

**Agg. Household Exp. Comparison: 2004 (Page 1 of 2)**  
**Howard Regional Study Site**  
**Howard, Belleville, Black Creek**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

	Place 55-35950 Howard (\$000)	Place 55-06362 Bellevue Town (\$000)	Place 55-07725 Black Creek (\$000)
<b>Total Annual Expenditures</b>	\$281,927.6	\$264,154.4	\$24,128.2
<b>Food Expenditures</b>	\$35,604.9	\$33,083.1	\$3,086.3
<b>Food Expenditures At Home</b>	\$19,633.6	\$18,140.6	\$1,724.4
Cereal/Bakery	\$2,888.2	\$2,682.1	\$253.4
Meat, Poultry, Fish, Eggs	\$4,901.0	\$4,509.6	\$432.2
Dairy	\$2,036.6	\$1,875.9	\$179.9
Fruit, Vegetables	\$3,501.5	\$3,257.3	\$306.8
Other Food At Home	\$6,306.3	\$5,815.8	\$552.1
<b>Food Expenditures Away</b>	\$15,971.3	\$14,942.5	\$1,362.0
Breakfast	\$1,071.9	\$1,005.1	\$92.7
Lunch	\$5,478.6	\$5,122.4	\$467.1
Dinner	\$8,069.0	\$7,551.9	\$686.7
Snacks, Non-Alchlc Beverages	\$1,351.8	\$1,263.1	\$115.5
<b>Alcoholic Beverages</b>	\$2,715.5	\$2,563.9	\$231.6
<b>Tobacco Products</b>	\$1,994.9	\$1,784.5	\$180.4
<b>Housing</b>	\$87,895.8	\$82,431.0	\$7,558.6
Shelter	\$51,576.3	\$48,719.0	\$4,421.6
Mortgage Interest, Charges	\$21,580.9	\$20,720.6	\$1,782.2
Property Taxes	\$8,497.8	\$8,186.1	\$715.6
Rental Dwelling Costs	\$11,624.2	\$10,341.5	\$1,087.3
Other Lodging	\$3,364.6	\$3,311.0	\$278.5
Maintenance, Insurance, Other	\$6,508.8	\$6,159.8	\$558.1
<b>Utilities, Fuels, Public Svcs</b>	\$16,763.3	\$15,404.8	\$1,471.0
Natural Gas	\$1,994.9	\$1,843.6	\$174.9
Electricity	\$6,020.5	\$5,525.5	\$531.9
Oil, Other Heating Fuels	\$601.5	\$564.4	\$52.3
Water, Sewer, Refuse	\$2,048.5	\$1,870.5	\$178.8
Telephone Services	\$6,097.9	\$5,600.8	\$533.0
Household Operation	\$4,573.4	\$4,283.9	\$392.9
Personal Domestic Services	\$2,048.5	\$1,870.5	\$178.8
Other Hshld Expenses	\$2,524.9	\$2,413.4	\$214.2
<b>Home, Garden Supplies</b>	\$4,168.5	\$3,730.3	\$360.2
Laundry, Cleaning	\$780.1	\$709.5	\$69.2
Other Hshld, Garden Products	\$2,411.8	\$2,123.1	\$206.6
Postage, Stationery	\$976.6	\$897.6	\$84.5
<b>Furnishings &amp; Equipment</b>	\$10,814.3	\$10,293.1	\$912.9
Household Textiles	\$982.6	\$946.0	\$82.8
Furniture	\$2,709.5	\$2,628.4	\$225.6
Floor Coverings	\$279.9	\$258.0	\$24.0
Major Appliances	\$1,369.7	\$1,279.3	\$116.6
Small Appliances & Wares	\$750.3	\$720.3	\$63.8
Misc Household Equipment	\$4,722.3	\$4,461.3	\$400.0

**Agg. Household Exp. Comparison: 2004 (Page 2 of 2)**  
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**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

