	0.7%	40	0.6%
Hamilton	70	1.3%	40	1.0%	80	1.4%	125	1.6%	85	1.4%
DuPage, IL	30	0.6%	25	0.6%	30	0.5%	35	0.5%	20	0.3%
Kalamazoo, MI	30	0.6%	0	0.0%	30	0.5%	55	0.7%	50	0.8%
Tippecanoe	35	0.7%	0	0.0%	45	0.8%	45	0.6%	40	0.6%
Monroe	30	0.6%	25	0.6%	40	0.7%	45	0.6%	40	0.6%
Van Buren, MI	0	0.0%	0	0.0%	0	0.0%	30	0.4%	20	0.3%
Harris, TX	40	0.8%	35	0.9%	35	0.6%	35	0.5%	0	0.0%
Kent, MI	35	0.7%	25	0.6%	35	0.6%	55	0.7%	40	0.6%
Oakland, MI	0	0.0%	0	0.0%	25	0.4%	35	0.5%	25	0.4%
St. Joseph, MI	30	0.6%	20	0.5%	20	0.4%	30	0.4%	35	0.6%
Franklin, OH	25	0.5%	0	0.0%	25	0.4%	25	0.3%	25	0.4%
LaGrange	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
San Diego, CA	30	0.6%	0	0.0%	30	0.5%	35	0.5%	20	0.3%
Fulton, GA	0	0.0%	0	0.0%	0	0.0%	20	0.3%	0	0.0%
Delaware	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Clark, NV	20	0.4%	0	0.0%	30	0.5%	25	0.3%	25	0.4%
All Other Counties	2,495	47.0%	1,920	47.9%	2,570	45.7%	3,470	45.0%	2,745	44.6%
Total Out-Migration:	5,310	100.0%	4,010	100.0%	5,625	100.0%	7,705	100.0%	6,160	100.0%

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

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

Net Annual Household Migration*St. Joseph County, Indiana***2013, 2014, 2015, 2016, 2017**

County	..... 2013 .....	..... 2014 .....	..... 2015 .....	..... 2016 .....	..... 2017
	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
Elkhart	25	55	125	110	80
Berrien, MI	105	60	85	95	25
Cook, IL	60	25	65	-45	30
Marshall	25	45	15	80	40
LaPorte	40	-10	75	60	35
Cass, MI	-35	0	-45	-100	-40
Marion	-65	-35	-75	-130	-110
Allen	-5	5	5	-25	-10
Kosciusko	-5	5	15	5	15
Lake	10	0	20	40	10
Porter	5	20	5	0	0
Starke	0	10	-5	-5	-15
Maricopa, AZ	-20	-25	-30	-10	-35
Los Angeles, CA	0	-5	0	-15	0
Hamilton	-30	-40	-45	-70	-45
DuPage, IL	5	-25	0	-5	20
Kalamazoo, MI	15	0	10	15	-10
Tippecanoe	-5	0	-5	15	-5
Monroe	0	-5	-5	-10	-5
Van Buren, MI	0	0	20	-30	10
Harris, TX	-40	-35	-15	0	30
Kent, MI	0	0	-5	-10	-10
Oakland, MI	25	0	0	-10	0
St. Joseph, MI	-5	5	10	10	-10
Franklin, OH	-25	0	0	10	0
LaGrange	0	0	0	0	20
San Diego, CA	-10	0	-5	-5	0
Fulton, GA	0	0	0	-20	20
Delaware	0	0	0	20	20
Clark, NV	-20	0	-10	0	-5
All Other Counties	-310	-205	-405	-485	-465
Total Net Migration:	-260	-155	-200	-515	-410

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

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

2021 Household Classification by Market Groups

City of South Bend, St. Joseph County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	14,705	36.2%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	8,550	21.0%
<i>Metropolitan Suburbs</i>	4,340	10.7%
<i>Town & Country/Exurbs</i>	1,815	4.5%
Traditional & Non-Traditional Families		
	14,090	34.6%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	9,640	23.7%
<i>Metropolitan Suburbs</i>	3,190	7.8%
<i>Town & Country/Exurbs</i>	1,260	3.1%
Younger Singles & Couples		
	11,860	29.2%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	7,345	18.1%
<i>Metropolitan Suburbs</i>	4,370	10.7%
<i>Town & Country/Exurbs</i>	145	0.4%
Total:	40,655	100.0%

2021 Estimated Median Income:	\$44,900
2021 Estimated National Median Income:	\$67,100

2021 Estimated Median Home Value:	\$102,900
2021 Estimated National Median Home Value:	\$250,300

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

2021 Household Classification by Market Groups

City of South Bend, St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	14,705	36.2%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	540	1.3%	\$73,000	\$181,000
Blue-Collar Retirees	1,830	4.5%	\$44,700	\$92,300
Middle-Class Move-Downs	600	1.5%	\$43,500	\$98,400
Hometown Seniors	3,750	9.2%	\$30,400	\$61,100
Second City Seniors	1,830	4.5%	\$26,400	\$87,600
<i>Subtotal:</i>	<u>8,550</u>	<u>21.0%</u>		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	5	0.0%	\$108,300	\$341,900
Suburban Establishment	675	1.7%	\$92,000	\$222,100
Mainstream Empty Nesters	1,630	4.0%	\$59,900	\$132,900
Middle-American Retirees	2,030	5.0%	\$59,200	\$129,000
<i>Subtotal:</i>	<u>4,340</u>	<u>10.7%</u>		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	230	0.6%	\$106,500	\$330,200
Pillars of the Community	265	0.7%	\$81,100	\$177,100
New Empty Nesters	0	0.0%		
Traditional Couples	455	1.1%	\$80,500	\$196,000
RV Retirees	0	0.0%		
Country Couples	365	0.9%	\$59,000	\$122,100
Hometown Retirees	0	0.0%		
Heartland Retirees	0	0.0%		
Village Elders	180	0.4%	\$40,600	\$93,600
Small-Town Seniors	320	0.8%	\$39,200	\$85,400
Back Country Seniors	0	0.0%		
<i>Subtotal:</i>	<u>1,815</u>	<u>4.5%</u>		

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

2021 Household Classification by Market Groups

City of South Bend, St. Joseph County, Indiana

	<u>Estimated Number</u>	<u>Estimated Share</u>	<u>Estimated Median Income</u>	<u>Estimated Median Home Value</u>
Traditional & Non-Traditional Families	14,090	34.6%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	570	1.4%	\$86,500	\$211,900
Multi-Ethnic Families	675	1.7%	\$62,100	\$153,500
Uptown Families	2,005	4.9%	\$59,100	\$128,600
In-Town Families	4,735	11.6%	\$37,800	\$81,300
New American Strivers	1,655	4.1%	\$35,900	\$91,500
<i>Subtotal:</i>	<u>9,640</u>	<u>23.7%</u>		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	940	2.3%	\$92,300	\$210,800
Fiber-Optic Families	605	1.5%	\$85,300	\$184,900
Late-Nest Suburbanites	420	1.0%	\$71,300	\$219,000
Full-Nest Suburbanites	280	0.7%	\$67,500	\$198,700
Kids 'r' Us	945	2.3%	\$63,700	\$140,600
<i>Subtotal:</i>	<u>3,190</u>	<u>7.8%</u>		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	270	0.7%	\$83,800	\$180,900
Full-Nest Exurbanites	0	0.0%		
Rural Families	0	0.0%		
Traditional Families	420	1.0%	\$64,300	\$142,300
Small-Town Families	175	0.4%	\$64,600	\$166,900
Four-by-Four Families	220	0.5%	\$60,100	\$123,600
Rustic Families	0	0.0%		
Hometown Families	175	0.4%	\$41,400	\$95,000
<i>Subtotal:</i>	<u>1,260</u>	<u>3.1%</u>		

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

2021 Household Classification by Market Groups

City of South Bend, St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	11,860	29.2%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	<u>0</u>	<u>0.0%</u>		
<i>Small Cities/Satellite Cities</i>				
The VIPs	840	2.1%	\$65,400	\$195,900
Small-City Singles	2,750	6.8%	\$35,900	\$69,300
Twentysomethings	1,185	2.9%	\$33,100	\$131,300
Second-City Strivers	1,275	3.1%	\$33,800	\$98,900
Multi-Ethnic Singles	1,295	3.2%	\$21,600	\$60,700
<i>Subtotal:</i>	<u>7,345</u>	<u>18.1%</u>		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	260	0.6%	\$65,400	\$220,500
Suburban Achievers	3,065	7.5%	\$44,200	\$94,700
Suburban Strivers	1,045	2.6%	\$40,200	\$103,600
<i>Subtotal:</i>	<u>4,370</u>	<u>10.7%</u>		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	75	0.2%	\$43,600	\$89,300
Blue-Collar Traditionalists	0	0.0%		
Rural Couples	0	0.0%		
Rural Strivers	70	0.2%	\$26,200	\$64,100
<i>Subtotal:</i>	<u>145</u>	<u>0.4%</u>		

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

2021 Household Classification by Market Groups

St. Joseph County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees		
	43,800	41.3%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	16,250	15.3%
<i>Metropolitan Suburbs</i>	12,510	11.8%
<i>Town & Country/Exurbs</i>	15,040	14.2%
Traditional & Non-Traditional Families		
	37,490	35.4%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	13,485	12.7%
<i>Metropolitan Suburbs</i>	8,620	8.1%
<i>Town & Country/Exurbs</i>	15,385	14.5%
Younger Singles & Couples		
	24,650	23.3%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	14,035	13.2%
<i>Metropolitan Suburbs</i>	8,640	8.2%
<i>Town & Country/Exurbs</i>	1,975	1.9%
Total:	105,940	100.0%
2021 Estimated Median Income:	\$58,000	
2021 Estimated National Median Income:	\$67,100	
2021 Estimated Median Home Value:	\$154,500	
2021 Estimated National Median Home Value:	\$250,300	

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

2021 Household Classification by Market Groups

St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	43,800	41.3%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	1,970	1.9%	\$80,700	\$211,400
Blue-Collar Retirees	3,855	3.6%	\$48,600	\$109,100
Middle-Class Move-Downs	1,795	1.7%	\$47,400	\$128,400
Hometown Seniors	5,520	5.2%	\$33,600	\$69,300
Second City Seniors	3,110	2.9%	\$29,700	\$97,500
Subtotal:	16,250	15.3%		
<i>Metropolitan Suburbs</i>				
The One Percenters	355	0.3%	\$149,200	\$517,600
Old Money	370	0.3%	\$146,000	\$618,800
Affluent Empty Nesters	730	0.7%	\$116,800	\$392,200
Suburban Establishment	2,030	1.9%	\$100,100	\$291,700
Mainstream Empty Nesters	4,190	4.0%	\$65,300	\$165,400
Middle-American Retirees	4,835	4.6%	\$64,600	\$163,900
Subtotal:	12,510	11.8%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	2,060	1.9%	\$115,800	\$381,200
Pillars of the Community	1,660	1.6%	\$87,800	\$214,500
New Empty Nesters	915	0.9%	\$90,800	\$311,000
Traditional Couples	2,060	1.9%	\$87,600	\$237,800
RV Retirees	1,890	1.8%	\$69,800	\$159,000
Country Couples	2,620	2.5%	\$64,300	\$156,100
Hometown Retirees	645	0.6%	\$55,200	\$107,500
Heartland Retirees	535	0.5%	\$54,000	\$131,700
Village Elders	655	0.6%	\$44,600	\$110,600
Small-Town Seniors	1,520	1.4%	\$43,100	\$95,700
Back Country Seniors	480	0.5%	\$39,700	\$78,000
Subtotal:	15,040	14.2%		

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

2021 Household Classification by Market Groups

St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	37,490	35.4%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	1,125	1.1%	\$93,500	\$275,700
Multi-Ethnic Families	975	0.9%	\$67,400	\$182,400
Uptown Families	3,650	3.4%	\$64,200	\$163,400
In-Town Families	5,230	4.9%	\$37,800	\$81,300
New American Strivers	2,505	2.4%	\$39,300	\$109,000
Subtotal:	13,485	12.7%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	245	0.2%	\$152,200	\$453,900
Nouveau Money	145	0.1%	\$116,900	\$332,500
Button-Down Families	2,175	2.1%	\$99,900	\$281,200
Fiber-Optic Families	1,420	1.3%	\$91,500	\$221,800
Late-Nest Suburbanites	1,025	1.0%	\$79,300	\$262,200
Full-Nest Suburbanites	995	0.9%	\$74,100	\$239,200
Kids 'r' Us	2,615	2.5%	\$68,900	\$166,200
Subtotal:	8,620	8.1%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	3,090	2.9%	\$118,000	\$333,000
New Town Families	1,635	1.5%	\$90,000	\$209,500
Full-Nest Exurbanites	1,315	1.2%	\$90,200	\$240,200
Rural Families	2,385	2.3%	\$69,600	\$151,100
Traditional Families	3,275	3.1%	\$70,100	\$170,800
Small-Town Families	480	0.5%	\$70,700	\$202,900
Four-by-Four Families	1,350	1.3%	\$65,500	\$157,400
Rustic Families	1,315	1.2%	\$55,000	\$106,200
Hometown Families	540	0.5%	\$45,100	\$116,900
Subtotal:	15,385	14.5%		

