

**Agg. Household Exp. Comparison: 2004 (Page 1 of 2)**  
**Howard Regional Study Site**  
**Howard, Luxemburg, Oneida**

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

	Place 55-35950 Howard (\$000)	Place 55-46400 Luxemburg (\$000)	Place 55-59975 Oneida (\$000)
<b>Total Annual Expenditures</b>	\$281,927.6	\$35,870.5	\$18,786.0
<b>Food Expenditures</b>	\$35,604.9	\$4,584.4	\$2,355.4
<b>Food Expenditures At Home</b>	\$19,633.6	\$2,555.9	\$1,295.0
Cereal/Bakery	\$2,888.2	\$376.3	\$192.1
Meat, Poultry, Fish, Eggs	\$4,901.0	\$640.0	\$321.2
Dairy	\$2,036.6	\$266.9	\$134.6
Fruit, Vegetables	\$3,501.5	\$454.3	\$233.4
Other Food At Home	\$6,306.3	\$818.5	\$413.7
<b>Food Expenditures Away</b>	\$15,971.3	\$2,028.5	\$1,060.4
Breakfast	\$1,071.9	\$137.5	\$71.9
Lunch	\$5,478.6	\$695.5	\$364.0
Dinner	\$8,069.0	\$1,023.5	\$534.8
Snacks, Non-Alchlc Beverages	\$1,351.8	\$172.1	\$89.7
<b>Alcoholic Beverages</b>	\$2,715.5	\$346.5	\$183.8
<b>Tobacco Products</b>	\$1,994.9	\$266.1	\$124.7
<b>Housing</b>	\$87,895.8	\$11,241.5	\$5,894.3
Shelter	\$51,576.3	\$6,582.3	\$3,503.1
Mortgage Interest, Charges	\$21,580.9	\$2,668.5	\$1,479.2
Property Taxes	\$8,497.8	\$1,069.3	\$591.9
Rental Dwelling Costs	\$11,624.2	\$1,599.2	\$746.8
Other Lodging	\$3,364.6	\$418.9	\$243.4
Maintenance, Insurance,Other	\$6,508.8	\$826.5	\$441.9
<b>Utilities, Fuels, Public Svcs</b>	\$16,763.3	\$2,179.6	\$1,094.5
Natural Gas	\$1,994.9	\$258.9	\$131.4
Electricity	\$6,020.5	\$787.9	\$394.2
Oil, Other Heating Fuels	\$601.5	\$78.0	\$40.1
Water, Sewer, Refuse	\$2,048.5	\$265.3	\$131.8
Telephone Services	\$6,097.9	\$789.5	\$397.0
Household Operation	\$4,573.4	\$586.1	\$305.7
Personal Domestic Services	\$2,048.5	\$265.3	\$131.8
Other Hshld Expenses	\$2,524.9	\$320.8	\$173.9
<b>Home, Garden Supplies</b>	\$4,168.5	\$529.8	\$253.7
Laundry, Cleaning	\$780.1	\$102.1	\$50.8
Other Hshld, Garden Products	\$2,411.8	\$302.3	\$140.9
Postage, Stationery	\$976.6	\$125.4	\$61.9
<b>Furnishings &amp; Equipment</b>	\$10,814.3	\$1,363.6	\$737.2
Household Textiles	\$982.6	\$124.6	\$67.9
Furniture	\$2,709.5	\$340.1	\$190.2
Floor Coverings	\$279.9	\$35.4	\$18.7
Major Appliances	\$1,369.7	\$172.9	\$90.5
Small Appliances & Wares	\$750.3	\$95.7	\$52.0
Misc Household Equipment	\$4,722.3	\$595.0	\$318.0