	Place 55-35950 Howard (\$000)	Place 55-06362 Bellevue Town (\$000)	Place 55-07725 Black Creek (\$000)
<b>Apparel &amp; Services</b>	\$12,005.3	\$11,357.4	\$1,024.6
Men, 16+ Years	\$2,227.2	\$2,128.5	\$188.0
Boys, 2 to 15 Years	\$577.6	\$537.5	\$49.6
Women, 16+ Years	\$3,972.0	\$3,762.5	\$340.1
Girls, 2 To 15 Years	\$845.6	\$795.5	\$72.5
Children Under 2 Years	\$583.6	\$548.3	\$49.6
Footwear	\$2,096.2	\$1,945.8	\$180.4
Other Products & Services	\$1,703.1	\$1,639.4	\$144.4
<b>Transportation</b>	\$54,446.6	\$50,234.8	\$4,673.4
Vehicle Purchases	\$26,100.8	\$23,918.8	\$2,244.9
New Cars & Trucks	\$12,565.1	\$11,749.8	\$1,066.0
Used Cars & Trucks	\$12,821.1	\$11,540.1	\$1,119.4
Other Vehicles	\$714.6	\$628.9	\$59.4
<b>Gasoline &amp; Motor Oil</b>	\$8,223.9	\$7,568.0	\$711.8
<b>Other Vehicle Expenditures</b>	\$17,382.6	\$16,141.1	\$1,485.1
Finance Charges	\$2,959.6	\$2,725.1	\$250.7
Insurance	\$6,092.0	\$5,616.9	\$526.5
Rental, Leasing, Licensing	\$3,513.5	\$3,316.4	\$293.8
Maintenance & Repairs	\$4,817.6	\$4,482.8	\$414.2
<b>Public Transportation</b>	\$2,739.3	\$2,606.9	\$231.6
<b>Health Care</b>	\$14,857.7	\$13,674.0	\$1,312.4
Insurance	\$7,247.2	\$6,648.9	\$642.6
Medical Services	\$4,079.2	\$3,767.9	\$352.1
Drugs	\$2,882.2	\$2,655.3	\$260.0
Medical Supplies	\$649.1	\$602.0	\$57.8
<b>Entertainment</b>	\$14,816.0	\$14,034.1	\$1,248.6
Fees & Admissions	\$3,942.2	\$3,827.0	\$326.5
TV, Radio , Sound Equipment	\$4,531.8	\$4,171.0	\$393.5
Pets, Toys, Play Equipment	\$2,715.5	\$2,504.8	\$231.6
Other Entertainment Supplies	\$3,626.6	\$3,531.4	\$297.0
<b>Personal Care Products</b>	\$3,602.8	\$3,354.0	\$311.2
<b>Reading Materials</b>	\$863.5	\$811.6	\$74.7
<b>Education</b>	\$4,740.2	\$4,633.3	\$401.1
<b>Miscellaneous Services</b>	\$5,544.1	\$5,149.3	\$476.3
<b>Cash Contributions</b>	\$9,129.0	\$8,686.0	\$771.2
<b>Personal Insurance &amp; Pensions</b>	\$33,711.3	\$32,357.5	\$2,777.9
Personal Insurance	\$2,786.9	\$2,655.3	\$235.4
Pensions & Retirement Funds	\$30,924.3	\$29,702.3	\$2,542.4

**Census Comparison: 2000 (Page 1 of 3)**  
**Howard Regional Study Site**  
**Howard, Bellevue, Black Creek**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

	Place 55-35950		Place 55-06362		Place 55-07725	
	Howard		Bellevue Town		Black Creek	
<b>Population</b>	13,546		11,828		1,192	
In Households	13,477	99.5%	11,761	99.4%	1,192	100.0%
In Families	11,242	83.0%	9,693	81.9%	1,090	91.4%
In Non-family Households	2,235	16.5%	2,068	17.5%	102	8.6%
In Group Quarters	69	0.5%	67	0.6%	0	0.0%
<b>Race:</b>						
White	13,026	96.2%	11,115	94.0%	1,163	97.6%
Black	99	0.7%	72	0.6%	0	0.0%
American Indian	122	0.9%	103	0.9%	12	1.0%
Asian/Pacific Islander	107	0.8%	206	1.7%	3	0.3%
Other Race	43	0.3%	229	1.9%	1	0.1%
Multiple Races	149	1.1%	103	0.9%	13	1.1%
<b>Hispanic Population</b>	147	1.1%	459	3.9%	10	0.8%
<b>Labor Force: Pop, 16+ Years</b>	10,205		8,934		930	
In Armed Forces	7	0.1%	1	0.0%	0	0.0%
Employed	7,753	76.0%	6,857	76.8%	650	69.9%
Unemployed	248	2.4%	251	2.8%	27	2.9%
Not In Labor Force	2,197	21.5%	1,825	20.4%	253	27.2%
<b>Education: Pop, 25+ Years</b>	8,614		7,403		769	
No HS Diploma	748	8.7%	914	12.3%	112	14.6%
HS Graduate	3,200	37.1%	2,588	35.0%	416	54.1%
College, No Degree	1,871	21.7%	1,497	20.2%	116	15.1%
Associate Degree	832	9.7%	776	10.5%	70	9.1%
College Degree	1,507	17.5%	1,258	17.0%	44	5.7%
Graduate/Professional Degree	456	5.3%	370	5.0%	11	1.4%
<b>Households</b>	5,236		4,624		485	
Families	3,693	70.5%	3,122	67.5%	358	73.8%
Non-Families	1,543	29.5%	1,502	32.5%	127	26.2%
<b>Average Size:</b>						
Household	2.6		2.5		2.5	
Family	3.0		3.1		3.0	
Non-Family	1.4		1.4		0.8	
<b>Total Housing Units</b>	5,350		4,758		509	
Vacant	114	2.1%	134	2.8%	24	4.7%
Owned	3,343	62.5%	2,994	62.9%	372	73.1%
Rented	1,893	35.4%	1,630	34.3%	113	22.2%
<b>Households by Persons:</b>						
1	1,136	21.7%	1,059	22.9%	98	20.2%
2	1,863	35.6%	1,603	34.7%	169	34.8%
3-4	1,802	34.4%	1,566	33.9%	177	36.5%
5+	435	8.3%	396	8.6%	41	8.5%
<b>Vehicles Available</b>	9,856		8,424		1,008	
Average Vehicles/HH	1.9		1.8		2.1	
<b>Vehicles Per Household:</b>						
0	131	2.5%	171	3.7%	36	7.4%
1	1,443	27.6%	1,476	31.9%	115	23.7%
2	2,856	54.5%	2,208	47.8%	202	41.6%
3+	806	15.4%	769	16.6%	132	27.2%