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

2021 Household Classification by Market Groups

St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	24,650	23.3%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	1,525	1.4%	\$71,400	\$261,800
Small-City Singles	4,940	4.7%	\$39,500	\$79,100
Twentysomethings	3,210	3.0%	\$37,300	\$157,500
Second-City Strivers	2,555	2.4%	\$37,800	\$130,100
Multi-Ethnic Singles	1,805	1.7%	\$24,000	\$68,900
Subtotal:	14,035	13.2%		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	1,445	1.4%	\$71,000	\$284,000
Suburban Achievers	5,260	5.0%	\$48,100	\$113,200
Suburban Strivers	1,935	1.8%	\$44,100	\$137,500
Subtotal:	8,640	8.2%		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	1,130	1.1%	\$47,600	\$102,900
Blue-Collar Traditionalists	280	0.3%	\$45,000	\$85,800
Rural Couples	325	0.3%	\$35,500	\$67,000
Rural Strivers	240	0.2%	\$29,200	\$70,900
Subtotal:	1,975	1.9%		

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

**Annual Average Number Of Households With The Potential
To Move Within The City Of South Bend Each Year Over The Next Five Years**

City of South Bend, St. Joseph County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	14,705	735	19.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	8,550	405	10.5%
<i>Metropolitan Suburbs</i>	4,340	235	6.1%
<i>Town & Country/Exurbs</i>	1,815	95	2.5%
Traditional & Non-Traditional Families	14,090	1,435	37.1%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	9,640	1,140	29.5%
<i>Metropolitan Suburbs</i>	3,190	175	4.5%
<i>Town & Country/Exurbs</i>	1,260	120	3.1%
Younger Singles & Couples	11,860	1,700	43.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	7,345	1,215	31.4%
<i>Metropolitan Suburbs</i>	4,370	465	12.0%
<i>Town & Country/Exurbs</i>	145	20	0.5%
Total:	40,655	3,870	100.0%

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

**Annual Average Number Of Households With The Potential
To Move Within The City Of South Bend Each Year Over The Next Five Years**

City of South Bend, St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	14,705	735	19.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	540	15	0.4%
Blue-Collar Retirees	1,830	110	2.8%
Middle-Class Move-Downs	600	20	0.5%
Hometown Seniors	3,750	70	1.8%
Second City Seniors	1,830	190	4.9%
<i>Subtotal:</i>	<u>8,550</u>	<u>405</u>	<u>10.5%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	5	0	0.0%
Suburban Establishment	675	20	0.5%
Mainstream Empty Nesters	1,630	120	3.1%
Middle-American Retirees	2,030	95	2.5%
<i>Subtotal:</i>	<u>4,340</u>	<u>235</u>	<u>6.1%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	230	10	0.3%
Pillars of the Community	265	10	0.3%
New Empty Nesters	0	0	0.0%
Traditional Couples	455	20	0.5%
RV Retirees	0	0	0.0%
Country Couples	365	20	0.5%
Hometown Retirees	0	0	0.0%
Heartland Retirees	0	0	0.0%
Village Elders	180	10	0.3%
Small-Town Seniors	320	25	0.6%
Back Country Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>1,815</u>	<u>95</u>	<u>2.5%</u>

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

**Annual Average Number Of Households With The Potential
To Move Within The City Of South Bend Each Year Over The Next Five Years**
City of South Bend, St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	14,090	1,435	37.1%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	570	40	1.0%
Multi-Ethnic Families	675	70	1.8%
Uptown Families	2,005	220	5.7%
In-Town Families	4,735	555	14.3%
New American Strivers	1,655	255	6.6%
<i>Subtotal:</i>	<u>9,640</u>	<u>1,140</u>	<u>29.5%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	940	35	0.9%
Fiber-Optic Families	605	15	0.4%
Late-Nest Suburbanites	420	35	0.9%
Full-Nest Suburbanites	280	15	0.4%
Kids 'r' Us	945	75	1.9%
<i>Subtotal:</i>	<u>3,190</u>	<u>175</u>	<u>4.5%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	270	15	0.4%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	0	0	0.0%
Traditional Families	420	20	0.5%
Small-Town Families	175	25	0.6%
Four-by-Four Families	220	25	0.6%
Rustic Families	0	0	0.0%
Hometown Families	175	35	0.9%
<i>Subtotal:</i>	<u>1,260</u>	<u>120</u>	<u>3.1%</u>

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

**Annual Average Number Of Households With The Potential
To Move Within The City Of South Bend Each Year Over The Next Five Years**
City of South Bend, St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	11,860	1,700	43.9%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	840	110	2.8%
Small-City Singles	2,750	340	8.8%
Twentysomethings	1,185	300	7.8%
Second-City Strivers	1,275	240	6.2%
Multi-Ethnic Singles	1,295	225	5.8%
<i>Subtotal:</i>	<u>7,345</u>	<u>1,215</u>	<u>31.4%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	260	55	1.4%
Suburban Achievers	3,065	185	4.8%
Suburban Strivers	1,045	225	5.8%
<i>Subtotal:</i>	<u>4,370</u>	<u>465</u>	<u>12.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	75	5	0.1%
Blue-Collar Traditionalists	0	0	0.0%
Rural Couples	0	0	0.0%
Rural Strivers	70	15	0.4%
<i>Subtotal:</i>	<u>145</u>	<u>20</u>	<u>0.5%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Balance of St. Joseph County, Indiana

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	29,095	450	27.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	7,700	125	7.6%
<i>Metropolitan Suburbs</i>	8,170	135	8.2%
<i>Town & Country/Exurbs</i>	13,225	190	11.6%
Traditional & Non-Traditional Families	23,400	560	34.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	3,845	145	8.8%
<i>Metropolitan Suburbs</i>	5,430	100	6.1%
<i>Town & Country/Exurbs</i>	14,125	315	19.1%
Younger Singles & Couples	12,790	635	38.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	6,690	395	24.0%
<i>Metropolitan Suburbs</i>	4,270	190	11.6%
<i>Town & Country/Exurbs</i>	1,830	50	3.0%
Total Balance of County:	65,285	1,645	100.0%

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Balance of St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	29,095	450	27.4%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	1,430	15	0.9%
Blue-Collar Retirees	2,025	40	2.4%
Middle-Class Move-Downs	1,195	15	0.9%
Hometown Seniors	1,770	10	0.6%
Second City Seniors	1,280	45	2.7%
<i>Subtotal:</i>	<u>7,700</u>	<u>125</u>	<u>7.6%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	355	5	0.3%
Old Money	370	0	0.0%
Affluent Empty Nesters	725	10	0.6%
Suburban Establishment	1,355	15	0.9%
Mainstream Empty Nesters	2,560	60	3.6%
Middle-American Retirees	2,805	45	2.7%
<i>Subtotal:</i>	<u>8,170</u>	<u>135</u>	<u>8.2%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	1,830	20	1.2%
Pillars of the Community	1,395	15	0.9%
New Empty Nesters	915	10	0.6%
Traditional Couples	1,605	20	1.2%
RV Retirees	1,890	15	0.9%
Country Couples	2,255	45	2.7%
Hometown Retirees	645	10	0.6%
Heartland Retirees	535	5	0.3%
Village Elders	475	10	0.6%
Small-Town Seniors	1,200	30	1.8%
Back Country Seniors	480	10	0.6%
<i>Subtotal:</i>	<u>13,225</u>	<u>190</u>	<u>11.6%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Balance of St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	23,400	560	34.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	555	10	0.6%
Multi-Ethnic Families	300	10	0.6%
Uptown Families	1,645	60	3.6%
In-Town Families	495	20	1.2%
New American Strivers	850	45	2.7%
<i>Subtotal:</i>	<u>3,845</u>	<u>145</u>	<u>8.8%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	245	5	0.3%
Nouveau Money	145	0	0.0%
Button-Down Families	1,235	15	0.9%
Fiber-Optic Families	815	5	0.3%
Late-Nest Suburbanites	605	15	0.9%
Full-Nest Suburbanites	715	15	0.9%
Kids 'r' Us	1,670	45	2.7%
<i>Subtotal:</i>	<u>5,430</u>	<u>100</u>	<u>6.1%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	3,090	60	3.6%
New Town Families	1,365	25	1.5%
Full-Nest Exurbanites	1,315	25	1.5%
Rural Families	2,385	35	2.1%
Traditional Families	2,855	45	2.7%
Small-Town Families	305	15	0.9%
Four-by-Four Families	1,130	45	2.7%
Rustic Families	1,315	40	2.4%
Hometown Families	365	25	1.5%
<i>Subtotal:</i>	<u>14,125</u>	<u>315</u>	<u>19.1%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**

Balance of St. Joseph County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	12,790	635	38.6%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	685	30	1.8%
Small-City Singles	2,190	90	5.5%
Twentysomethings	2,025	165	10.0%
Second-City Strivers	1,280	80	4.9%
Multi-Ethnic Singles	510	30	1.8%
<i>Subtotal:</i>	<u>6,690</u>	<u>395</u>	<u>24.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	1,185	85	5.2%
Suburban Achievers	2,195	45	2.7%
Suburban Strivers	890	60	3.6%
<i>Subtotal:</i>	<u>4,270</u>	<u>190</u>	<u>11.6%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,055	20	1.2%
Blue-Collar Traditionalists	280	10	0.6%
Rural Couples	325	10	0.6%
Rural Strivers	170	10	0.6%
<i>Subtotal:</i>	<u>1,830</u>	<u>50</u>	<u>3.0%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 Through 5

*Elkhart County, Indiana, Berrien County, Michigan, Cook County, Illinois,
Marshall County, Indiana, LaPorte County, Indiana*

<u>Household Type/ Geographic Designation</u>	<u>Elkhart County</u>	<u>Berrien County</u>	<u>Cook County</u>	<u>Marshall County</u>	<u>LaPorte County</u>	<u>Total</u>
Empty Nesters & Retirees	90	55	25	35	25	230
<i>Metropolitan Cities</i>	0	0	20	0	0	20
<i>Small Cities/Satellite Cities</i>	20	5	0	0	10	35
<i>Metropolitan Suburbs</i>	20	5	5	0	0	30
<i>Town & Country/Exurbs</i>	50	45	0	35	15	145
Traditional & Non-Traditional Families	200	70	35	50	35	390
<i>Metropolitan Cities</i>	0	0	15	0	0	15
<i>Small Cities/Satellite Cities</i>	60	5	10	0	15	90
<i>Metropolitan Suburbs</i>	10	0	10	0	0	20
<i>Town & Country/Exurbs</i>	130	65	0	50	20	265
Younger Singles & Couples	145	50	65	25	45	330
<i>Metropolitan Cities</i>	0	0	60	0	0	60
<i>Small Cities/Satellite Cities</i>	60	10	0	0	25	95
<i>Metropolitan Suburbs</i>	40	5	5	0	0	50
<i>Town & Country/Exurbs</i>	45	35	0	25	20	125
Total:	435	175	125	110	105	950
Percent:	45.8%	18.4%	13.2%	11.6%	11.1%	100.0%

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 Through 5

*Elkhart County, Indiana, Berrien County, Michigan, Cook County, Illinois,
Marshall County, Indiana, LaPorte County, Indiana*

	<u>Elkhart County</u>	<u>Berrien County</u>	<u>Cook County</u>	<u>Marshall County</u>	<u>LaPorte County</u>	<u>Total</u>
Empty Nesters & Retirees	90	55	25	35	25	230
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	0	0
Urban Establishment	0	0	5	0	0	5
Multi-Ethnic Empty Nesters	0	0	5	0	0	5
Cosmopolitan Couples	0	0	10	0	0	10
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>20</u>	<u>0</u>	<u>0</u>	<u>20</u>
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	0	0	0
Blue-Collar Retirees	5	0	0	0	5	10
Middle-Class Move-Downs	0	0	0	0	0	0
Hometown Seniors	5	0	0	0	0	5
Second City Seniors	10	5	0	0	5	20
<i>Subtotal:</i>	<u>20</u>	<u>5</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>35</u>
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	0	0
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0	0
Suburban Establishment	0	0	0	0	0	0
Mainstream Empty Nesters	10	0	0	0	0	10
Middle-American Retirees	10	5	5	0	0	20
<i>Subtotal:</i>	<u>20</u>	<u>5</u>	<u>5</u>	<u>0</u>	<u>0</u>	<u>30</u>
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	5	0	0	0	0	5
Pillars of the Community	5	0	0	0	0	5
New Empty Nesters	0	5	0	0	0	5
Traditional Couples	5	5	0	0	0	10
RV Retirees	5	5	0	5	5	20
Country Couples	15	5	0	5	5	30
Hometown Retirees	0	5	0	5	0	10
Heartland Retirees	0	0	0	0	0	0
Village Elders	5	5	0	5	0	15
Small-Town Seniors	10	15	0	10	5	40
Back Country Seniors	0	0	0	5	0	5
<i>Subtotal:</i>	<u>50</u>	<u>45</u>	<u>0</u>	<u>35</u>	<u>15</u>	<u>145</u>

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 Through 5

*Elkhart County, Indiana, Berrien County, Michigan, Cook County, Illinois,
Marshall County, Indiana, LaPorte County, Indiana*