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	Place 55-35950 Howard (\$000)	Place 55-46400 Luxemburg (\$000)	Place 55-59975 Oneida (\$000)
<b>Apparel &amp; Services</b>	\$12,005.3	\$1,523.6	\$814.6
Men, 16+ Years	\$2,227.2	\$279.8	\$154.0
Boys, 2 to 15 Years	\$577.6	\$73.2	\$38.1
Women, 16+ Years	\$3,972.0	\$507.3	\$271.5
Girls, 2 To 15 Years	\$845.6	\$106.9	\$56.0
Children Under 2 Years	\$583.6	\$73.2	\$38.9
Footwear	\$2,096.2	\$266.1	\$137.8
Other Products & Services	\$1,703.1	\$217.1	\$118.3
<b>Transportation</b>	\$54,446.6	\$6,911.2	\$3,522.6
Vehicle Purchases	\$26,100.8	\$3,308.5	\$1,671.0
New Cars & Trucks	\$12,565.1	\$1,573.4	\$831.7
Used Cars & Trucks	\$12,821.1	\$1,649.0	\$797.2
Other Vehicles	\$714.6	\$86.0	\$42.1
<b>Gasoline &amp; Motor Oil</b>	\$8,223.9	\$1,051.6	\$531.6
<b>Other Vehicle Expenditures</b>	\$17,382.6	\$2,205.4	\$1,132.2
Finance Charges	\$2,959.6	\$370.6	\$189.8
Insurance	\$6,092.0	\$779.9	\$393.4
Rental, Leasing, Licensing	\$3,513.5	\$438.2	\$234.2
Maintenance & Repairs	\$4,817.6	\$616.7	\$314.8
<b>Public Transportation</b>	\$2,739.3	\$345.7	\$187.8
<b>Health Care</b>	\$14,857.7	\$1,942.5	\$966.7
Insurance	\$7,247.2	\$948.7	\$470.8
Medical Services	\$4,079.2	\$521.0	\$264.8
Drugs	\$2,882.2	\$387.5	\$187.4
Medical Supplies	\$649.1	\$85.2	\$43.7
<b>Entertainment</b>	\$14,816.0	\$1,861.3	\$1,001.6
Fees & Admissions	\$3,942.2	\$490.4	\$276.7
TV, Radio , Sound Equipment	\$4,531.8	\$582.1	\$295.8
Pets, Toys, Play Equipment	\$2,715.5	\$344.1	\$174.3
Other Entertainment Supplies	\$3,626.6	\$444.6	\$254.9
<b>Personal Care Products</b>	\$3,602.8	\$462.3	\$237.8
<b>Reading Materials</b>	\$863.5	\$111.8	\$58.0
<b>Education</b>	\$4,740.2	\$602.2	\$349.0
<b>Miscellaneous Services</b>	\$5,544.1	\$706.7	\$362.9
<b>Cash Contributions</b>	\$9,129.0	\$1,151.3	\$615.7
<b>Personal Insurance &amp; Pensions</b>	\$33,711.3	\$4,159.1	\$2,299.0
Personal Insurance	\$2,786.9	\$352.2	\$190.6
Pensions & Retirement Funds	\$30,924.3	\$3,806.9	\$2,108.5

**Census Comparison: 2000 (Page 1 of 3)**  
**Howard Regional Study Site**  
**Howard, Luxemburg, Oneida**

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

	Place 55-35950		Place 55-46400		Place 55-59975	
	Howard		Luxemburg		Oneida	
<b>Population</b>	13,546		1,935		1,070	
In Households	13,477	99.5%	1,893	97.8%	1,069	99.9%
In Families	11,242	83.0%	1,796	92.8%	938	87.7%
In Non-family Households	2,235	16.5%	97	5.0%	131	12.2%
In Group Quarters	69	0.5%	42	2.2%	1	0.1%
<b>Race:</b>						
White	13,026	96.2%	1,914	98.9%	583	54.5%
Black	99	0.7%	3	0.2%	3	0.3%
American Indian	122	0.9%	1	0.1%	443	41.4%
Asian/Pacific Islander	107	0.8%	3	0.2%	5	0.5%
Other Race	43	0.3%	8	0.4%	4	0.4%
Multiple Races	149	1.1%	6	0.3%	32	3.0%
<b>Hispanic Population</b>	147	1.1%	11	0.6%	25	2.3%
<b>Labor Force: Pop, 16+ Years</b>	10,205		1,419		772	
In Armed Forces	7	0.1%	0	0.0%	0	0.0%
Employed	7,753	76.0%	1,048	73.9%	537	69.6%
Unemployed	248	2.4%	10	0.7%	15	1.9%
Not In Labor Force	2,197	21.5%	361	25.4%	220	28.5%
<b>Education: Pop, 25+ Years</b>	8,614		1,201		657	
No HS Diploma	748	8.7%	191	15.9%	129	19.6%
HS Graduate	3,200	37.1%	581	48.4%	267	40.6%
College, No Degree	1,871	21.7%	204	17.0%	119	18.1%
Associate Degree	832	9.7%	123	10.2%	46	7.0%
College Degree	1,507	17.5%	83	6.9%	70	10.7%
Graduate/Professional Degree	456	5.3%	19	1.6%	26	4.0%
<b>Households</b>	5,236		719		359	
Families	3,693	70.5%	551	76.6%	276	76.9%
Non-Families	1,543	29.5%	168	23.4%	83	23.1%
<b>Average Size:</b>						
Household	2.6		2.6		3.0	
Family	3.0		3.3		3.4	
Non-Family	1.4		0.6		1.6	
<b>Total Housing Units</b>	5,350		745		373	
Vacant	114	2.1%	26	3.5%	14	3.8%
Owned	3,343	62.5%	565	75.8%	286	76.7%
Rented	1,893	35.4%	154	20.7%	73	19.6%
<b>Households by Persons:</b>						
1	1,136	21.7%	144	20.0%	67	18.7%
2	1,863	35.6%	215	29.9%	103	28.7%
3-4	1,802	34.4%	262	36.4%	129	35.9%
5+	435	8.3%	98	13.6%	60	16.7%
<b>Vehicles Available</b>	9,856		1,498		680	
Average Vehicles/HH	1.9		2.1		1.9	
<b>Vehicles Per Household:</b>						
0	131	2.5%	18	2.5%	27	7.5%
1	1,443	27.6%	198	27.5%	100	27.9%
2	2,856	54.5%	309	43.0%	155	43.2%
3+	806	15.4%	194	27.0%	77	21.4%