**Census Comparison: 2000 (Page 2 of 3)**  
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**Howard, Belleville, Black Creek**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

		Place 55-35950 Howard		Place 55-06362 Bellevue Town		Place 55-07725 Black Creek	
<b>Total Aggregate Income (\$Mil)</b>		\$296.1		\$287.9		\$24.0	
<b>Per Capita Income</b>		\$21,862		\$24,342		\$20,163	
<b>Households</b>	< \$10,000	172	3.3%	112	2.4%	27	5.6%
<b>By</b>	\$10,000 - \$14,999	230	4.4%	156	3.4%	29	6.0%
<b>Income:</b>	\$15,000 - \$19,999	194	3.7%	215	4.6%	31	6.4%
	\$20,000 - \$24,999	270	5.2%	312	6.7%	18	3.7%
	\$25,000 - \$29,999	240	4.6%	314	6.8%	25	5.2%
	\$30,000 - \$34,999	352	6.7%	328	7.1%	33	6.8%
	\$35,000 - \$39,999	365	7.0%	206	4.5%	34	7.0%
	\$40,000 - \$49,999	630	12.0%	459	9.9%	68	14.0%
	\$50,000 - \$59,999	773	14.8%	496	10.7%	59	12.2%
	\$60,000 - \$74,999	929	17.7%	797	17.2%	81	16.7%
	\$75,000 - \$99,999	633	12.1%	779	16.8%	56	11.5%
	\$100,000 - \$124,999	211	4.0%	282	6.1%	14	2.9%
	\$125,000 - \$149,999	140	2.7%	48	1.0%	3	0.6%
	\$150,000 - \$199,999	69	1.3%	47	1.0%	6	1.2%
	\$200,000 - \$249,999	17	0.3%	23	0.5%	1	0.2%
	\$250,000+	11	0.2%	50	1.1%	0	0.0%
<b>Aggregate Income: (\$Mil)</b>	Household	\$293.0		\$285.9		\$24.0	
	Family	\$228.2		\$221.8		\$19.7	
	Non-Family	\$59.3		\$59.6		\$4.0	
<b>Average Income:</b>	Household	\$55,951		\$61,819		\$49,556	
	Family	\$61,783		\$71,046		\$55,108	
	Non-Family	\$38,442		\$39,709		\$31,760	
<b>Median Income:</b>	Household	\$52,135		\$54,234		\$46,591	
	Family	\$57,889		\$64,575		\$53,200	
	Non-Family	\$35,656		\$33,485		\$27,679	
<b>Households</b>	< \$10,000	205	3.9%	135	2.9%	31	6.4%
<b>By</b>	\$10,000 - \$14,999	223	4.3%	160	3.5%	29	6.0%
<b>Disposable Income:</b>	\$15,000 - \$19,999	237	4.5%	264	5.7%	32	6.6%
	\$20,000 - \$24,999	320	6.1%	388	8.4%	26	5.4%
	\$25,000 - \$29,999	390	7.4%	413	8.9%	38	7.8%
	\$30,000 - \$34,999	454	8.7%	288	6.2%	42	8.7%
	\$35,000 - \$39,999	410	7.8%	307	6.6%	46	9.5%
	\$40,000 - \$49,999	1,024	19.6%	673	14.6%	85	17.5%
	\$50,000 - \$59,999	863	16.5%	739	16.0%	75	15.5%
	\$60,000 - \$74,999	619	11.8%	756	16.3%	55	11.3%
	\$75,000 - \$99,999	290	5.5%	343	7.4%	17	3.5%
	\$100,000 - \$124,999	130	2.5%	52	1.1%	5	1.0%
	\$125,000 - \$149,999	41	0.8%	31	0.7%	3	0.6%
	\$150,000 - \$199,999	22	0.4%	31	0.7%	1	0.2%
	\$200,000 - \$249,999	5	0.1%	15	0.3%	0	0.0%
	\$250,000+	3	0.1%	29	0.6%	0	0.0%
<b>Disposable Income:</b>	Aggregate (\$Mil)	\$244.9		\$238.8		\$20.6	
	Average	\$46,779		\$51,649		\$42,372	
	Median	\$43,589		\$45,312		\$39,837	

**Census Comparison: 2000 (Page 3 of 3)**  
**Howard Regional Study Site**  
**Howard, Bellevue, Black Creek**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