	<u>Elkhart County</u>	<u>Berrien County</u>	<u>Cook County</u>	<u>Marshall County</u>	<u>LaPorte County</u>	<u>Total</u>
Traditional & Non-Traditional Families	200	70	35	50	35	390
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	0	0
Multi-Cultural Families	0	0	0	0	0	0
Inner-City Families	0	0	5	0	0	5
Single-Parent Families	0	0	10	0	0	10
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>15</u>	<u>0</u>	<u>0</u>	<u>15</u>
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	0	0	0	0	0	0
Multi-Ethnic Families	10	0	5	0	0	15
Uptown Families	10	0	5	0	5	20
In-Town Families	30	5	0	0	5	40
New American Strivers	10	0	0	0	5	15
<i>Subtotal:</i>	<u>60</u>	<u>5</u>	<u>10</u>	<u>0</u>	<u>15</u>	<u>90</u>
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	0	0
Nouveau Money	0	0	0	0	0	0
Button-Down Families	0	0	5	0	0	5
Fiber-Optic Families	0	0	0	0	0	0
Late-Nest Suburbanites	0	0	0	0	0	0
Full-Nest Suburbanites	0	0	0	0	0	0
Kids 'r' Us	10	0	5	0	0	15
<i>Subtotal:</i>	<u>10</u>	<u>0</u>	<u>10</u>	<u>0</u>	<u>0</u>	<u>20</u>
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	0	5	0	0	0	5
New Town Families	10	0	0	0	0	10
Full-Nest Exurbanites	5	5	0	0	0	10
Rural Families	15	5	0	10	5	35
Traditional Families	15	0	0	0	0	15
Small-Town Families	25	10	0	10	0	45
Four-by-Four Families	25	10	0	5	5	45
Rustic Families	15	15	0	20	10	60
Hometown Families	20	15	0	5	0	40
<i>Subtotal:</i>	<u>130</u>	<u>65</u>	<u>0</u>	<u>50</u>	<u>20</u>	<u>265</u>

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 Through 5

*Elkhart County, Indiana, Berrien County, Michigan, Cook County, Illinois,
Marshall County, Indiana, LaPorte County, Indiana*

	<u>Elkhart County</u>	<u>Berrien County</u>	<u>Cook County</u>	<u>Marshall County</u>	<u>LaPorte County</u>	<u>Total</u>
Younger Singles & Couples	145	50	65	25	45	330
<i>Metropolitan Cities</i>						
New Power Couples	0	0	5	0	0	5
New Bohemians	0	0	25	0	0	25
Cosmopolitan Elite	0	0	5	0	0	5
Downtown Couples	0	0	10	0	0	10
Downtown Proud	0	0	15	0	0	15
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>60</u>	<u>0</u>	<u>0</u>	<u>60</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	5	0	0	0	0	5
Small-City Singles	15	0	0	0	15	30
Twentysomethings	10	0	0	0	0	10
Second-City Strivers	10	0	0	0	5	15
Multi-Ethnic Singles	20	10	0	0	5	35
<i>Subtotal:</i>	<u>60</u>	<u>10</u>	<u>0</u>	<u>0</u>	<u>25</u>	<u>95</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	10	0	0	0	0	10
Suburban Achievers	10	0	0	0	0	10
Suburban Strivers	20	5	5	0	0	30
<i>Subtotal:</i>	<u>40</u>	<u>5</u>	<u>5</u>	<u>0</u>	<u>0</u>	<u>50</u>
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	15	5	0	5	5	30
Blue-Collar Traditionalists	5	5	0	5	5	20
Rural Couples	5	5	0	5	5	20
Rural Strivers	20	20	0	10	5	55
<i>Subtotal:</i>	<u>45</u>	<u>35</u>	<u>0</u>	<u>25</u>	<u>20</u>	<u>125</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Balance of the United States

Household Type / Geographic Designation	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	335	22.4%
<i>Metropolitan Cities</i>	55	3.7%
<i>Small Cities/Satellite Cities</i>	60	4.0%
<i>Metropolitan Suburbs</i>	75	5.0%
<i>Town & Country/Exurbs</i>	145	9.7%
Traditional & Non-Traditional Families	535	35.8%
<i>Metropolitan Cities</i>	50	3.3%
<i>Small Cities/Satellite Cities</i>	135	9.0%
<i>Metropolitan Suburbs</i>	100	6.7%
<i>Town & Country/Exurbs</i>	250	16.7%
Younger Singles & Couples	625	41.8%
<i>Metropolitan Cities</i>	170	11.4%
<i>Small Cities/Satellite Cities</i>	200	13.4%
<i>Metropolitan Suburbs</i>	125	8.4%
<i>Town & Country/Exurbs</i>	130	8.7%
Total:	1,495	100.0%

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Balance of the United States

	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	335	22.4%
<i>Metropolitan Cities</i>		
The Social Register	5	0.3%
Urban Establishment	20	1.3%
Multi-Ethnic Empty Nesters	10	0.7%
Cosmopolitan Couples	20	1.3%
<i>Subtotal:</i>	<u>55</u>	<u>3.7%</u>
<i>Small Cities/Satellite Cities</i>		
Second City Establishment	10	0.7%
Blue-Collar Retirees	20	1.3%
Middle-Class Move-Downs	5	0.3%
Hometown Seniors	5	0.3%
Second City Seniors	20	1.3%
<i>Subtotal:</i>	<u>60</u>	<u>4.0%</u>
<i>Metropolitan Suburbs</i>		
The One Percenters	10	0.7%
Old Money	5	0.3%
Affluent Empty Nesters	5	0.3%
Suburban Establishment	15	1.0%
Mainstream Empty Nesters	20	1.3%
Middle-American Retirees	20	1.3%
<i>Subtotal:</i>	<u>75</u>	<u>5.0%</u>
<i>Town & Country/Exurbs</i>		
Small-Town Patriarchs	10	0.7%
Pillars of the Community	5	0.3%
New Empty Nesters	10	0.7%
Traditional Couples	10	0.7%
RV Retirees	10	0.7%
Country Couples	15	1.0%
Hometown Retirees	10	0.7%
Heartland Retirees	5	0.3%
Village Elders	15	1.0%
Small-Town Seniors	30	2.0%
Back Country Seniors	25	1.7%
<i>Subtotal:</i>	<u>145</u>	<u>9.7%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Balance of the United States

	<u>Potential</u>	<u>Share of Potential</u>
Traditional & Non-Traditional Families	535	35.8%
<i>Metropolitan Cities</i>		
e-Type Families	5	0.3%
Multi-Cultural Families	5	0.3%
Inner-City Families	15	1.0%
Single-Parent Families	25	1.7%
<i>Subtotal:</i>	<u>50</u>	<u>3.3%</u>
<i>Small Cities/Satellite Cities</i>		
Unibox Transferees	15	1.0%
Multi-Ethnic Families	20	1.3%
Uptown Families	30	2.0%
In-Town Families	25	1.7%
New American Strivers	45	3.0%
<i>Subtotal:</i>	<u>135</u>	<u>9.0%</u>
<i>Metropolitan Suburbs</i>		
Corporate Establishment	10	0.7%
Nouveau Money	10	0.7%
Button-Down Families	20	1.3%
Fiber-Optic Families	5	0.3%
Late-Nest Suburbanites	25	1.7%
Full-Nest Suburbanites	10	0.7%
Kids 'r' Us	20	1.3%
<i>Subtotal:</i>	<u>100</u>	<u>6.7%</u>
<i>Town & Country/Exurbs</i>		
Ex-Urban Elite	25	1.7%
New Town Families	10	0.7%
Full-Nest Exurbanites	20	1.3%
Rural Families	20	1.3%
Traditional Families	10	0.7%
Small-Town Families	40	2.7%
Four-by-Four Families	25	1.7%
Rustic Families	60	4.0%
Hometown Families	40	2.7%
<i>Subtotal:</i>	<u>250</u>	<u>16.7%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	625	41.8%
<i>Metropolitan Cities</i>		
New Power Couples	5	0.3%
New Bohemians	60	4.0%
Cosmopolitan Elite	10	0.7%
Downtown Couples	35	2.3%
Downtown Proud	60	4.0%
<i>Subtotal:</i>	<u>170</u>	<u>11.4%</u>
<i>Small Cities/Satellite Cities</i>		
The VIPs	35	2.3%
Small-City Singles	30	2.0%
Twentysomethings	70	4.7%
Second-City Strivers	35	2.3%
Multi-Ethnic Singles	30	2.0%
<i>Subtotal:</i>	<u>200</u>	<u>13.4%</u>
<i>Metropolitan Suburbs</i>		
Fast-Track Professionals	40	2.7%
Suburban Achievers	15	1.0%
Suburban Strivers	70	4.7%
<i>Subtotal:</i>	<u>125</u>	<u>8.4%</u>
<i>Town & Country/Exurbs</i>		
Hometown Sweethearts	20	1.3%
Blue-Collar Traditionalists	30	2.0%
Rural Couples	45	3.0%
Rural Strivers	35	2.3%
<i>Subtotal:</i>	<u>130</u>	<u>8.7%</u>

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

**Annual Average Number Of Households With The Potential
To Move Within/To The City Of South Bend Each Year Over The Next Five Years**

Summary: Appendix One, Tables 4 Through 7

*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

<u>Household Type/ Geographic Designation</u>	<u>South Bend City</u>	<u>St. Joseph County</u>	<u>Regional Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
Empty Nesters & Retirees	735	450	230	335	1,750
<i>Metropolitan Cities</i>	0	0	20	55	75
<i>Small Cities/Satellite Cities</i>	405	125	35	60	625
<i>Metropolitan Suburbs</i>	235	135	30	75	475
<i>Town & Country/Exurbs</i>	95	190	145	145	575
Traditional & Non-Traditional Families	1,435	560	390	535	2,920
<i>Metropolitan Cities</i>	0	0	15	50	65
<i>Small Cities/Satellite Cities</i>	1,140	145	90	135	1,510
<i>Metropolitan Suburbs</i>	175	100	20	100	395
<i>Town & Country/Exurbs</i>	120	315	265	250	950
Younger Singles & Couples	1,700	635	330	625	3,290
<i>Metropolitan Cities</i>	0	0	60	170	230
<i>Small Cities/Satellite Cities</i>	1,215	395	95	200	1,905
<i>Metropolitan Suburbs</i>	465	190	50	125	830
<i>Town & Country/Exurbs</i>	20	50	125	130	325
Total:	3,870	1,645	950	1,495	7,960
Percent:	48.6%	20.7%	11.9%	18.8%	100.0%

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

**Annual Average Number Of Households With The Potential
To Move Within/To The City Of South Bend Each Year Over The Next Five Years**

Summary: Appendix One, Tables 4 Through 7

*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

	<u>South Bend City</u>	<u>St. Joseph County</u>	<u>Regional Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
Empty Nesters & Retirees	735	450	230	335	1,750
<i>Metropolitan Cities</i>					
The Social Register	0	0	0	5	5
Urban Establishment	0	0	5	20	25
Multi-Ethnic Empty Nesters	0	0	5	10	15
Cosmopolitan Couples	0	0	10	20	30
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>20</u>	<u>55</u>	<u>75</u>
<i>Small Cities/Satellite Cities</i>					
Second City Establishment	15	15	0	10	40
Blue-Collar Retirees	110	40	10	20	180
Middle-Class Move-Downs	20	15	0	5	40
Hometown Seniors	70	10	5	5	90
Second City Seniors	190	45	20	20	275
<i>Subtotal:</i>	<u>405</u>	<u>125</u>	<u>35</u>	<u>60</u>	<u>625</u>
<i>Metropolitan Suburbs</i>					
The One Percenters	0	5	0	10	15
Old Money	0	0	0	5	5
Affluent Empty Nesters	0	10	0	5	15
Suburban Establishment	20	15	0	15	50
Mainstream Empty Nesters	120	60	10	20	210
Middle-American Retirees	95	45	20	20	180
<i>Subtotal:</i>	<u>235</u>	<u>135</u>	<u>30</u>	<u>75</u>	<u>475</u>
<i>Town & Country/Exurbs</i>					
Small-Town Patriarchs	10	20	5	10	45
Pillars of the Community	10	15	5	5	35
New Empty Nesters	0	10	5	10	25
Traditional Couples	20	20	10	10	60
RV Retirees	0	15	20	10	45
Country Couples	20	45	30	15	110
Hometown Retirees	0	10	10	10	30
Heartland Retirees	0	5	0	5	10
Village Elders	10	10	15	15	50
Small-Town Seniors	25	30	40	30	125
Back Country Seniors	0	10	5	25	40
<i>Subtotal:</i>	<u>95</u>	<u>190</u>	<u>145</u>	<u>145</u>	<u>575</u>

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

**Annual Average Number Of Households With The Potential
To Move Within/To The City Of South Bend Each Year Over The Next Five Years**

Summary: Appendix One, Tables 4 Through 7

*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

	<u>South Bend City</u>	<u>St. Joseph County</u>	<u>Regional Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
Traditional & Non-Traditional Families	1,435	560	390	535	2,920
<i>Metropolitan Cities</i>					
e-Type Families	0	0	0	5	5
Multi-Cultural Families	0	0	0	5	5
Inner-City Families	0	0	5	15	20
Single-Parent Families	0	0	10	25	35
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>15</u>	<u>50</u>	<u>65</u>
<i>Small Cities/Satellite Cities</i>					
Unibox Transferees	40	10	0	15	65
Multi-Ethnic Families	70	10	15	20	115
Uptown Families	220	60	20	30	330
In-Town Families	555	20	40	25	640
New American Strivers	255	45	15	45	360
<i>Subtotal:</i>	<u>1,140</u>	<u>145</u>	<u>90</u>	<u>135</u>	<u>1,510</u>
<i>Metropolitan Suburbs</i>					
Corporate Establishment	0	5	0	10	15
Nouveau Money	0	0	0	10	10
Button-Down Families	35	15	5	20	75
Fiber-Optic Families	15	5	0	5	25
Late-Nest Suburbanites	35	15	0	25	75
Full-Nest Suburbanites	15	15	0	10	40
Kids 'r' Us	75	45	15	20	155
<i>Subtotal:</i>	<u>175</u>	<u>100</u>	<u>20</u>	<u>100</u>	<u>395</u>
<i>Town & Country/Exurbs</i>					
Ex-Urban Elite	0	60	5	25	90
New Town Families	15	25	10	10	60
Full-Nest Exurbanites	0	25	10	20	55
Rural Families	0	35	35	20	90
Traditional Families	20	45	15	10	90
Small-Town Families	25	15	45	40	125
Four-by-Four Families	25	45	45	25	140
Rustic Families	0	40	60	60	160
Hometown Families	35	25	40	40	140
<i>Subtotal:</i>	<u>120</u>	<u>315</u>	<u>265</u>	<u>250</u>	<u>950</u>