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		Place 55-35950 Howard		Place 55-46400 Luxemburg		Place 55-59975 Oneida	
<b>Total Aggregate Income (\$Mil)</b>		\$296.1		\$37.4		\$20.5	
<b>Per Capita Income</b>		\$21,862		\$19,347		\$19,149	
<b>Households</b>	< \$10,000	172	3.3%	43	6.0%	33	9.2%
<b>By</b>	\$10,000 - \$14,999	230	4.4%	37	5.1%	18	5.0%
<b>Income:</b>	\$15,000 - \$19,999	194	3.7%	31	4.3%	16	4.5%
	\$20,000 - \$24,999	270	5.2%	58	8.1%	13	3.6%
	\$25,000 - \$29,999	240	4.6%	40	5.6%	19	5.3%
	\$30,000 - \$34,999	352	6.7%	30	4.2%	40	11.1%
	\$35,000 - \$39,999	365	7.0%	37	5.1%	19	5.3%
	\$40,000 - \$49,999	630	12.0%	118	16.4%	26	7.2%
	\$50,000 - \$59,999	773	14.8%	95	13.2%	34	9.5%
	\$60,000 - \$74,999	929	17.7%	90	12.5%	27	7.5%
	\$75,000 - \$99,999	633	12.1%	94	13.1%	75	20.9%
	\$100,000 - \$124,999	211	4.0%	25	3.5%	17	4.7%
	\$125,000 - \$149,999	140	2.7%	9	1.3%	10	2.8%
	\$150,000 - \$199,999	69	1.3%	5	0.7%	10	2.8%
	\$200,000 - \$249,999	17	0.3%	2	0.3%	2	0.6%
	\$250,000+	11	0.2%	5	0.7%	0	0.0%
<b>Aggregate Income: (\$Mil)</b>	Household	\$293.0		\$37.4		\$20.1	
	Family	\$228.2		\$32.6		\$17.8	
	Non-Family	\$59.3		\$4.2		\$1.8	
<b>Average Income:</b>	Household	\$55,951		\$52,066		\$55,968	
	Family	\$61,783		\$59,110		\$64,566	
	Non-Family	\$38,442		\$24,788		\$22,040	
<b>Median Income:</b>	Household	\$52,135		\$47,172		\$48,594	
	Family	\$57,889		\$53,198		\$60,556	
	Non-Family	\$35,656		\$20,625		\$19,107	
<b>Households</b>	< \$10,000	205	3.9%	49	6.8%	36	10.0%
<b>By</b>	\$10,000 - \$14,999	223	4.3%	35	4.9%	17	4.7%
<b>Disposable Income:</b>	\$15,000 - \$19,999	237	4.5%	41	5.7%	17	4.7%
	\$20,000 - \$24,999	320	6.1%	63	8.8%	19	5.3%
	\$25,000 - \$29,999	390	7.4%	43	6.0%	40	11.1%
	\$30,000 - \$34,999	454	8.7%	45	6.3%	29	8.1%
	\$35,000 - \$39,999	410	7.8%	77	10.7%	15	4.2%
	\$40,000 - \$49,999	1,024	19.6%	138	19.2%	46	12.8%
	\$50,000 - \$59,999	863	16.5%	83	11.5%	25	7.0%
	\$60,000 - \$74,999	619	11.8%	92	12.8%	72	20.1%
	\$75,000 - \$99,999	290	5.5%	34	4.7%	23	6.4%
	\$100,000 - \$124,999	130	2.5%	9	1.3%	12	3.3%
	\$125,000 - \$149,999	41	0.8%	3	0.4%	6	1.7%
	\$150,000 - \$199,999	22	0.4%	4	0.6%	2	0.6%
	\$200,000 - \$249,999	5	0.1%	1	0.1%	0	0.0%
	\$250,000+	3	0.1%	2	0.3%	0	0.0%
<b>Disposable Income:</b>	Aggregate (\$Mil)	\$244.9		\$32.1		\$17.1	
	Average	\$46,779		\$44,603		\$47,567	
	Median	\$43,589		\$40,411		\$41,300	