	Place 55-35950 Howard		Place 55-06362 Bellevue Town		Place 55-07725 Black Creek	
<b>Total Population</b>	13,546		11,828		1,192	
< 5 Years	983	7.3%	928	7.8%	89	7.5%
5 - 9 Years	1,094	8.1%	905	7.7%	77	6.5%
10 - 14 Years	1,058	7.8%	900	7.6%	81	6.8%
15 - 19 Years	946	7.0%	778	6.6%	101	8.5%
20 - 24 Years	851	6.3%	914	7.7%	75	6.3%
25 - 34 Years	2,115	15.6%	2,027	17.1%	168	14.1%
35 - 44 Years	2,591	19.1%	2,230	18.9%	195	16.4%
45 - 54 Years	1,921	14.2%	1,581	13.4%	161	13.5%
55 - 64 Years	972	7.2%	740	6.3%	109	9.1%
65 - 74 Years	604	4.5%	489	4.1%	64	5.4%
75 - 84 Years	320	2.4%	268	2.3%	54	4.5%
85+ Years	91	0.7%	68	0.6%	18	1.5%
<b>Median Age</b>	33.8		32.3		35.2	
<b>Population, Female</b>	6,890 50.9%		5,949 50.3%		602 50.5%	
< 5 Years	485	7.0%	474	8.0%	43	7.1%
5 - 9 Years	543	7.9%	461	7.7%	41	6.8%
10 - 14 Years	531	7.7%	434	7.3%	38	6.3%
15 - 19 Years	462	6.7%	376	6.3%	50	8.3%
20 - 24 Years	425	6.2%	491	8.3%	40	6.6%
25 - 34 Years	1,068	15.5%	995	16.7%	83	13.8%
35 - 44 Years	1,317	19.1%	1,101	18.5%	97	16.1%
45 - 54 Years	974	14.1%	778	13.1%	83	13.8%
55 - 64 Years	484	7.0%	371	6.2%	51	8.5%
65 - 74 Years	325	4.7%	263	4.4%	29	4.8%
75 - 84 Years	205	3.0%	154	2.6%	34	5.6%
85+ Years	71	1.0%	51	0.9%	13	2.2%
<b>Median Age</b>	34.4		32.3		35.6	
<b>Population, Male</b>	6,656 49.1%		5,879 49.7%		590 49.5%	
< 5 Years	498	7.5%	454	7.7%	46	7.8%
5 - 9 Years	551	8.3%	444	7.6%	36	6.1%
10 - 14 Years	527	7.9%	466	7.9%	43	7.3%
15 - 19 Years	484	7.3%	402	6.8%	51	8.6%
20 - 24 Years	426	6.4%	423	7.2%	35	5.9%
25 - 34 Years	1,047	15.7%	1,032	17.6%	85	14.4%
35 - 44 Years	1,274	19.1%	1,129	19.2%	98	16.6%
45 - 54 Years	947	14.2%	803	13.7%	78	13.2%
55 - 64 Years	488	7.3%	369	6.3%	58	9.8%
65 - 74 Years	279	4.2%	226	3.8%	35	5.9%
75 - 84 Years	115	1.7%	114	1.9%	20	3.4%
85+ Years	20	0.3%	17	0.3%	5	0.8%
<b>Median Age</b>	33.2		32.2		34.9	

**Avg. Household Exp. Comparison: 2004 (Page 1 of 2)**  
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**Howard, Belleville, Black Creek**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

	Place 55-35950		Place 55-06362		Place 55-07725	
	Howard	Index	Bellevue Town	Index	Black Creek	Index
<b>Average Annual Expenditures</b>	\$47,343	97	\$49,145	101	\$44,272	91
<b>Food Expenditures</b>	\$5,979	97	\$6,155	100	\$5,663	92
<b>Food Expenditures At Home</b>	\$3,297	96	\$3,375	98	\$3,164	92
Cereal/Bakery	\$485	96	\$499	98	\$465	92
Meat, Poultry, Fish, Eggs	\$823	96	\$839	98	\$793	93
Dairy	\$342	96	\$349	98	\$330	92
Fruit, Vegetables	\$588	96	\$606	98	\$563	91
Other Food At Home	\$1,059	97	\$1,082	99	\$1,013	93
<b>Food Expenditures Away</b>	\$2,682	98	\$2,780	101	\$2,499	91
Breakfast	\$180	96	\$187	100	\$170	91
Lunch	\$920	98	\$953	101	\$857	91
Dinner	\$1,355	98	\$1,405	102	\$1,260	91
Snacks, Non-Alchlc Beverages	\$227	98	\$235	101	\$212	91
<b>Alcoholic Beverages</b>	\$456	96	\$477	101	\$425	90
<b>Tobacco Products</b>	\$335	98	\$332	97	\$331	97
<b>Housing</b>	\$14,760	96	\$15,336	100	\$13,869	91
Shelter	\$8,661	96	\$9,064	100	\$8,113	90
Mortgage Interest, Charges	\$3,624	98	\$3,855	104	\$3,270	88
Property Taxes	\$1,427	95	\$1,523	101	\$1,313	87
Rental Dwelling Costs	\$1,952	93	\$1,924	92	\$1,995	95
Other Lodging	\$565	93	\$616	102	\$511	84
Maintenance, Insurance, Other	\$1,093	96	\$1,146	101	\$1,024	90
<b>Utilities, Fuels, Public Svcs</b>	\$2,815	97	\$2,866	99	\$2,699	93
Natural Gas	\$335	97	\$343	99	\$321	92
Electricity	\$1,011	96	\$1,028	98	\$976	93
Oil, Other Heating Fuels	\$101	95	\$105	98	\$96	90
Water, Sewer, Refuse	\$344	98	\$348	99	\$328	94
Telephone Services	\$1,024	98	\$1,042	99	\$978	93
Household Operation	\$768	97	\$797	100	\$721	91
Personal Domestic Services	\$344	98	\$348	99	\$328	94
Other Hshld Expenses	\$424	95	\$449	101	\$393	88
<b>Home, Garden Supplies</b>	\$700	104	\$694	103	\$661	98
Laundry, Cleaning	\$131	97	\$132	98	\$127	94
Other Hshld, Garden Products	\$405	108	\$395	105	\$379	101
Postage, Stationery	\$164	100	\$167	101	\$155	94
<b>Furnishings &amp; Equipment</b>	\$1,816	97	\$1,915	102	\$1,675	89
Household Textiles	\$165	95	\$176	101	\$152	87
Furniture	\$455	95	\$489	102	\$414	87
Floor Coverings	\$47	99	\$48	101	\$44	93
Major Appliances	\$230	98	\$238	102	\$214	92
Small Appliances & Wares	\$126	95	\$134	101	\$117	88
Misc Household Equipment	\$793	98	\$830	102	\$734	90