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within/To The City Of South Bend Each Year Over The Next Five Years**

Summary: Appendix One, Tables 4 Through 7

*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

	<u>South Bend City</u>	<u>St. Joseph County</u>	<u>Regional Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
Younger Singles & Couples	1,700	635	330	625	3,290
<i>Metropolitan Cities</i>					
New Power Couples	0	0	5	5	10
New Bohemians	0	0	25	60	85
Cosmopolitan Elite	0	0	5	10	15
Downtown Couples	0	0	10	35	45
Downtown Proud	0	0	15	60	75
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>60</u>	<u>170</u>	<u>230</u>
<i>Small Cities/Satellite Cities</i>					
The VIPs	110	30	5	35	180
Small-City Singles	340	90	30	30	490
Twentysomethings	300	165	10	70	545
Second-City Strivers	240	80	15	35	370
Multi-Ethnic Singles	225	30	35	30	320
<i>Subtotal:</i>	<u>1,215</u>	<u>395</u>	<u>95</u>	<u>200</u>	<u>1,905</u>
<i>Metropolitan Suburbs</i>					
Fast-Track Professionals	55	85	10	40	190
Suburban Achievers	185	45	10	15	255
Suburban Strivers	225	60	30	70	385
<i>Subtotal:</i>	<u>465</u>	<u>190</u>	<u>50</u>	<u>125</u>	<u>830</u>
<i>Town & Country/Exurbs</i>					
Hometown Sweethearts	5	20	30	20	75
Blue-Collar Traditionalists	0	10	20	30	60
Rural Couples	0	10	20	45	75
Rural Strivers	15	10	55	35	115
<i>Subtotal:</i>	<u>20</u>	<u>50</u>	<u>125</u>	<u>130</u>	<u>325</u>

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

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
 Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
 Regional Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	Potential Renters	Potential Owners	Total
Empty Nesters & Retirees	610	1,140	1,750
<i>Metropolitan Cities</i>	49	26	75
<i>Small Cities/Satellite Cities</i>	313	312	625
<i>Metropolitan Suburbs</i>	126	349	475
<i>Town & Country/Exurbs</i>	122	453	575
Traditional & Non-Traditional Families	1,116	1,804	2,920
<i>Metropolitan Cities</i>	37	28	65
<i>Small Cities/Satellite Cities</i>	694	816	1,510
<i>Metropolitan Suburbs</i>	108	287	395
<i>Town & Country/Exurbs</i>	277	673	950
Younger Singles & Couples	2,137	1,153	3,290
<i>Metropolitan Cities</i>	169	61	230
<i>Small Cities/Satellite Cities</i>	1,349	556	1,905
<i>Metropolitan Suburbs</i>	488	342	830
<i>Town & Country/Exurbs</i>	131	194	325
Total:	3,863	4,097	7,960
Percent:	48.5%	51.5%	100.0%

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

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Empty Nesters & Retirees	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
<i>Metropolitan Cities</i>			
The Social Register	1	4	5
Urban Establishment	18	7	25
Multi-Ethnic Empty Nesters	6	9	15
Cosmopolitan Couples	24	6	30
<i>Subtotal:</i>	<u>49</u>	<u>26</u>	<u>75</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	5	35	40
Blue-Collar Retirees	57	123	180
Middle-Class Move-Downs	10	30	40
Hometown Seniors	37	53	90
Second City Seniors	204	71	275
<i>Subtotal:</i>	<u>313</u>	<u>312</u>	<u>625</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	2	13	15
Old Money	1	4	5
Affluent Empty Nesters	2	13	15
Suburban Establishment	7	43	50
Mainstream Empty Nesters	71	139	210
Middle-American Retirees	43	137	180
<i>Subtotal:</i>	<u>126</u>	<u>349</u>	<u>475</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	6	39	45
Pillars of the Community	5	30	35
New Empty Nesters	3	22	25
Traditional Couples	7	53	60
RV Retirees	7	38	45
Country Couples	22	88	110
Hometown Retirees	6	24	30
Heartland Retirees	2	8	10
Village Elders	13	37	50
Small-Town Seniors	42	83	125
Back Country Seniors	9	31	40
<i>Subtotal:</i>	<u>122</u>	<u>453</u>	<u>575</u>
Total:	610	1,140	1,750
Percent:	34.9%	65.1%	100.0%

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

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Traditional & Non-Traditional Families	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
Metropolitan Cities			
e-Type Families	1	4	5
Multi-Cultural Families	2	3	5
Inner-City Families	12	8	20
Single-Parent Families	22	13	35
<i>Subtotal:</i>	<u>37</u>	<u>28</u>	<u>65</u>
Small Cities/Satellite Cities			
Unibox Transferees	18	47	65
Multi-Ethnic Families	39	76	115
Uptown Families	120	210	330
In-Town Families	254	386	640
New American Strivers	263	97	360
<i>Subtotal:</i>	<u>694</u>	<u>816</u>	<u>1,510</u>
Metropolitan Suburbs			
Corporate Establishment	3	12	15
Nouveau Money	2	8	10
Button-Down Families	11	64	75
Fiber-Optic Families	4	21	25
Late-Nest Suburbanites	30	45	75
Full-Nest Suburbanites	13	27	40
Kids 'r' Us	45	110	155
<i>Subtotal:</i>	<u>108</u>	<u>287</u>	<u>395</u>
Town & Country/Exurbs			
Ex-Urban Elite	12	78	90
New Town Families	8	52	60
Full-Nest Exurbanites	9	46	55
Rural Families	17	73	90
Traditional Families	18	72	90
Small-Town Families	55	70	125
Four-by-Four Families	38	102	140
Rustic Families	36	124	160
Hometown Families	84	56	140
<i>Subtotal:</i>	<u>277</u>	<u>673</u>	<u>950</u>
Total:	1,116	1,804	2,920
Percent:	38.2%	61.8%	100.0%

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

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential To Move
 Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
 Regional Draw Area, and Balance of the United States*

Younger Singles & Couples	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
<i>Metropolitan Cities</i>			
New Power Couples	4	6	10
New Bohemians	69	16	85
Cosmopolitan Elite	6	9	15
Downtown Couples	24	21	45
Downtown Proud	66	9	75
<i>Subtotal:</i>	<u>169</u>	<u>61</u>	<u>230</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	112	68	180
Small-City Singles	211	279	490
Twentysomethings	473	72	545
Second-City Strivers	306	64	370
Multi-Ethnic Singles	247	73	320
<i>Subtotal:</i>	<u>1,349</u>	<u>556</u>	<u>1,905</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	162	28	190
Suburban Achievers	95	160	255
Suburban Strivers	231	154	385
<i>Subtotal:</i>	<u>488</u>	<u>342</u>	<u>830</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	27	48	75
Blue-Collar Traditionalists	13	47	60
Rural Couples	26	49	75
Rural Strivers	65	50	115
<i>Subtotal:</i>	<u>131</u>	<u>194</u>	<u>325</u>
Total:	2,137	1,153	3,290
Percent:	65.0%	35.0%	100.0%

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

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential To Move
 Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
 Regional Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	... Multi-Family ...	..... Single-Family		Total
		..... Attached .....	..... Detached	
Empty Nesters & Retirees	97	294	749	1,140
<i>Metropolitan Cities</i>	13	8	5	26
<i>Small Cities/Satellite Cities</i>	42	103	167	312
<i>Metropolitan Suburbs</i>	29	110	210	349
<i>Town & Country/Exurbs</i>	13	73	367	453
Traditional & Non-Traditional Families	214	456	1,134	1,804
<i>Metropolitan Cities</i>	14	10	4	28
<i>Small Cities/Satellite Cities</i>	146	261	409	816
<i>Metropolitan Suburbs</i>	22	57	208	287
<i>Town & Country/Exurbs</i>	32	128	513	673
Younger Singles & Couples	270	325	558	1,153
<i>Metropolitan Cities</i>	30	21	10	61
<i>Small Cities/Satellite Cities</i>	172	176	208	556
<i>Metropolitan Suburbs</i>	59	100	183	342
<i>Town & Country/Exurbs</i>	9	28	157	194
Total:	581	1,075	2,441	4,097
Percent:	14.2%	26.2%	59.6%	100.0%

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

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential To Move
 Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
 Regional Draw Area, and Balance of the United States*

Empty Nesters & Retirees	<i>... Multi-Family ...</i>	<i>..... Single-Family</i>		Total
		<i>..... Attached</i>	<i>..... Detached</i>	
<i>Metropolitan Cities</i>				
The Social Register	2	1	1	4
Urban Establishment	4	2	1	7
Multi-Ethnic Empty Nesters	3	3	3	9
Cosmopolitan Couples	4	2	0	6
<i>Subtotal:</i>	<u>13</u>	<u>8</u>	<u>5</u>	<u>26</u>
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	1	13	21	35
Blue-Collar Retirees	8	43	72	123
Middle-Class Move-Downs	5	11	14	30
Hometown Seniors	3	15	35	53
Second City Seniors	25	21	25	71
<i>Subtotal:</i>	<u>42</u>	<u>103</u>	<u>167</u>	<u>312</u>
<i>Metropolitan Suburbs</i>				
The One Percenters	0	1	12	13
Old Money	0	0	4	4
Affluent Empty Nesters	0	0	13	13
Suburban Establishment	3	4	36	43
Mainstream Empty Nesters	16	51	72	139
Middle-American Retirees	10	54	73	137
<i>Subtotal:</i>	<u>29</u>	<u>110</u>	<u>210</u>	<u>349</u>
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	2	13	24	39
Pillars of the Community	0	11	19	30
New Empty Nesters	0	7	15	22
Traditional Couples	0	3	50	53
RV Retirees	0	0	38	38
Country Couples	4	5	79	88
Hometown Retirees	0	6	18	24
Heartland Retirees	0	0	8	8
Village Elders	3	7	27	37
Small-Town Seniors	4	20	59	83
Back Country Seniors	0	1	30	31
<i>Subtotal:</i>	<u>13</u>	<u>73</u>	<u>367</u>	<u>453</u>
Total:	97	294	749	1,140
Percent:	8.5%	25.8%	65.7%	100.0%

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

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential To Move
 Within/To The City Of South Bend Each Year Over The Next Five Years
South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States

Traditional & Non-Traditional Families	... Multi-Family ...	..... Single-Family		Total
	..... Attached .....	..... Detached		
<i>Metropolitan Cities</i>				
e-Type Families	3	1	0	4
Multi-Cultural Families	2	1	0	3
Inner-City Families	4	3	1	8
Single-Parent Families	5	5	3	13
<i>Subtotal:</i>	<u>14</u>	<u>10</u>	<u>4</u>	<u>28</u>
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	5	8	34	47
Multi-Ethnic Families	23	10	43	76
Uptown Families	27	87	96	210
In-Town Families	49	124	213	386
New American Strivers	42	32	23	97
<i>Subtotal:</i>	<u>146</u>	<u>261</u>	<u>409</u>	<u>816</u>
<i>Metropolitan Suburbs</i>				
Corporate Establishment	1	1	10	12
Nouveau Money	1	2	5	8
Button-Down Families	1	5	58	64
Fiber-Optic Families	0	2	19	21
Late-Nest Suburbanites	9	10	26	45
Full-Nest Suburbanites	3	4	20	27
Kids 'r' Us	7	33	70	110
<i>Subtotal:</i>	<u>22</u>	<u>57</u>	<u>208</u>	<u>287</u>
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	3	28	47	78
New Town Families	0	24	28	52
Full-Nest Exurbanites	0	12	34	46
Rural Families	0	3	70	73
Traditional Families	3	6	63	72
Small-Town Families	11	25	34	70
Four-by-Four Families	4	8	90	102
Rustic Families	2	7	115	124
Hometown Families	9	15	32	56
<i>Subtotal:</i>	<u>32</u>	<u>128</u>	<u>513</u>	<u>673</u>
Total:	214	456	1,134	1,804
Percent:	11.9%	25.3%	62.9%	100.0%

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

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential To Move
 Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
 Regional Draw Area, and Balance of the United States*