**Census Comparison: 2000 (Page 3 of 3)**  
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	Place 55-35950 Howard		Place 55-46400 Luxemburg		Place 55-59975 Oneida	
<b>Total Population</b>	13,546		1,935		1,070	
< 5 Years	983	7.3%	150	7.8%	73	6.8%
5 - 9 Years	1,094	8.1%	164	8.5%	98	9.2%
10 - 14 Years	1,058	7.8%	170	8.8%	105	9.8%
15 - 19 Years	946	7.0%	141	7.3%	98	9.2%
20 - 24 Years	851	6.3%	109	5.6%	39	3.6%
25 - 34 Years	2,115	15.6%	312	16.1%	113	10.6%
35 - 44 Years	2,591	19.1%	292	15.1%	173	16.2%
45 - 54 Years	1,921	14.2%	220	11.4%	171	16.0%
55 - 64 Years	972	7.2%	134	6.9%	99	9.3%
65 - 74 Years	604	4.5%	108	5.6%	62	5.8%
75 - 84 Years	320	2.4%	101	5.2%	28	2.6%
85+ Years	91	0.7%	34	1.8%	11	1.0%
<b>Median Age</b>	33.8		32.6		35.5	
<b>Population, Female</b>	6,890	50.9%	973	50.3%	558	52.1%
< 5 Years	485	7.0%	71	7.3%	39	7.0%
5 - 9 Years	543	7.9%	73	7.5%	47	8.4%
10 - 14 Years	531	7.7%	80	8.2%	50	9.0%
15 - 19 Years	462	6.7%	70	7.2%	54	9.7%
20 - 24 Years	425	6.2%	60	6.2%	19	3.4%
25 - 34 Years	1,068	15.5%	162	16.6%	60	10.8%
35 - 44 Years	1,317	19.1%	137	14.1%	97	17.4%
45 - 54 Years	974	14.1%	110	11.3%	82	14.7%
55 - 64 Years	484	7.0%	69	7.1%	47	8.4%
65 - 74 Years	325	4.7%	58	6.0%	38	6.8%
75 - 84 Years	205	3.0%	59	6.1%	17	3.0%
85+ Years	71	1.0%	24	2.5%	8	1.4%
<b>Median Age</b>	34.4		33.4		36.0	
<b>Population, Male</b>	6,656	49.1%	962	49.7%	512	47.9%
< 5 Years	498	7.5%	79	8.2%	34	6.6%
5 - 9 Years	551	8.3%	91	9.5%	51	10.0%
10 - 14 Years	527	7.9%	90	9.4%	55	10.7%
15 - 19 Years	484	7.3%	71	7.4%	44	8.6%
20 - 24 Years	426	6.4%	49	5.1%	20	3.9%
25 - 34 Years	1,047	15.7%	150	15.6%	53	10.4%
35 - 44 Years	1,274	19.1%	155	16.1%	76	14.8%
45 - 54 Years	947	14.2%	110	11.4%	89	17.4%
55 - 64 Years	488	7.3%	65	6.8%	52	10.2%
65 - 74 Years	279	4.2%	50	5.2%	24	4.7%
75 - 84 Years	115	1.7%	42	4.4%	11	2.1%
85+ Years	20	0.3%	10	1.0%	3	0.6%
<b>Median Age</b>	33.2		31.5		34.8	