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**Source: 2004 AGS, Inc.**

	Place 55-35950		Place 55-06362		Place 55-07725	
	Howard	Index	Bellevue Town	Index	Black Creek	Index
<b>Apparel &amp; Services</b>	\$2,016	96	\$2,113	101	\$1,880	90
Men, 16+ Years	\$374	96	\$396	101	\$345	88
Boys, 2 to 15 Years	\$97	97	\$100	100	\$91	91
Women, 16+ Years	\$667	95	\$700	100	\$624	89
Girls, 2 To 15 Years	\$142	97	\$148	102	\$133	91
Children Under 2 Years	\$98	98	\$102	102	\$91	91
Footwear	\$352	98	\$362	101	\$331	92
Other Products & Services	\$286	94	\$305	101	\$265	87
<b>Transportation</b>	\$9,143	100	\$9,346	102	\$8,575	94
Vehicle Purchases	\$4,383	101	\$4,450	102	\$4,119	94
New Cars & Trucks	\$2,110	99	\$2,186	103	\$1,956	92
Used Cars & Trucks	\$2,153	101	\$2,147	101	\$2,054	97
Other Vehicles	\$120	112	\$117	109	\$109	102
<b>Gasoline &amp; Motor Oil</b>	\$1,381	99	\$1,408	101	\$1,306	94
<b>Other Vehicle Expenditures</b>	\$2,919	99	\$3,003	102	\$2,725	93
Finance Charges	\$497	102	\$507	104	\$460	94
Insurance	\$1,023	99	\$1,045	101	\$966	94
Rental, Leasing, Licensing	\$590	99	\$617	104	\$539	91
Maintenance & Repairs	\$809	98	\$834	101	\$760	92
<b>Public Transportation</b>	\$460	96	\$485	101	\$425	89
<b>Health Care</b>	\$2,495	97	\$2,544	99	\$2,408	93
Insurance	\$1,217	97	\$1,237	98	\$1,179	94
Medical Services	\$685	99	\$701	101	\$646	93
Drugs	\$484	94	\$494	96	\$477	93
Medical Supplies	\$109	95	\$112	97	\$106	92
<b>Entertainment</b>	\$2,488	97	\$2,611	102	\$2,291	90
Fees & Admissions	\$662	96	\$712	103	\$599	86
TV, Radio , Sound Equipment	\$761	98	\$776	100	\$722	93
Pets, Toys, Play Equipment	\$456	100	\$466	103	\$425	94
Other Entertainment Supplies	\$609	97	\$657	104	\$545	86
<b>Personal Care Products</b>	\$605	97	\$624	100	\$571	92
<b>Reading Materials</b>	\$145	96	\$151	100	\$137	90
<b>Education</b>	\$796	91	\$862	98	\$736	84
<b>Miscellaneous Services</b>	\$931	99	\$958	101	\$874	93
<b>Cash Contributions</b>	\$1,533	97	\$1,616	102	\$1,415	90
<b>Personal Insurance &amp; Pensions</b>	\$5,661	98	\$6,020	105	\$5,097	89
Personal Insurance	\$468	96	\$494	102	\$432	89
Pensions & Retirement Funds	\$5,193	99	\$5,526	105	\$4,665	89