Younger Singles & Couples	<i>... Multi-Family ...</i>	<i>..... Single-Family</i>		Total
	<i>..... Attached</i>	<i>..... Detached</i>		
<i>Metropolitan Cities</i>				
New Power Couples	2	2	2	6
New Bohemians	10	5	1	16
Cosmopolitan Elite	4	3	2	9
Downtown Couples	9	8	4	21
Downtown Proud	5	3	1	9
<i>Subtotal:</i>	30	21	10	61
<i>Small Cities/Satellite Cities</i>				
The VIPs	36	19	13	68
Small-City Singles	47	87	145	279
Twentysomethings	33	23	16	72
Second-City Strivers	24	23	17	64
Multi-Ethnic Singles	32	24	17	73
<i>Subtotal:</i>	172	176	208	556
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	15	8	5	28
Suburban Achievers	12	48	100	160
Suburban Strivers	32	44	78	154
<i>Subtotal:</i>	59	100	183	342
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	2	12	34	48
Blue-Collar Traditionalists	0	1	46	47
Rural Couples	1	4	44	49
Rural Strivers	6	11	33	50
<i>Subtotal:</i>	9	28	157	194
Total:	270	325	558	1,153
Percent:	23.4%	28.2%	48.4%	100.0%

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

Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years

*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	.....Renter Income Bands.....					Total
	<i>Below</i> 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 100% AMI	<i>Above</i> 100% AMI	
Empty Nesters & Retirees	125	119	61	52	253	610
<i>Metropolitan Cities</i>	7	7	4	4	27	49
<i>Small Cities/Satellite Cities</i>	88	75	33	26	91	313
<i>Metropolitan Suburbs</i>	13	17	11	11	74	126
<i>Town & Country/Exurbs</i>	17	20	13	11	61	122
Traditional & Non-Traditional Families	288	200	146	114	368	1,116
<i>Metropolitan Cities</i>	10	6	5	3	13	37
<i>Small Cities/Satellite Cities</i>	206	138	95	71	184	694
<i>Metropolitan Suburbs</i>	15	13	11	11	58	108
<i>Town & Country/Exurbs</i>	57	43	35	29	113	277
Younger Singles & Couples	492	431	240	207	767	2,137
<i>Metropolitan Cities</i>	30	27	14	12	86	169
<i>Small Cities/Satellite Cities</i>	351	293	156	132	417	1,349
<i>Metropolitan Suburbs</i>	78	80	55	50	225	488
<i>Town & Country/Exurbs</i>	33	31	15	13	39	131
Total:	905	750	447	373	1,388	3,863
Percent:	23.4%	19.4%	11.6%	9.7%	35.9%	100.0%

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

Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years

*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Empty Nesters & Retirees	.....Renter Income Bands					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	1	1
Urban Establishment	2	2	1	1	12	18
Multi-Ethnic Empty Nesters	1	1	1	1	2	6
Cosmopolitan Couples	4	4	2	2	12	24
<i>Subtotal:</i>	7	7	4	4	27	49
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	1	0	0	4	5
Blue-Collar Retirees	9	11	7	6	24	57
Middle-Class Move-Downs	2	2	1	1	4	10
Hometown Seniors	10	9	4	3	11	37
Second City Seniors	67	52	21	16	48	204
<i>Subtotal:</i>	88	75	33	26	91	313
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	2	2
Old Money	0	0	0	0	1	1
Affluent Empty Nesters	0	0	0	0	2	2
Suburban Establishment	0	1	0	0	6	7
Mainstream Empty Nesters	8	10	7	7	39	71
Middle-American Retirees	5	6	4	4	24	43
<i>Subtotal:</i>	13	17	11	11	74	126
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	6	6
Pillars of the Community	0	0	0	0	5	5
New Empty Nesters	0	0	0	0	3	3
Traditional Couples	0	1	1	1	4	7
RV Retirees	1	1	1	1	3	7
Country Couples	2	3	2	2	13	22
Hometown Retirees	1	1	1	1	2	6
Heartland Retirees	0	0	0	0	2	2
Village Elders	2	3	2	1	5	13
Small-Town Seniors	9	9	5	4	15	42
Back Country Seniors	2	2	1	1	3	9
<i>Subtotal:</i>	17	20	13	11	61	122
Total:	125	119	61	52	253	610
Percent:	20.5%	19.5%	10.0%	8.5%	41.5%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years

*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Traditional & Non-Traditional Families	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Metropolitan Cities						
e-Type Families	0	0	0	0	1	1
Multi-Cultural Families	0	0	0	0	2	2
Inner-City Families	3	2	2	1	4	12
Single-Parent Families	7	4	3	2	6	22
<i>Subtotal:</i>	<u>10</u>	<u>6</u>	<u>5</u>	<u>3</u>	<u>13</u>	<u>37</u>
Small Cities/Satellite Cities						
Unibox Transferees	2	2	2	2	10	18
Multi-Ethnic Families	7	6	5	5	16	39
Uptown Families	22	18	15	14	51	120
In-Town Families	84	54	35	25	56	254
New American Strivers	91	58	38	25	51	263
<i>Subtotal:</i>	<u>206</u>	<u>138</u>	<u>95</u>	<u>71</u>	<u>184</u>	<u>694</u>
Metropolitan Suburbs						
Corporate Establishment	0	0	0	0	3	3
Nouveau Money	0	0	0	0	2	2
Button-Down Families	1	1	1	1	7	11
Fiber-Optic Families	0	0	0	0	4	4
Late-Nest Suburbanites	5	4	3	3	15	30
Full-Nest Suburbanites	2	2	1	1	7	13
Kids 'r' Us	7	6	6	6	20	45
<i>Subtotal:</i>	<u>15</u>	<u>13</u>	<u>11</u>	<u>11</u>	<u>58</u>	<u>108</u>
Town & Country/Exurbs						
Ex-Urban Elite	1	1	1	1	8	12
New Town Families	1	1	1	1	4	8
Full-Nest Exurbanites	1	1	1	1	5	9
Rural Families	2	2	2	2	9	17
Traditional Families	3	2	2	2	9	18
Small-Town Families	10	7	6	6	26	55
Four-by-Four Families	7	6	5	4	16	38
Rustic Families	7	6	5	4	14	36
Hometown Families	25	17	12	8	22	84
<i>Subtotal:</i>	<u>57</u>	<u>43</u>	<u>35</u>	<u>29</u>	<u>113</u>	<u>277</u>
Total:	288	200	146	114	368	1,116
Percent:	25.8%	17.9%	13.1%	10.2%	33.0%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Renter Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years

*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Younger Singles & Couples	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Metropolitan Cities						
New Power Couples	0	0	0	0	4	4
New Bohemians	8	7	4	4	46	69
Cosmopolitan Elite	1	1	0	0	4	6
Downtown Couples	5	5	3	2	9	24
Downtown Proud	16	14	7	6	23	66
<i>Subtotal:</i>	<u>30</u>	<u>27</u>	<u>14</u>	<u>12</u>	<u>86</u>	<u>169</u>
Small Cities/Satellite Cities						
The VIPs	12	13	9	9	69	112
Small-City Singles	44	48	28	24	67	211
Twentysomethings	129	96	55	47	146	473
Second-City Strivers	73	69	38	32	94	306
Multi-Ethnic Singles	93	67	26	20	41	247
<i>Subtotal:</i>	<u>351</u>	<u>293</u>	<u>156</u>	<u>132</u>	<u>417</u>	<u>1,349</u>
Metropolitan Suburbs						
Fast-Track Professionals	17	18	14	14	99	162
Suburban Achievers	16	17	12	11	39	95
Suburban Strivers	45	45	29	25	87	231
<i>Subtotal:</i>	<u>78</u>	<u>80</u>	<u>55</u>	<u>50</u>	<u>225</u>	<u>488</u>
Town & Country/Exurbs						
Hometown Sweethearts	5	5	3	3	11	27
Blue-Collar Traditionalists	2	3	2	1	5	13
Rural Couples	6	6	3	3	8	26
Rural Strivers	20	17	7	6	15	65
<i>Subtotal:</i>	<u>33</u>	<u>31</u>	<u>15</u>	<u>13</u>	<u>39</u>	<u>131</u>
Total:	492	431	240	207	767	2,137
Percent:	23.0%	20.2%	11.2%	9.7%	35.9%	100.0%

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

Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	.....Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	157	180	108	99	596	1,140
<i>Metropolitan Cities</i>	1	1	0	0	24	26
<i>Small Cities/Satellite Cities</i>	66	64	36	30	116	312
<i>Metropolitan Suburbs</i>	34	44	30	30	211	349
<i>Town & Country/Exurbs</i>	56	71	42	39	245	453
Traditional & Non-Traditional Families	374	274	211	182	763	1,804
<i>Metropolitan Cities</i>	7	5	3	0	13	28
<i>Small Cities/Satellite Cities</i>	219	148	106	85	258	816
<i>Metropolitan Suburbs</i>	38	32	28	28	161	287
<i>Town & Country/Exurbs</i>	110	89	74	69	331	673
Younger Singles & Couples	236	235	133	116	433	1,153
<i>Metropolitan Cities</i>	9	8	4	3	37	61
<i>Small Cities/Satellite Cities</i>	126	122	67	56	185	556
<i>Metropolitan Suburbs</i>	60	63	40	38	141	342
<i>Town & Country/Exurbs</i>	41	42	22	19	70	194
Total:	767	689	452	397	1,792	4,097
Percent:	18.7%	16.8%	11.0%	9.7%	43.8%	100.0%

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

Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Empty Nesters & Retirees	.....Ownership Income Bands					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Metropolitan Cities						
The Social Register	0	0	0	0	4	4
Urban Establishment	0	0	0	0	7	7
Multi-Ethnic Empty Nesters	0	0	0	0	9	9
Cosmopolitan Couples	1	1	0	0	4	6
<i>Subtotal:</i>	1	1	0	0	24	26
Small Cities/Satellite Cities						
Second City Establishment	3	3	3	3	23	35
Blue-Collar Retirees	20	24	15	14	50	123
Middle-Class Move-Downs	5	6	4	3	12	30
Hometown Seniors	15	14	6	4	14	53
Second City Seniors	23	17	8	6	17	71
<i>Subtotal:</i>	66	64	36	30	116	312
Metropolitan Suburbs						
The One Percenters	0	1	0	0	12	13
Old Money	0	0	0	0	4	4
Affluent Empty Nesters	1	1	1	1	9	13
Suburban Establishment	2	3	2	2	34	43
Mainstream Empty Nesters	16	19	14	14	76	139
Middle-American Retirees	15	20	13	13	76	137
<i>Subtotal:</i>	34	44	30	30	211	349
Town & Country/Exurbs						
Small-Town Patriarchs	2	3	2	2	30	39
Pillars of the Community	2	3	2	2	21	30
New Empty Nesters	1	2	1	1	17	22
Traditional Couples	4	5	4	4	36	53
RV Retirees	3	5	3	3	24	38
Country Couples	10	14	9	8	47	88
Hometown Retirees	3	4	3	3	11	24
Heartland Retirees	1	1	1	1	4	8
Village Elders	7	9	4	4	13	37
Small-Town Seniors	17	18	9	8	31	83
Back Country Seniors	6	7	4	3	11	31
<i>Subtotal:</i>	56	71	42	39	245	453
Total:	157	180	108	99	596	1,140
Percent:	13.8%	15.8%	9.5%	8.7%	52.3%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Traditional & Non-Traditional Families	.....Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Metropolitan Cities						
e-Type Families	0	0	0	0	4	4
Multi-Cultural Families	0	0	0	0	3	3
Inner-City Families	2	2	1	0	3	8
Single-Parent Families	5	3	2	0	3	13
<i>Subtotal:</i>	<u>7</u>	<u>5</u>	<u>3</u>	<u>0</u>	<u>13</u>	<u>28</u>
Small Cities/Satellite Cities						
Unibox Transferees	6	4	4	4	29	47
Multi-Ethnic Families	13	10	9	9	35	76
Uptown Families	39	32	26	25	88	210
In-Town Families	127	81	53	38	87	386
New American Strivers	34	21	14	9	19	97
<i>Subtotal:</i>	<u>219</u>	<u>148</u>	<u>106</u>	<u>85</u>	<u>258</u>	<u>816</u>
Metropolitan Suburbs						
Corporate Establishment	0	0	0	0	12	12
Nouveau Money	0	0	0	0	8	8
Button-Down Families	6	5	5	5	43	64
Fiber-Optic Families	2	2	2	2	13	21
Late-Nest Suburbanites	7	5	5	5	23	45
Full-Nest Suburbanites	6	4	2	2	13	27
Kids 'r' Us	17	16	14	14	49	110
<i>Subtotal:</i>	<u>38</u>	<u>32</u>	<u>28</u>	<u>28</u>	<u>161</u>	<u>287</u>
Town & Country/Exurbs						
Ex-Urban Elite	5	5	5	5	58	78
New Town Families	5	5	5	5	32	52
Full-Nest Exurbanites	4	4	4	4	30	46
Rural Families	10	9	8	8	38	73
Traditional Families	13	10	8	8	33	72
Small-Town Families	13	9	8	8	32	70
Four-by-Four Families	18	16	13	11	44	102
Rustic Families	25	20	16	14	49	124
Hometown Families	17	11	7	6	15	56
<i>Subtotal:</i>	<u>110</u>	<u>89</u>	<u>74</u>	<u>69</u>	<u>331</u>	<u>673</u>
Total:	374	274	211	182	763	1,804
Percent:	20.7%	15.2%	11.7%	10.1%	42.3%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Younger Singles & Couples	.....Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Metropolitan Cities						
New Power Couples	0	0	0	0	6	6
New Bohemians	2	1	1	1	11	16
Cosmopolitan Elite	0	0	0	0	9	9
Downtown Couples	5	5	2	2	7	21
Downtown Proud	2	2	1	0	4	9
<i>Subtotal:</i>	<u>9</u>	<u>8</u>	<u>4</u>	<u>3</u>	<u>37</u>	<u>61</u>
Small Cities/Satellite Cities						
The VIPs	7	8	6	6	41	68
Small-City Singles	58	64	36	31	90	279
Twentysomethings	19	15	9	7	22	72
Second-City Strivers	15	14	8	6	21	64
Multi-Ethnic Singles	27	21	8	6	11	73
<i>Subtotal:</i>	<u>126</u>	<u>122</u>	<u>67</u>	<u>56</u>	<u>185</u>	<u>556</u>
Metropolitan Suburbs						
Fast-Track Professionals	4	4	2	2	16	28
Suburban Achievers	26	29	19	18	68	160
Suburban Strivers	30	30	19	18	57	154
<i>Subtotal:</i>	<u>60</u>	<u>63</u>	<u>40</u>	<u>38</u>	<u>141</u>	<u>342</u>
Town & Country/Exurbs						
Hometown Sweethearts	8	8	5	5	22	48
Blue-Collar Traditionalists	7	9	6	5	20	47
Rural Couples	11	11	5	4	18	49
Rural Strivers	15	14	6	5	10	50
<i>Subtotal:</i>	<u>41</u>	<u>42</u>	<u>22</u>	<u>19</u>	<u>70</u>	<u>194</u>
Total:	236	235	133	116	433	1,153
Percent:	20.5%	20.4%	11.5%	10.1%	37.6%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential To Move
 Within/ To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
 Regional Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	..... Multi-Family Ownership Income Bands					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	17	17	8	7	48	97
<i>Metropolitan Cities</i>	1	1	0	0	11	13
<i>Small Cities/Satellite Cities</i>	11	10	5	4	12	42
<i>Metropolitan Suburbs</i>	3	3	3	3	17	29
<i>Town & Country/Exurbs</i>	2	3	0	0	8	13
Traditional & Non-Traditional Families	54	34	26	19	81	214
<i>Metropolitan Cities</i>	3	2	2	0	7	14
<i>Small Cities/Satellite Cities</i>	41	26	19	15	45	146
<i>Metropolitan Suburbs</i>	3	2	2	2	13	22
<i>Town & Country/Exurbs</i>	7	4	3	2	16	32
Younger Singles & Couples	57	52	29	25	107	270
<i>Metropolitan Cities</i>	4	4	3	2	17	30
<i>Small Cities/Satellite Cities</i>	41	36	19	16	60	172
<i>Metropolitan Suburbs</i>	10	10	6	6	27	59
<i>Town & Country/Exurbs</i>	2	2	1	1	3	9
Total:	128	103	63	51	236	581
Percent:	22.0%	17.7%	10.8%	8.8%	40.7%	100.0%