**Avg. Household Exp. Comparison: 2004 (Page 1 of 2)**  
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	Place 55-35950		Place 55-46400		Place 55-59975	
	Howard	Index	Luxemburg	Index	Oneida	Index
<b>Average Annual Expenditures</b>	\$47,343	97	\$44,615	92	\$47,320	97
<b>Food Expenditures</b>	\$5,979	97	\$5,702	92	\$5,933	96
<b>Food Expenditures At Home</b>	\$3,297	96	\$3,179	93	\$3,262	95
Cereal/Bakery	\$485	96	\$468	92	\$484	95
Meat, Poultry, Fish, Eggs	\$823	96	\$796	93	\$809	95
Dairy	\$342	96	\$332	93	\$339	95
Fruit, Vegetables	\$588	96	\$565	92	\$588	96
Other Food At Home	\$1,059	97	\$1,018	93	\$1,042	95
<b>Food Expenditures Away</b>	\$2,682	98	\$2,523	92	\$2,671	97
Breakfast	\$180	96	\$171	92	\$181	97
Lunch	\$920	98	\$865	92	\$917	98
Dinner	\$1,355	98	\$1,273	92	\$1,347	98
Snacks, Non-Alchlc Beverages	\$227	98	\$214	92	\$226	97
<b>Alcoholic Beverages</b>	\$456	96	\$431	91	\$463	98
<b>Tobacco Products</b>	\$335	98	\$331	97	\$314	92
<b>Housing</b>	\$14,760	96	\$13,982	91	\$14,847	97
Shelter	\$8,661	96	\$8,187	91	\$8,824	98
Mortgage Interest, Charges	\$3,624	98	\$3,319	90	\$3,726	101
Property Taxes	\$1,427	95	\$1,330	89	\$1,491	99
Rental Dwelling Costs	\$1,952	93	\$1,989	95	\$1,881	90
Other Lodging	\$565	93	\$521	86	\$613	101
Maintenance, Insurance, Other	\$1,093	96	\$1,028	90	\$1,113	98
<b>Utilities, Fuels, Public Svcs</b>	\$2,815	97	\$2,711	93	\$2,757	95
Natural Gas	\$335	97	\$322	93	\$331	95
Electricity	\$1,011	96	\$980	93	\$993	94
Oil, Other Heating Fuels	\$101	95	\$97	91	\$101	95
Water, Sewer, Refuse	\$344	98	\$330	94	\$332	95
Telephone Services	\$1,024	98	\$982	94	\$1,000	95
Household Operation	\$768	97	\$729	92	\$770	97
Personal Domestic Services	\$344	98	\$330	94	\$332	95
Other Hshld Expenses	\$424	95	\$399	90	\$438	98
<b>Home, Garden Supplies</b>	\$700	104	\$659	98	\$639	95
Laundry, Cleaning	\$131	97	\$127	94	\$128	95
Other Hshld, Garden Products	\$405	108	\$376	100	\$355	95
Postage, Stationery	\$164	100	\$156	95	\$156	95
<b>Furnishings &amp; Equipment</b>	\$1,816	97	\$1,696	90	\$1,857	99
Household Textiles	\$165	95	\$155	89	\$171	98
Furniture	\$455	95	\$423	88	\$479	100
Floor Coverings	\$47	99	\$44	93	\$47	99
Major Appliances	\$230	98	\$215	92	\$228	98
Small Appliances & Wares	\$126	95	\$119	89	\$131	98
Misc Household Equipment	\$793	98	\$740	91	\$801	98