**Key Demographic Comparison: 1990  
Howard Regional Study Site  
Howard, Belleville, Black Creek**

**The Taurean Group, LLC  
Source: 2004 AGS, Inc.**

	Place 55-35950 Howard		Place 55-06362 Bellevue Town		Place 55-07725 Black Creek	
<b>Population</b>	9,866		7,994		1,158	
Group Quarters	0	0.0%	0	0.0%	0	0.0%
<b>Population By Race</b>						
White	9,732	98.6%	7,894	98.7%	1,147	99.1%
Black	9	0.1%	12	0.2%	0	0.0%
American Indian/Alaskan	93	0.9%	48	0.6%	11	0.9%
Asian/Pacific Islander	17	0.2%	31	0.4%	0	0.0%
Other Race	15	0.2%	10	0.1%	0	0.0%
Hispanic Origin	44	0.4%	34	0.4%	4	0.3%
<b>Diversity Index</b>	3		3		2	
<b>Population By Age</b>						
< 18 Years	3,061	31.0%	2,381	29.8%	370	32.0%
18 - 64 Years	6,235	63.2%	5,174	64.7%	666	57.5%
65+ Years	571	5.8%	440	5.5%	123	10.6%
<b>Median Age</b>	29.9		29.3		30.5	
<b>Population In Households</b>	9,866		7,994		1,158	
In Families	8,870	89.9%	6,965	87.1%	1,132	97.6%
In Non-families	996	10.1%	1,029	12.9%	26	2.2%
<b>Households</b>	3,431		3,029		414	
Families	2,675	78.0%	2,170	71.6%	335	80.9%
With Kids	1,623	60.7%	1,317	60.7%	191	57.0%
Non-family	756	22.0%	859	28.4%	79	19.1%
<b>Average Household Size</b>	2.9		2.6		2.8	
Average Family Size	3.3		3.2		3.4	
Average Non-family Size	1.3		1.2		0.3	
<b>Population, 16+ In Labor Force</b>	5,694		4,697		618	
Employed	5,437	95.5%	4,495	95.7%	584	94.5%
White Collar	3,015	55.5%	2,461	54.7%	216	37.0%
Blue Collar	2,421	44.5%	2,033	45.2%	368	63.0%
<b>Average Household Income</b>	\$38,556		\$36,821		\$34,638	
<b>Median Household Income</b>	\$36,130		\$34,189		\$32,292	
<b>Total Housing Units</b>	3,512		3,107		425	
Occupied	3,431	97.7%	3,029	97.5%	414	97.4%
Owner-Occupied	2,394	69.8%	2,168	71.6%	332	80.2%
Renter-Occupied	1,037	30.2%	861	28.4%	82	19.6%
<b>Average Home Value</b>	\$67,428		\$82,730		\$58,114	
<b>Median Home Value</b>	\$65,982		\$75,803		\$56,048	
<b>Average Contract Rent</b>	\$365		\$344		\$250	
<b>Median Contract Rent</b>	\$359		\$335		\$252	



**Key Demographic Comparison: 2000  
Howard Regional Study Site  
Howard, Belleville, Black Creek**

**The Taurean Group, LLC  
Source: 2004 AGS, Inc.**

	Place 55-35950 Howard		Place 55-06362 Bellevue Town		Place 55-07725 Black Creek	
<b>Population</b>	13,546		11,828		1,192	
Group Quarters	69	0.5%	67	0.6%	0	0.0%
<b>Population By Race</b>						
White	13,027	96.2%	11,115	94.0%	1,163	97.6%
Black	99	0.7%	73	0.6%	0	0.0%
American Indian/Alaskan	122	0.9%	103	0.9%	12	1.0%
Asian/Pacific Islander	107	0.8%	206	1.7%	3	0.3%
Other Race	43	0.3%	229	1.9%	1	0.1%
Multi-Race	149	1.1%	103	0.9%	12	1.0%
<b>Hispanic Origin</b>	147	1.1%	459	3.9%	10	0.8%
<b>Diversity Index</b>	6		12		4	
<b>Population By Age</b>						
< 18 Years	3,770	27.8%	3,230	27.3%	305	25.6%
18 - 64 Years	8,762	64.7%	7,773	65.7%	751	63.0%
65+ Years	1,014	7.5%	825	7.0%	136	11.4%
<b>Median Age</b>	33.8		32.3		35.2	
<b>Population In Households</b>	13,477		11,761		1,192	
In Families	11,242	83.4%	9,693	82.4%	1,090	91.4%
In Non-families	2,235	16.6%	2,068	17.6%	102	8.6%
<b>Households</b>	5,236		4,624		485	
Families	3,693	70.5%	3,122	67.5%	358	73.8%
With Kids	2,070	39.5%	1,769	38.3%	183	37.7%
Non-family	1,543	29.5%	1,502	32.5%	127	26.2%
<b>Average Household Size</b>	2.6		2.5		2.5	
Average Family Size	3.0		3.1		3.0	
Average Non-family Size	1.4		1.4		0.8	
<b>Population, 16+ In Labor Force</b>	8,002		7,109		678	
Employed	7,754	96.9%	6,857	96.5%	651	96.0%
White Collar	4,681	60.4%	4,002	58.4%	293	45.0%
Blue Collar	3,074	39.6%	2,856	41.7%	357	54.8%
<b>Average Household Income</b>	\$55,951		\$61,819		\$49,556	
<b>Median Household Income</b>	\$52,135		\$54,234		\$46,591	
<b>Total Housing Units</b>	5,350		4,758		509	
Occupied	5,236	97.9%	4,624	97.2%	485	95.3%
Owner-Occupied	3,343	63.8%	2,994	64.7%	372	76.7%
Renter-Occupied	1,893	36.2%	1,630	35.3%	113	23.3%
<b>Average Home Value</b>	\$138,738		\$134,632		\$116,145	
<b>Median Home Value</b>	\$128,407		\$135,476		\$98,824	
<b>Average Contract Rent</b>	\$559		\$513		\$377	
<b>Median Contract Rent</b>	\$551		\$502		\$386	

**Demographic Comparison: 2004 (Page 1 of 3)**  
**Howard Regional Study Site**  
**Howard, Bellevue, Black Creek**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