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

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential To Move
 Within/ To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
 Regional Draw Area, and Balance of the United States*

Empty Nesters & Retirees	<i>..... Multi-Family Ownership Income Bands</i>					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	2	2
Urban Establishment	0	0	0	0	4	4
Multi-Ethnic Empty Nesters	0	0	0	0	3	3
Cosmopolitan Couples	1	1	0	0	2	4
<i>Subtotal:</i>	1	1	0	0	11	13
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	0	0	0	0	1	1
Blue-Collar Retirees	1	2	1	1	3	8
Middle-Class Move-Downs	1	1	1	1	1	5
Hometown Seniors	1	1	0	0	1	3
Second City Seniors	8	6	3	2	6	25
<i>Subtotal:</i>	11	10	5	4	12	42
<i>Metropolitan Suburbs</i>						
The One Percenters	0	0	0	0	0	0
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0	0
Suburban Establishment	0	0	0	0	3	3
Mainstream Empty Nesters	2	2	2	2	8	16
Middle-American Retirees	1	1	1	1	6	10
<i>Subtotal:</i>	3	3	3	3	17	29
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	2	2
Pillars of the Community	0	0	0	0	0	0
New Empty Nesters	0	0	0	0	0	0
Traditional Couples	0	0	0	0	0	0
RV Retirees	0	0	0	0	0	0
Country Couples	0	1	0	0	3	4
Hometown Retirees	0	0	0	0	0	0
Heartland Retirees	0	0	0	0	0	0
Village Elders	1	1	0	0	1	3
Small-Town Seniors	1	1	0	0	2	4
Back Country Seniors	0	0	0	0	0	0
<i>Subtotal:</i>	2	3	0	0	8	13
Total:	17	17	8	7	48	97
Percent:	17.5%	17.5%	8.2%	7.2%	49.5%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential To Move
 Within/ To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
 Regional Draw Area, and Balance of the United States*

Traditional & Non-Traditional Families	..... Multi-Family Ownership Income Bands					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	3	3
Multi-Cultural Families	0	0	0	0	2	2
Inner-City Families	1	1	1	0	1	4
Single-Parent Families	2	1	1	0	1	5
<i>Subtotal:</i>	<u>3</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>7</u>	<u>14</u>
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	1	0	0	0	4	5
Multi-Ethnic Families	4	3	3	3	10	23
Uptown Families	5	4	3	3	12	27
In-Town Families	16	10	7	5	11	49
New American Strivers	15	9	6	4	8	42
<i>Subtotal:</i>	<u>41</u>	<u>26</u>	<u>19</u>	<u>15</u>	<u>45</u>	<u>146</u>
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	1	1
Nouveau Money	0	0	0	0	1	1
Button-Down Families	0	0	0	0	1	1
Fiber-Optic Families	0	0	0	0	0	0
Late-Nest Suburbanites	1	1	1	1	5	9
Full-Nest Suburbanites	1	0	0	0	2	3
Kids 'r' Us	1	1	1	1	3	7
<i>Subtotal:</i>	<u>3</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>13</u>	<u>22</u>
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	3	3
New Town Families	0	0	0	0	0	0
Full-Nest Exurbanites	0	0	0	0	0	0
Rural Families	0	0	0	0	0	0
Traditional Families	1	0	0	0	2	3
Small-Town Families	2	1	1	1	6	11
Four-by-Four Families	1	1	1	0	1	4
Rustic Families	0	0	0	0	2	2
Hometown Families	3	2	1	1	2	9
<i>Subtotal:</i>	<u>7</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>16</u>	<u>32</u>
Total:	54	34	26	19	81	214
Percent:	25.2%	15.9%	12.1%	8.9%	37.9%	100.0%

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

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential To Move
 Within/ To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
 Regional Draw Area, and Balance of the United States*

Younger Singles & Couples	..... Multi-Family Ownership Income Bands					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	2	2
New Bohemians	1	1	1	1	6	10
Cosmopolitan Elite	0	0	0	0	4	4
Downtown Couples	2	2	1	1	3	9
Downtown Proud	1	1	1	0	2	5
<i>Subtotal:</i>	<u>4</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>17</u>	<u>30</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	4	4	3	3	22	36
Small-City Singles	10	11	6	5	15	47
Twentysomethings	9	7	4	3	10	33
Second-City Strivers	6	5	3	2	8	24
Multi-Ethnic Singles	12	9	3	3	5	32
<i>Subtotal:</i>	<u>41</u>	<u>36</u>	<u>19</u>	<u>16</u>	<u>60</u>	<u>172</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	2	2	1	1	9	15
Suburban Achievers	2	2	1	1	6	12
Suburban Strivers	6	6	4	4	12	32
<i>Subtotal:</i>	<u>10</u>	<u>10</u>	<u>6</u>	<u>6</u>	<u>27</u>	<u>59</u>
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	0	0	0	0	2	2
Blue-Collar Traditionalists	0	0	0	0	0	0
Rural Couples	0	0	0	0	1	1
Rural Strivers	2	2	1	1	0	6
<i>Subtotal:</i>	<u>2</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>3</u>	<u>9</u>
Total:	57	52	29	25	107	270
Percent:	21.1%	19.3%	10.7%	9.3%	39.6%	100.0%

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

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	.....Single-Family Attached Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	42	46	28	26	152	294
<i>Metropolitan Cities</i>	0	0	0	0	8	8
<i>Small Cities/Satellite Cities</i>	21	20	11	10	41	103
<i>Metropolitan Suburbs</i>	12	15	10	10	63	110
<i>Town & Country/Exurbs</i>	9	11	7	6	40	73
Traditional & Non-Traditional Families	99	71	54	45	187	456
<i>Metropolitan Cities</i>	3	2	1	0	4	10
<i>Small Cities/Satellite Cities</i>	71	48	35	27	80	261
<i>Metropolitan Suburbs</i>	8	7	5	5	32	57
<i>Town & Country/Exurbs</i>	17	14	13	13	71	128
Younger Singles & Couples	68	67	37	33	120	325
<i>Metropolitan Cities</i>	4	3	1	1	12	21
<i>Small Cities/Satellite Cities</i>	40	39	22	18	57	176
<i>Metropolitan Suburbs</i>	18	19	12	12	39	100
<i>Town & Country/Exurbs</i>	6	6	2	2	12	28
Total:	209	184	119	104	459	1,075
Percent:	19.4%	17.1%	11.1%	9.7%	42.7%	100.0%

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

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

.....Single-Family Attached Ownership Income Bands.....						
Empty Nesters & Retirees	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
Metropolitan Cities						
The Social Register	0	0	0	0	1	1
Urban Establishment	0	0	0	0	2	2
Multi-Ethnic Empty Nesters	0	0	0	0	3	3
Cosmopolitan Couples	0	0	0	0	2	2
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>8</u>
Small Cities/Satellite Cities						
Second City Establishment	1	1	1	1	9	13
Blue-Collar Retirees	7	8	5	5	18	43
Middle-Class Move-Downs	2	2	1	1	5	11
Hometown Seniors	4	4	2	1	4	15
Second City Seniors	7	5	2	2	5	21
<i>Subtotal:</i>	<u>21</u>	<u>20</u>	<u>11</u>	<u>10</u>	<u>41</u>	<u>103</u>
Metropolitan Suburbs						
The One Percenters	0	0	0	0	1	1
Old Money	0	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0	0
Suburban Establishment	0	0	0	0	4	4
Mainstream Empty Nesters	6	7	5	5	28	51
Middle-American Retirees	6	8	5	5	30	54
<i>Subtotal:</i>	<u>12</u>	<u>15</u>	<u>10</u>	<u>10</u>	<u>63</u>	<u>110</u>
Town & Country/Exurbs						
Small-Town Patriarchs	1	1	1	1	9	13
Pillars of the Community	1	1	1	1	7	11
New Empty Nesters	0	1	0	0	6	7
Traditional Couples	0	0	0	0	3	3
RV Retirees	0	0	0	0	0	0
Country Couples	1	1	1	0	2	5
Hometown Retirees	1	1	1	1	2	6
Heartland Retirees	0	0	0	0	0	0
Village Elders	1	2	1	1	2	7
Small-Town Seniors	4	4	2	2	8	20
Back Country Seniors	0	0	0	0	1	1
<i>Subtotal:</i>	<u>9</u>	<u>11</u>	<u>7</u>	<u>6</u>	<u>40</u>	<u>73</u>
Total:	42	46	28	26	152	294
Percent:	14.3%	15.6%	9.5%	8.8%	51.7%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States

Traditional & Non-Traditional Families	.....Single-Family Attached Ownership Income Bands.....					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 100% AMI	Above 100% AMI	
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	1	1
Multi-Cultural Families	0	0	0	0	1	1
Inner-City Families	1	1	0	0	1	3
Single-Parent Families	2	1	1	0	1	5
<i>Subtotal:</i>	3	2	1	0	4	10
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	1	1	1	1	4	8
Multi-Ethnic Families	2	1	1	1	5	10
Uptown Families	16	13	11	10	37	87
In-Town Families	41	26	17	12	28	124
New American Strivers	11	7	5	3	6	32
<i>Subtotal:</i>	71	48	35	27	80	261
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	1	1
Nouveau Money	0	0	0	0	2	2
Button-Down Families	0	0	0	0	5	5
Fiber-Optic Families	0	0	0	0	2	2
Late-Nest Suburbanites	2	1	1	1	5	10
Full-Nest Suburbanites	1	1	0	0	2	4
Kids 'r' Us	5	5	4	4	15	33
<i>Subtotal:</i>	8	7	5	5	32	57
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	2	2	2	2	20	28
New Town Families	2	2	2	2	16	24
Full-Nest Exurbanites	1	1	1	1	8	12
Rural Families	0	0	0	0	3	3
Traditional Families	1	1	1	1	2	6
Small-Town Families	5	3	3	3	11	25
Four-by-Four Families	1	1	1	1	4	8
Rustic Families	1	1	1	1	3	7
Hometown Families	4	3	2	2	4	15
<i>Subtotal:</i>	17	14	13	13	71	128
Total:	99	71	54	45	187	456
Percent:	21.7%	15.6%	11.8%	9.9%	41.0%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years