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	Place 55-35950		Place 55-46400		Place 55-59975	
	Howard	Index	Luxemburg	Index	Oneida	Index
<b>Apparel &amp; Services</b>	\$2,016	96	\$1,895	90	\$2,052	98
Men, 16+ Years	\$374	96	\$348	89	\$388	99
Boys, 2 to 15 Years	\$97	97	\$91	91	\$96	96
Women, 16+ Years	\$667	95	\$631	90	\$684	98
Girls, 2 To 15 Years	\$142	97	\$133	91	\$141	97
Children Under 2 Years	\$98	98	\$91	91	\$98	98
Footwear	\$352	98	\$331	92	\$347	97
Other Products & Services	\$286	94	\$270	89	\$298	98
<b>Transportation</b>	\$9,143	100	\$8,596	94	\$8,873	97
Vehicle Purchases	\$4,383	101	\$4,115	94	\$4,209	97
New Cars & Trucks	\$2,110	99	\$1,957	92	\$2,095	98
Used Cars & Trucks	\$2,153	101	\$2,051	97	\$2,008	95
Other Vehicles	\$120	112	\$107	100	\$106	99
<b>Gasoline &amp; Motor Oil</b>	\$1,381	99	\$1,308	94	\$1,339	96
<b>Other Vehicle Expenditures</b>	\$2,919	99	\$2,743	93	\$2,852	97
Finance Charges	\$497	102	\$461	94	\$478	98
Insurance	\$1,023	99	\$970	94	\$991	96
Rental, Leasing, Licensing	\$590	99	\$545	92	\$590	99
Maintenance & Repairs	\$809	98	\$767	93	\$793	96
<b>Public Transportation</b>	\$460	96	\$430	90	\$473	99
<b>Health Care</b>	\$2,495	97	\$2,416	94	\$2,435	94
Insurance	\$1,217	97	\$1,180	94	\$1,186	94
Medical Services	\$685	99	\$648	94	\$667	96
Drugs	\$484	94	\$482	94	\$472	92
Medical Supplies	\$109	95	\$106	92	\$110	95
<b>Entertainment</b>	\$2,488	97	\$2,315	91	\$2,523	99
Fees & Admissions	\$662	96	\$610	88	\$697	101
TV, Radio, Sound Equipment	\$761	98	\$724	93	\$745	96
Pets, Toys, Play Equipment	\$456	100	\$428	94	\$439	97
Other Entertainment Supplies	\$609	97	\$553	88	\$642	102
<b>Personal Care Products</b>	\$605	97	\$575	92	\$599	96
<b>Reading Materials</b>	\$145	96	\$139	92	\$146	96
<b>Education</b>	\$796	91	\$749	85	\$879	100
<b>Miscellaneous Services</b>	\$931	99	\$879	93	\$914	97
<b>Cash Contributions</b>	\$1,533	97	\$1,432	91	\$1,551	98
<b>Personal Insurance &amp; Pensions</b>	\$5,661	98	\$5,173	90	\$5,791	101
Personal Insurance	\$468	96	\$438	90	\$480	99
Pensions & Retirement Funds	\$5,193	99	\$4,735	90	\$5,311	101

**Key Demographic Comparison: 1990  
Howard Regional Study Site  
Howard, Luxemburg, Oneida**

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

	Place 55-35950 Howard		Place 55-46400 Luxemburg		Place 55-59975 Oneida	
<b>Population</b>	9,866		1,528		938	
Group Quarters	0	0.0%	7	0.5%	37	3.9%
<b>Population By Race</b>						
White	9,732	98.6%	1,528	100.0%	587	62.6%
Black	9	0.1%	0	0.0%	4	0.4%
American Indian/Alaskan	93	0.9%	0	0.0%	343	36.6%
Asian/Pacific Islander	17	0.2%	0	0.0%	3	0.3%
Other Race	15	0.2%	0	0.0%	1	0.1%
Hispanic Origin	44	0.4%	0	0.0%	11	1.2%
<b>Diversity Index</b>	3		0		44	
<b>Population By Age</b>						
< 18 Years	3,061	31.0%	472	30.9%	306	32.6%
18 - 64 Years	6,235	63.2%	838	54.8%	556	59.3%
65+ Years	571	5.8%	218	14.3%	76	8.1%
<b>Median Age</b>	29.9		30.6		30.0	
<b>Population In Households</b>						
In Families	8,870	89.9%	1,462	96.1%	833	92.5%
In Non-families	996	10.1%	59	3.9%	68	7.5%
<b>Households</b>						
Families	2,675	78.0%	420	75.9%	229	82.4%
With Kids	1,623	60.7%	241	57.4%	143	62.4%
Non-family	756	22.0%	133	24.1%	49	17.6%
<b>Average Household Size</b>						
Average Family Size	3.3		3.5		3.6	
Average Non-family Size	1.3		0.4		1.4	
<b>Population, 16+ In Labor Force</b>						
Employed	5,437	95.5%	788	97.5%	421	92.9%
White Collar	3,015	55.5%	293	37.2%	184	43.7%
Blue Collar	2,421	44.5%	495	62.8%	237	56.3%
<b>Average Household Income</b>						
<b>Median Household Income</b>	\$38,556		\$34,122		\$36,156	
	\$36,130		\$28,819		\$28,750	
<b>Total Housing Units</b>						
Occupied	3,431	97.7%	553	96.8%	278	96.2%
Owner-Occupied	2,394	69.8%	452	81.7%	229	82.4%
Renter-Occupied	1,037	30.2%	101	18.3%	49	17.6%
<b>Average Home Value</b>						
<b>Median Home Value</b>	\$67,428		\$61,098		\$69,808	
	\$65,982		\$58,630		\$62,635	
<b>Average Contract Rent</b>						
<b>Median Contract Rent</b>	\$365		\$217		\$187	
	\$359		\$218		\$156	