	Place 55-35950		Place 55-06362		Place 55-07725	
	Howard		Bellevue Town		Black Creek	
<b>Population</b>	14,793		13,100		1,275	
In Households	14,726	99.5%	13,034	99.5%	1,275	100.0%
In Families	12,027	81.3%	10,451	79.8%	1,154	90.5%
In Non-family Households	2,699	18.2%	2,583	19.7%	121	9.5%
In Group Quarters	67	0.5%	66	0.5%	0	0.0%
<b>Race:</b>						
White	14,201	96.0%	12,275	93.7%	1,243	97.5%
Black	114	0.8%	88	0.7%	0	0.0%
American Indian	132	0.9%	119	0.9%	14	1.1%
Asian/Pacific Islander	123	0.8%	236	1.8%	4	0.3%
Other Race	55	0.4%	261	2.0%	1	0.1%
Multiple Races	168	1.1%	121	0.9%	13	1.0%
<b>Hispanic Population</b>	190	1.3%	616	4.7%	13	1.0%
<b>Labor Force: Pop, 16+ Years</b>	11,319		10,074		1,019	
In Armed Forces	8	0.1%	1	0.0%	0	0.0%
Employed	8,544	75.5%	7,686	76.3%	714	70.1%
Unemployed	290	2.6%	294	2.9%	28	2.7%
Not In Labor Force	2,477	21.9%	2,093	20.8%	277	27.2%
<b>Education: Pop, 25+ Years</b>	10,514		9,396		925	
No HS Diploma	928	8.8%	1,185	12.6%	137	14.8%
HS Graduate	3,887	37.0%	3,293	35.0%	500	54.1%
College, No Degree	2,285	21.7%	1,906	20.3%	140	15.1%
Associate Degree	1,004	9.5%	960	10.2%	83	9.0%
College Degree	1,854	17.6%	1,584	16.9%	52	5.6%
Graduate/Professional Degree	556	5.3%	468	5.0%	13	1.4%
<b>Households</b>	5,955		5,375		545	
Families	4,103	68.9%	3,506	65.2%	393	72.1%
Non-Families	1,852	31.1%	1,869	34.8%	152	27.9%
<b>Average Size:</b>						
Household	2.5		2.4		2.3	
Family	2.9		3.0		2.9	
Non-Family	1.5		1.4		0.8	
<b>Total Housing Units</b>	6,088		5,538		571	
Vacant	133	2.2%	163	2.9%	26	4.6%
Owned	3,821	62.8%	3,445	62.2%	421	73.7%
Rented	2,134	35.1%	1,930	34.9%	124	21.7%
<b>Households by Persons:</b>						
1	1,366	22.9%	1,325	24.7%	118	21.7%
2	2,078	34.9%	1,836	34.2%	187	34.3%
3-4	2,019	33.9%	1,766	32.9%	195	35.8%
5+	492	8.3%	448	8.3%	45	8.3%
<b>Vehicles Available</b>	11,159		9,697		1,137	
Average Vehicles/HH	1.9		1.8		2.1	
<b>Vehicles Per Household:</b>						
0	153	2.6%	207	3.9%	40	7.3%
1	1,650	27.7%	1,750	32.6%	128	23.5%
2	3,244	54.5%	2,541	47.3%	227	41.7%
3+	908	15.2%	877	16.3%	150	27.5%

**Demographic Comparison: 2004 (Page 2 of 3)**  
**Howard Regional Study Site**  
**Howard, Bellevue, Black Creek**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

		<b>Place 55-35950</b>		<b>Place 55-06362</b>		<b>Place 55-07725</b>	
		<b>Howard</b>		<b>Bellevue Town</b>		<b>Black Creek</b>	
<b>Total Aggregate Income (\$Mil)</b>		\$367.3		\$351.5		\$31.1	
<b>Per Capita Income</b>		\$24,832		\$26,833		\$24,366	
<b>Households</b>	< \$10,000	189	3.2%	125	2.3%	29	5.3%
<b>By</b>	\$10,000 - \$14,999	225	3.8%	169	3.1%	30	5.5%
<b>Income:</b>	\$15,000 - \$19,999	219	3.7%	218	4.1%	31	5.7%
	\$20,000 - \$24,999	262	4.4%	313	5.8%	22	4.0%
	\$25,000 - \$29,999	252	4.2%	341	6.3%	23	4.2%
	\$30,000 - \$34,999	319	5.4%	358	6.7%	31	5.7%
	\$35,000 - \$39,999	361	6.1%	276	5.1%	33	6.1%
	\$40,000 - \$49,999	699	11.7%	497	9.2%	73	13.4%
	\$50,000 - \$59,999	767	12.9%	505	9.4%	66	12.1%
	\$60,000 - \$74,999	1,099	18.5%	857	15.9%	88	16.1%
	\$75,000 - \$99,999	896	15.0%	1,023	19.0%	79	14.5%
	\$100,000 - \$124,999	333	5.6%	432	8.0%	24	4.4%
	\$125,000 - \$149,999	186	3.1%	107	2.0%	6	1.1%
	\$150,000 - \$199,999	96	1.6%	63	1.2%	4	0.7%
	\$200,000 - \$249,999	18	0.3%	27	0.5%	2	0.4%
	\$250,000+	34	0.6%	64	1.2%	4	0.7%
<b>Aggregate</b>	Household	\$367.0		\$350.0		\$31.1	
<b>Income:</b>	Family	\$290.3		\$267.3		\$24.7	
<b>(\$Mil)</b>	Non-Family	\$76.7		\$82.7		\$6.4	
<b>Average</b>	Household	\$61,628		\$65,121		\$57,003	
<b>Income:</b>	Family	\$70,754		\$76,250		\$62,808	
	Non-Family	\$41,404		\$44,250		\$42,080	
<b>Median</b>	Household	\$55,351		\$57,400		\$50,060	
<b>Income:</b>	Family	\$61,470		\$67,275		\$56,561	
	Non-Family	\$41,095		\$37,686		\$31,895	
<b>Households</b>	< \$10,000	219	3.7%	149	2.8%	34	6.2%
<b>By</b>	\$10,000 - \$14,999	219	3.7%	172	3.2%	30	5.5%
<b>Disposable</b>	\$15,000 - \$19,999	257	4.3%	265	4.9%	33	6.1%
<b>Income:</b>	\$20,000 - \$24,999	320	5.4%	390	7.3%	28	5.1%
	\$25,000 - \$29,999	370	6.2%	460	8.6%	35	6.4%
	\$30,000 - \$34,999	442	7.4%	365	6.8%	40	7.3%
	\$35,000 - \$39,999	466	7.8%	318	5.9%	47	8.6%
	\$40,000 - \$49,999	1,026	17.2%	704	13.1%	94	17.2%
	\$50,000 - \$59,999	1,021	17.1%	796	14.8%	82	15.0%
	\$60,000 - \$74,999	881	14.8%	987	18.4%	77	14.1%
	\$75,000 - \$99,999	449	7.5%	533	9.9%	30	5.5%
	\$100,000 - \$124,999	178	3.0%	102	1.9%	6	1.1%
	\$125,000 - \$149,999	54	0.9%	42	0.8%	3	0.6%
	\$150,000 - \$199,999	23	0.4%	36	0.7%	3	0.6%
	\$200,000 - \$249,999	4	0.1%	15	0.3%	1	0.2%
	\$250,000+	26	0.4%	41	0.8%	2	0.4%
<b>Disposable</b>	Aggregate (\$Mil)	\$294.4		\$277.9		\$24.3	
<b>Income:</b>	Average	\$49,434		\$51,699		\$44,507	
	Median	\$46,032		\$47,686		\$42,163	