South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States

.....Single-Family Attached Ownership Income Bands.....						
Younger Singles & Couples	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	2	2
New Bohemians	1	0	0	0	4	5
Cosmopolitan Elite	0	0	0	0	3	3
Downtown Couples	2	2	1	1	2	8
Downtown Proud	1	1	0	0	1	3
<i>Subtotal:</i>	<u>4</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>12</u>	<u>21</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	2	2	2	2	11	19
Small-City Singles	18	20	11	10	28	87
Twentysomethings	6	5	3	2	7	23
Second-City Strivers	5	5	3	2	8	23
Multi-Ethnic Singles	9	7	3	2	3	24
<i>Subtotal:</i>	<u>40</u>	<u>39</u>	<u>22</u>	<u>18</u>	<u>57</u>	<u>176</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	1	1	1	1	4	8
Suburban Achievers	8	9	6	6	19	48
Suburban Strivers	9	9	5	5	16	44
<i>Subtotal:</i>	<u>18</u>	<u>19</u>	<u>12</u>	<u>12</u>	<u>39</u>	<u>100</u>
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	2	2	1	1	6	12
Blue-Collar Traditionalists	0	0	0	0	1	1
Rural Couples	1	1	0	0	2	4
Rural Strivers	3	3	1	1	3	11
<i>Subtotal:</i>	<u>6</u>	<u>6</u>	<u>2</u>	<u>2</u>	<u>12</u>	<u>28</u>
Total:	68	67	37	33	120	325
Percent:	20.9%	20.6%	11.4%	10.2%	36.9%	100.0%

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

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	.....Single-Family Detached Ownership Income Bands					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	98	117	72	66	396	749
<i>Metropolitan Cities</i>	0	0	0	0	5	5
<i>Small Cities/Satellite Cities</i>	34	34	20	16	63	167
<i>Metropolitan Suburbs</i>	19	26	17	17	131	210
<i>Town & Country/Exurbs</i>	45	57	35	33	197	367
Traditional & Non-Traditional Families	221	169	131	118	495	1,134
<i>Metropolitan Cities</i>	1	1	0	0	2	4
<i>Small Cities/Satellite Cities</i>	107	74	52	43	133	409
<i>Metropolitan Suburbs</i>	27	23	21	21	116	208
<i>Town & Country/Exurbs</i>	86	71	58	54	244	513
Younger Singles & Couples	111	116	67	58	206	558
<i>Metropolitan Cities</i>	1	1	0	0	8	10
<i>Small Cities/Satellite Cities</i>	45	47	26	22	68	208
<i>Metropolitan Suburbs</i>	32	34	22	20	75	183
<i>Town & Country/Exurbs</i>	33	34	19	16	55	157
Total:	430	402	270	242	1,097	2,441
Percent:	17.6%	16.5%	11.1%	9.9%	44.9%	100.0%

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

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

.....Single-Family Detached Ownership Income Bands						
Empty Nesters & Retirees	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
The Social Register	0	0	0	0	1	1
Urban Establishment	0	0	0	0	1	1
Multi-Ethnic Empty Nesters	0	0	0	0	3	3
Cosmopolitan Couples	0	0	0	0	0	0
<i>Subtotal:</i>	0	0	0	0	5	5
<i>Small Cities/Satellite Cities</i>						
Second City Establishment	2	2	2	2	13	21
Blue-Collar Retirees	12	14	9	8	29	72
Middle-Class Move-Downs	2	3	2	1	6	14
Hometown Seniors	10	9	4	3	9	35
Second City Seniors	8	6	3	2	6	25
<i>Subtotal:</i>	34	34	20	16	63	167
<i>Metropolitan Suburbs</i>						
The One Percenters	0	1	0	0	11	12
Old Money	0	0	0	0	4	4
Affluent Empty Nesters	1	1	1	1	9	13
Suburban Establishment	2	3	2	2	27	36
Mainstream Empty Nesters	8	10	7	7	40	72
Middle-American Retirees	8	11	7	7	40	73
<i>Subtotal:</i>	19	26	17	17	131	210
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	1	2	1	1	19	24
Pillars of the Community	1	2	1	1	14	19
New Empty Nesters	1	1	1	1	11	15
Traditional Couples	4	5	4	4	33	50
RV Retirees	3	5	3	3	24	38
Country Couples	9	12	8	8	42	79
Hometown Retirees	2	3	2	2	9	18
Heartland Retirees	1	1	1	1	4	8
Village Elders	5	6	3	3	10	27
Small-Town Seniors	12	13	7	6	21	59
Back Country Seniors	6	7	4	3	10	30
<i>Subtotal:</i>	45	57	35	33	197	367
Total:	98	117	72	66	396	749
Percent:	13.1%	15.6%	9.6%	8.8%	52.9%	100.0%

SOURCE: Claritas, Inc.;

Zimmerman/Volk Associates, Inc.

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

.....Single-Family Detached Ownership Income Bands						
Traditional & Non-Traditional Families	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
e-Type Families	0	0	0	0	0	0
Multi-Cultural Families	0	0	0	0	0	0
Inner-City Families	0	0	0	0	1	1
Single-Parent Families	1	1	0	0	1	3
<i>Subtotal:</i>	1	1	0	0	2	4
<i>Small Cities/Satellite Cities</i>						
Unibox Transferees	4	3	3	3	21	34
Multi-Ethnic Families	7	6	5	5	20	43
Uptown Families	18	15	12	12	39	96
In-Town Families	70	45	29	21	48	213
New American Strivers	8	5	3	2	5	23
<i>Subtotal:</i>	107	74	52	43	133	409
<i>Metropolitan Suburbs</i>						
Corporate Establishment	0	0	0	0	10	10
Nouveau Money	0	0	0	0	5	5
Button-Down Families	6	5	5	5	37	58
Fiber-Optic Families	2	2	2	2	11	19
Late-Nest Suburbanites	4	3	3	3	13	26
Full-Nest Suburbanites	4	3	2	2	9	20
Kids 'r' Us	11	10	9	9	31	70
<i>Subtotal:</i>	27	23	21	21	116	208
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	3	3	3	3	35	47
New Town Families	3	3	3	3	16	28
Full-Nest Exurbanites	3	3	3	3	22	34
Rural Families	10	9	8	8	35	70
Traditional Families	11	9	7	7	29	63
Small-Town Families	6	5	4	4	15	34
Four-by-Four Families	16	14	11	10	39	90
Rustic Families	24	19	15	13	44	115
Hometown Families	10	6	4	3	9	32
<i>Subtotal:</i>	86	71	58	54	244	513
Total:	221	169	131	118	495	1,134
Percent:	19.5%	14.9%	11.6%	10.4%	43.7%	100.0%

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

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential To Move
Within/To The City Of South Bend Each Year Over The Next Five Years
*South Bend City, St. Joseph County,
Regional Draw Area, and Balance of the United States*

.....Single-Family Detached Ownership Income Bands						
Younger Singles & Couples	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
New Power Couples	0	0	0	0	2	2
New Bohemians	0	0	0	0	1	1
Cosmopolitan Elite	0	0	0	0	2	2
Downtown Couples	1	1	0	0	2	4
Downtown Proud	0	0	0	0	1	1
<i>Subtotal:</i>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>10</u>
<i>Small Cities/Satellite Cities</i>						
The VIPs	1	2	1	1	8	13
Small-City Singles	30	33	19	16	47	145
Twentysomethings	4	3	2	2	5	16
Second-City Strivers	4	4	2	2	5	17
Multi-Ethnic Singles	6	5	2	1	3	17
<i>Subtotal:</i>	<u>45</u>	<u>47</u>	<u>26</u>	<u>22</u>	<u>68</u>	<u>208</u>
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	1	1	0	0	3	5
Suburban Achievers	16	18	12	11	43	100
Suburban Strivers	15	15	10	9	29	78
<i>Subtotal:</i>	<u>32</u>	<u>34</u>	<u>22</u>	<u>20</u>	<u>75</u>	<u>183</u>
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	6	6	4	4	14	34
Blue-Collar Traditionalists	7	9	6	5	19	46
Rural Couples	10	10	5	4	15	44
Rural Strivers	10	9	4	3	7	33
<i>Subtotal:</i>	<u>33</u>	<u>34</u>	<u>19</u>	<u>16</u>	<u>55</u>	<u>157</u>
Total:	111	116	67	58	206	558
Percent:	19.9%	20.8%	12.0%	10.4%	36.9%	100.0%

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

Appendix Two Tables



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

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	26,665	90	20.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	6,070	20	4.6%
<i>Metropolitan Suburbs</i>	5,165	20	4.6%
<i>Town & Country/Exurbs</i>	15,430	50	11.5%
Traditional & Non-Traditional Families	31,610	200	46.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	7,220	60	13.8%
<i>Metropolitan Suburbs</i>	3,400	10	2.3%
<i>Town & Country/Exurbs</i>	20,990	130	29.9%
Younger Singles & Couples	14,950	145	33.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,075	60	13.8%
<i>Metropolitan Suburbs</i>	4,485	40	9.2%
<i>Town & Country/Exurbs</i>	5,390	45	10.3%
Total:	73,225	435	100.0%

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

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

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	26,665	90	20.7%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	870	0	0.0%
Blue-Collar Retirees	1,120	5	1.1%
Middle-Class Move-Downs	415	0	0.0%
Hometown Seniors	2,220	5	1.1%
Second City Seniors	1,445	10	2.3%
<i>Subtotal:</i>	<u>6,070</u>	<u>20</u>	<u>4.6%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	780	0	0.0%
Mainstream Empty Nesters	1,895	10	2.3%
Middle-American Retirees	2,490	10	2.3%
<i>Subtotal:</i>	<u>5,165</u>	<u>20</u>	<u>4.6%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	1,685	5	1.1%
Pillars of the Community	2,285	5	1.1%
New Empty Nesters	305	0	0.0%
Traditional Couples	1,760	5	1.1%
RV Retirees	1,510	5	1.1%
Country Couples	3,245	15	3.4%
Hometown Retirees	555	0	0.0%
Heartland Retirees	365	0	0.0%
Village Elders	1,575	5	1.1%
Small-Town Seniors	1,950	10	2.3%
Back Country Seniors	195	0	0.0%
<i>Subtotal:</i>	<u>15,430</u>	<u>50</u>	<u>11.5%</u>

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

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

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	31,610	200	46.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	90	0	0.0%
Multi-Ethnic Families	1,380	10	2.3%
Uptown Families	1,230	10	2.3%
In-Town Families	3,450	30	6.9%
New American Strivers	1,070	10	2.3%
<i>Subtotal:</i>	<u>7,220</u>	<u>60</u>	<u>13.8%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	470	0	0.0%
Fiber-Optic Families	495	0	0.0%
Late-Nest Suburbanites	170	0	0.0%
Full-Nest Suburbanites	75	0	0.0%
Kids 'r' Us	2,190	10	2.3%
<i>Subtotal:</i>	<u>3,400</u>	<u>10</u>	<u>2.3%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	15	0	0.0%
New Town Families	2,865	10	2.3%
Full-Nest Exurbanites	905	5	1.1%
Rural Families	4,790	15	3.4%
Traditional Families	3,715	15	3.4%
Small-Town Families	2,475	25	5.7%
Four-by-Four Families	2,750	25	5.7%
Rustic Families	2,215	15	3.4%
Hometown Families	1,260	20	4.6%
<i>Subtotal:</i>	<u>20,990</u>	<u>130</u>	<u>29.9%</u>

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

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

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	14,950	145	33.3%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	575	5	1.1%
Small-City Singles	1,450	15	3.4%
Twentysomethings	650	10	2.3%
Second-City Strivers	810	10	2.3%
Multi-Ethnic Singles	1,590	20	4.6%
<i>Subtotal:</i>	<u>5,075</u>	<u>60</u>	<u>13.8%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	680	10	2.3%
Suburban Achievers	2,630	10	2.3%
Suburban Strivers	1,175	20	4.6%
<i>Subtotal:</i>	<u>4,485</u>	<u>40</u>	<u>9.2%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	3,375	15	3.4%
Blue-Collar Traditionalists	310	5	1.1%
Rural Couples	390	5	1.1%
Rural Strivers	1,315	20	4.6%
<i>Subtotal:</i>	<u>5,390</u>	<u>45</u>	<u>10.3%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Berrien County, Michigan

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	31,060	55	31.4%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	3,845	5	2.9%
<i>Metropolitan Suburbs</i>	2,035	5	2.9%
<i>Town & Country/Exurbs</i>	25,180	45	25.7%
Traditional & Non-Traditional Families	19,330	70	40.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,625	5	2.9%
<i>Metropolitan Suburbs</i>	1,990	0	0.0%
<i>Town & Country/Exurbs</i>	15,715	65	37.1%
Younger Singles & Couples	12,010	50	28.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,660	10	5.7%
<i>Metropolitan Suburbs</i>	930	5	2.9%
<i>Town & Country/Exurbs</i>	8,420	35	20.0%
Total:	62,400	175	100.0%

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Berrien County, Michigan

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	31,060	55	31.4%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	1,030	0	0.0%
Blue-Collar Retirees	690	0	0.0%
Middle-Class Move-Downs	240	0	0.0%
Hometown Seniors	955	0	0.0%
Second City Seniors	930	5	2.9%
<i>Subtotal:</i>	<u>3,845</u>	<u>5</u>	<u>2.9%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	435	0	0.0%
Mainstream Empty Nesters	245	0	0.0%
Middle-American Retirees	1,355	5	2.9%
<i>Subtotal:</i>	<u>2,035</u>	<u>5</u>	<u>2.9%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	1,385	0	0.0%
Pillars of the Community	1,435	0	0.0%
New Empty Nesters	2,620	5	2.9%
Traditional Couples	2,020	5	2.9%
RV Retirees	2,995	5	2.9%
Country Couples	2,780	5	2.9%
Hometown Retirees	2,750	5	2.9%
Heartland Retirees	1,670	0	0.0%
Village Elders	1,740	5	2.9%
Small-Town Seniors	4,635	15	8.6%
Back Country Seniors	1,150	0	0.0%
<i>Subtotal:</i>	<u>25,180</u>	<u>45</u>	<u>25.7%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Berrien County, Michigan

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	19,330	70	40.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	215	0	0.0%
Multi-Ethnic Families	25	0	0.0%
Uptown Families	525	0	0.0%
In-Town Families	790	5	2.9%
New American Strivers	70	0	0.0%
<i>Subtotal:</i>	<u>1,625</u>	<u>5</u>	<u>2.9%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	935	0	0.0%
Fiber-Optic Families	400	0	0.0%
Late-Nest Suburbanites	200	0	0.0%
Full-Nest Suburbanites	255	0	0.0%
Kids 'r' Us	200	0	0.0%
<i>Subtotal:</i>	<u>1,990</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	1,665	5	2.9%
New Town Families	765	0	0.0%
Full-Nest Exurbanites	1,805	5	2.9%
Rural Families	2,490	5	2.9%
Traditional Families	410	0	0.0%
Small-Town Families	1,320	10	5.7%
Four-by-Four Families	1,740	10	5.7%
Rustic Families	3,990	15	8.6%
Hometown Families	1,530	15	8.6%
<i>Subtotal:</i>	<u>15,715</u>	<u>65</u>	<u>37.1%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Berrien County, Michigan

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	12,010	50	28.6%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	150	0	0.0%
Small-City Singles	480	0	0.0%
Twentysomethings	75	0	0.0%
Second-City Strivers	260	0	0.0%
Multi-Ethnic Singles	1,695	10	5.7%
<i>Subtotal:</i>	<u>2,660</u>	<u>10</u>	<u>5.7%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	85	0	0.0%
Suburban Achievers	220	0	0.0%
Suburban Strivers	625	5	2.9%
<i>Subtotal:</i>	<u>930</u>	<u>5</u>	<u>2.9%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	3,430	5	2.9%
Blue-Collar Traditionalists	1,300	5	2.9%
Rural Couples	1,065	5	2.9%
Rural Strivers	2,625	20	11.4%
<i>Subtotal:</i>	<u>8,420</u>	<u>35</u>	<u>20.0%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Cook County, Illinois

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	635,965	25	20.0%
<i>Metropolitan Cities</i>	276,920	20	16.0%
<i>Small Cities/Satellite Cities</i>	117,780	0	0.0%
<i>Metropolitan Suburbs</i>	230,450	5	4.0%
<i>Town & Country/Exurbs</i>	10,815	0	0.0%
Traditional & Non-Traditional Families	710,720	35	28.0%
<i>Metropolitan Cities</i>	396,545	15	12.0%
<i>Small Cities/Satellite Cities</i>	99,210	10	8.0%
<i>Metropolitan Suburbs</i>	205,535	10	8.0%
<i>Town & Country/Exurbs</i>	9,430	0	0.0%
Younger Singles & Couples	629,025	65	52.0%
<i>Metropolitan Cities</i>	528,800	60	48.0%
<i>Small Cities/Satellite Cities</i>	45,905	0	0.0%
<i>Metropolitan Suburbs</i>	51,995	5	4.0%
<i>Town & Country/Exurbs</i>	2,325	0	0.0%
Total:	1,975,710	125	100.0%

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Cook County, Illinois

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	635,965	25	20.0%
<i>Metropolitan Cities</i>			
The Social Register	72,320	0	0.0%
Urban Establishment	46,795	5	4.0%
Multi-Ethnic Empty Nesters	82,085	5	4.0%
Cosmopolitan Couples	75,720	10	8.0%
<i>Subtotal:</i>	276,920	20	16.0%
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	38,360	0	0.0%
Blue-Collar Retirees	30,490	0	0.0%
Middle-Class Move-Downs	15,110	0	0.0%
Hometown Seniors	19,800	0	0.0%
Second City Seniors	14,020	0	0.0%
<i>Subtotal:</i>	117,780	0	0.0%
<i>Metropolitan Suburbs</i>			
The One Percenters	27,135	0	0.0%
Old Money	20,410	0	0.0%
Affluent Empty Nesters	39,520	0	0.0%
Suburban Establishment	56,650	0	0.0%
Mainstream Empty Nesters	24,300	0	0.0%
Middle-American Retirees	62,435	5	4.0%
<i>Subtotal:</i>	230,450	5	4.0%
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	4,285	0	0.0%
Pillars of the Community	135	0	0.0%
New Empty Nesters	575	0	0.0%
Traditional Couples	1,875	0	0.0%
RV Retirees	0	0	0.0%
Country Couples	1,000	0	0.0%
Hometown Retirees	5	0	0.0%
Heartland Retirees	55	0	0.0%
Village Elders	1,350	0	0.0%
Small-Town Seniors	1,535	0	0.0%
Back Country Seniors	0	0	0.0%
<i>Subtotal:</i>	10,815	0	0.0%

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Cook County, Illinois

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	710,720	35	28.0%
<i>Metropolitan Cities</i>			
e-Type Families	120,990	0	0.0%
Multi-Cultural Families	74,185	0	0.0%
Inner-City Families	85,005	5	4.0%
Single-Parent Families	116,365	10	8.0%
<i>Subtotal:</i>	<u>396,545</u>	<u>15</u>	<u>12.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	10,750	0	0.0%
Multi-Ethnic Families	26,255	5	4.0%
Uptown Families	27,675	5	4.0%
In-Town Families	20,620	0	0.0%
New American Strivers	13,910	0	0.0%
<i>Subtotal:</i>	<u>99,210</u>	<u>10</u>	<u>8.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	10,910	0	0.0%
Nouveau Money	15,260	0	0.0%
Button-Down Families	82,100	5	4.0%
Fiber-Optic Families	32,220	0	0.0%
Late-Nest Suburbanites	12,715	0	0.0%
Full-Nest Suburbanites	19,830	0	0.0%
Kids 'r' Us	32,500	5	4.0%
<i>Subtotal:</i>	<u>205,535</u>	<u>10</u>	<u>8.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	6,680	0	0.0%
New Town Families	50	0	0.0%
Full-Nest Exurbanites	435	0	0.0%
Rural Families	0	0	0.0%
Traditional Families	680	0	0.0%
Small-Town Families	415	0	0.0%
Four-by-Four Families	805	0	0.0%
Rustic Families	0	0	0.0%
Hometown Families	365	0	0.0%
<i>Subtotal:</i>	<u>9,430</u>	<u>0</u>	<u>0.0%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Cook County, Illinois

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	629,025	65	52.0%
<i>Metropolitan Cities</i>			
New Power Couples	97,330	5	4.0%
New Bohemians	128,175	25	20.0%
Cosmopolitan Elite	67,565	5	4.0%
Downtown Couples	132,630	10	8.0%
Downtown Proud	103,100	15	12.0%
<i>Subtotal:</i>	<u>528,800</u>	<u>60</u>	<u>48.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	16,500	0	0.0%
Small-City Singles	14,610	0	0.0%
Twentysomethings	4,600	0	0.0%
Second-City Strivers	4,960	0	0.0%
Multi-Ethnic Singles	5,235	0	0.0%
<i>Subtotal:</i>	<u>45,905</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	10,640	0	0.0%
Suburban Achievers	18,385	0	0.0%
Suburban Strivers	22,970	5	4.0%
<i>Subtotal:</i>	<u>51,995</u>	<u>5</u>	<u>4.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	2,045	0	0.0%
Blue-Collar Traditionalists	0	0	0.0%
Rural Couples	0	0	0.0%
Rural Strivers	280	0	0.0%
<i>Subtotal:</i>	<u>2,325</u>	<u>0</u>	<u>0.0%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Marshall County, Indiana

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	7,305	35	31.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	7,305	35	31.8%
Traditional & Non-Traditional Families	6,835	50	45.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	6,835	50	45.5%
Younger Singles & Couples	3,025	25	22.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,025	25	22.7%
Total:	17,165	110	100.0%

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Marshall County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	7,305	35	31.8%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	175	0	0.0%
Pillars of the Community	345	0	0.0%
New Empty Nesters	375	0	0.0%
Traditional Couples	265	0	0.0%
RV Retirees	1,455	5	4.5%
Country Couples	740	5	4.5%
Hometown Retirees	890	5	4.5%
Heartland Retirees	575	0	0.0%
Village Elders	765	5	4.5%
Small-Town Seniors	1,090	10	9.1%
Back Country Seniors	630	5	4.5%
<i>Subtotal:</i>	7,305	35	31.8%

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Marshall County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	6,835	50	45.5%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	255	0	0.0%
Full-Nest Exurbanites	275	0	0.0%
Rural Families	2,460	10	9.1%
Traditional Families	90	0	0.0%
Small-Town Families	625	10	9.1%
Four-by-Four Families	620	5	4.5%
Rustic Families	2,255	20	18.2%
Hometown Families	255	5	4.5%
<i>Subtotal:</i>	<u>6,835</u>	<u>50</u>	<u>45.5%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
Marshall County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	3,025	25	22.7%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,235	5	4.5%
Blue-Collar Traditionalists	615	5	4.5%
Rural Couples	550	5	4.5%
Rural Strivers	625	10	9.1%
<i>Subtotal:</i>	<u>3,025</u>	<u>25</u>	<u>22.7%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**
LaPorte County, Indiana

Household Type/ Geographic Designation	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	20,875	25	23.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,945	10	9.5%
<i>Metropolitan Suburbs</i>	1,715	0	0.0%
<i>Town & Country/Exurbs</i>	13,215	15	14.3%
Traditional & Non-Traditional Families	11,945	35	33.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	2,135	15	14.3%
<i>Metropolitan Suburbs</i>	575	0	0.0%
<i>Town & Country/Exurbs</i>	9,235	20	19.0%
Younger Singles & Couples	9,445	45	42.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	4,465	25	23.8%
<i>Metropolitan Suburbs</i>	1,090	0	0.0%
<i>Town & Country/Exurbs</i>	3,890	20	19.0%
Total:	42,265	105	100.0%

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**

LaPorte County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	20,875	25	23.8%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	360	0	0.0%
Blue-Collar Retirees	1,600	5	4.8%
Middle-Class Move-Downs	705	0	0.0%
Hometown Seniors	2,240	0	0.0%
Second City Seniors	1,040	5	4.8%
<i>Subtotal:</i>	<u>5,945</u>	<u>10</u>	<u>9.5%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	125	0	0.0%
Mainstream Empty Nesters	335	0	0.0%
Middle-American Retirees	1,255	0	0.0%
<i>Subtotal:</i>	<u>1,715</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	1,330	0	0.0%
Pillars of the Community	680	0	0.0%
New Empty Nesters	185	0	0.0%
Traditional Couples	1,245	0	0.0%
RV Retirees	2,965	5	4.8%
Country Couples	1,240	5	4.8%
Hometown Retirees	1,410	0	0.0%
Heartland Retirees	880	0	0.0%
Village Elders	590	0	0.0%
Small-Town Seniors	1,735	5	4.8%
Back Country Seniors	955	0	0.0%
<i>Subtotal:</i>	<u>13,215</u>	<u>15</u>	<u>14.3%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**

LaPorte County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	11,945	35	33.3%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	50	0	0.0%
Multi-Ethnic Families	60	0	0.0%
Uptown Families	935	5	4.8%
In-Town Families	660	5	4.8%
New American Strivers	430	5	4.8%
<i>Subtotal:</i>	<u>2,135</u>	<u>15</u>	<u>14.3%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	285	0	0.0%
Fiber-Optic Families	85	0	0.0%
Late-Nest Suburbanites	5	0	0.0%
Full-Nest Suburbanites	10	0	0.0%
Kids 'r' Us	190	0	0.0%
<i>Subtotal:</i>	<u>575</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	210	0	0.0%
New Town Families	535	0	0.0%
Full-Nest Exurbanites	240	0	0.0%
Rural Families	3,845	5	4.8%
Traditional Families	695	0	0.0%
Small-Town Families	335	0	0.0%
Four-by-Four Families	700	5	4.8%
Rustic Families	2,565	10	9.5%
Hometown Families	110	0	0.0%
<i>Subtotal:</i>	<u>9,235</u>	<u>20</u>	<u>19.0%</u>

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

**Annual Average Number Of Households With The Potential
To Move To The City Of South Bend Each Year Over The Next Five Years**

LaPorte County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	9,445	45	42.9%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	100	0	0.0%
Small-City Singles	2,580	15	14.3%
Twentysomethings	250	0	0.0%
Second-City Strivers	440	5	4.8%
Multi-Ethnic Singles	1,095	5	4.8%
<i>Subtotal:</i>	<u>4,465</u>	<u>25</u>	<u>23.8%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	35	0	0.0%
Suburban Achievers	825	0	0.0%
Suburban Strivers	230	0	0.0%
<i>Subtotal:</i>	<u>1,090</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,455	5	4.8%
Blue-Collar Traditionalists	940	5	4.8%
Rural Couples	795	5	4.8%
Rural Strivers	700	5	4.8%
<i>Subtotal:</i>	<u>3,890</u>	<u>20</u>	<u>19.0%</u>

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



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Residential Market Analysis Across the Urban-to-Rural Transect

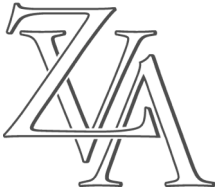
ASSUMPTIONS AND LIMITATIONS—

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

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

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





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Residential Market Analysis Across the Urban-to-Rural Transect

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