**Demographic Comparison: 2004 (Page 3 of 3)**  
**Howard Regional Study Site**  
**Howard, Bellevue, Black Creek**

**The Taurean Group, LLC**  
**Source: 2004 AGS, Inc.**

	Place 55-35950 Howard		Place 55-06362 Bellevue Town		Place 55-07725 Black Creek	
<b>Total Population</b>	14,793		13,100		1,275	
< 5 Years	1,049	7.1%	992	7.6%	90	7.1%
5 - 9 Years	1,103	7.5%	917	7.0%	73	5.7%
10 - 14 Years	1,113	7.5%	950	7.3%	80	6.3%
15 - 19 Years	1,014	6.9%	845	6.5%	107	8.4%
20 - 24 Years	941	6.4%	1,040	7.9%	90	7.1%
25 - 34 Years	2,187	14.8%	2,150	16.4%	165	12.9%
35 - 44 Years	2,661	18.0%	2,320	17.7%	195	15.3%
45 - 54 Years	2,304	15.6%	1,927	14.7%	192	15.1%
55 - 64 Years	1,285	8.7%	1,008	7.7%	137	10.7%
65 - 74 Years	666	4.5%	556	4.2%	68	5.3%
75 - 84 Years	350	2.4%	302	2.3%	56	4.4%
85+ Years	120	0.8%	93	0.7%	22	1.7%
<b>Median Age</b>	34.9		33.4		36.7	
<b>Population, Female</b>	7,513 50.8%		6,589 50.3%		643 50.4%	
< 5 Years	522	6.9%	508	7.7%	44	6.8%
5 - 9 Years	546	7.3%	467	7.1%	39	6.1%
10 - 14 Years	557	7.4%	457	6.9%	37	5.8%
15 - 19 Years	497	6.6%	411	6.2%	52	8.1%
20 - 24 Years	473	6.3%	563	8.5%	48	7.5%
25 - 34 Years	1,106	14.7%	1,054	16.0%	82	12.8%
35 - 44 Years	1,341	17.8%	1,135	17.2%	98	15.2%
45 - 54 Years	1,165	15.5%	951	14.4%	99	15.4%
55 - 64 Years	643	8.6%	509	7.7%	64	10.0%
65 - 74 Years	354	4.7%	297	4.5%	30	4.7%
75 - 84 Years	218	2.9%	170	2.6%	34	5.3%
85+ Years	91	1.2%	67	1.0%	16	2.5%
<b>Median Age</b>	35.4		33.4		37.0	
<b>Population, Male</b>	7,280 49.2%		6,511 49.7%		632 49.6%	
< 5 Years	527	7.2%	484	7.4%	46	7.3%
5 - 9 Years	557	7.7%	450	6.9%	34	5.4%
10 - 14 Years	556	7.6%	493	7.6%	43	6.8%
15 - 19 Years	517	7.1%	434	6.7%	55	8.7%
20 - 24 Years	468	6.4%	477	7.3%	42	6.6%
25 - 34 Years	1,081	14.8%	1,096	16.8%	83	13.1%
35 - 44 Years	1,320	18.1%	1,185	18.2%	97	15.3%
45 - 54 Years	1,139	15.6%	976	15.0%	93	14.7%
55 - 64 Years	642	8.8%	499	7.7%	73	11.6%
65 - 74 Years	312	4.3%	259	4.0%	38	6.0%
75 - 84 Years	132	1.8%	132	2.0%	22	3.5%
85+ Years	29	0.4%	26	0.4%	6	0.9%
<b>Median Age</b>	34.4		33.4		36.3	