**Key Demographic Comparison: 2000  
Howard Regional Study Site  
Howard, Luxemburg, Oneida**

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

	Place 55-35950 Howard		Place 55-46400 Luxemburg		Place 55-59975 Oneida	
<b>Population</b>	13,546		1,935		1,070	
Group Quarters	69	0.5%	42	2.2%	1	0.1%
<b>Population By Race</b>						
White	13,027	96.2%	1,914	98.9%	583	54.5%
Black	99	0.7%	3	0.2%	4	0.4%
American Indian/Alaskan	122	0.9%	1	0.1%	443	41.4%
Asian/Pacific Islander	107	0.8%	3	0.2%	4	0.4%
Other Race	43	0.3%	8	0.4%	4	0.4%
Multi-Race	149	1.1%	6	0.3%	32	3.0%
<b>Hispanic Origin</b>	147	1.1%	11	0.6%	25	2.3%
<b>Diversity Index</b>	6		1		50	
<b>Population By Age</b>						
< 18 Years	3,770	27.8%	573	29.6%	336	31.4%
18 - 64 Years	8,762	64.7%	1,118	57.8%	633	59.2%
65+ Years	1,014	7.5%	244	12.6%	101	9.4%
<b>Median Age</b>	33.8		32.6		35.5	
<b>Population In Households</b>						
In Families	11,242	83.4%	1,796	94.9%	938	87.7%
In Non-families	2,235	16.6%	97	5.1%	131	12.3%
<b>Households</b>						
Families	3,693	70.5%	551	76.6%	276	76.9%
With Kids	2,070	39.5%	311	43.3%	155	43.2%
Non-family	1,543	29.5%	168	23.4%	83	23.1%
<b>Average Household Size</b>						
Average Family Size	3.0		3.3		3.4	
Average Non-family Size	1.4		0.6		1.6	
<b>Population, 16+ In Labor Force</b>						
Employed	7,754	96.9%	1,048	99.1%	538	97.3%
White Collar	4,681	60.4%	510	48.7%	323	60.0%
Blue Collar	3,074	39.6%	538	51.3%	215	40.0%
<b>Average Household Income</b>						
Average Household Income	\$55,951		\$52,066		\$55,968	
<b>Median Household Income</b>						
Median Household Income	\$52,135		\$47,172		\$48,594	
<b>Total Housing Units</b>						
Occupied	5,236	97.9%	719	96.5%	359	96.2%
Owner-Occupied	3,343	63.8%	565	78.6%	286	79.7%
Renter-Occupied	1,893	36.2%	154	21.4%	73	20.3%
<b>Average Home Value</b>						
Average Home Value	\$138,738		\$126,901		\$152,640	
<b>Median Home Value</b>						
Median Home Value	\$128,407		\$105,065		\$122,500	
<b>Average Contract Rent</b>						
Average Contract Rent	\$559		\$445		\$357	
<b>Median Contract Rent</b>						
Median Contract Rent	\$551		\$477		\$337	

**Demographic Comparison: 2004 (Page 1 of 3)**  
**Howard Regional Study Site**  
**Howard, Luxemburg, Oneida**

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

	Place 55-35950		Place 55-46400		Place 55-59975	
	Howard		Luxemburg		Oneida	
<b>Population</b>	14,793		2,092		1,120	
In Households	14,726	99.5%	2,053	98.1%	1,119	99.9%
In Families	12,027	81.3%	1,883	90.0%	966	86.3%
In Non-family Households	2,699	18.2%	170	8.1%	153	13.7%
In Group Quarters	67	0.5%	39	1.9%	1	0.1%
<b>Race:</b>						
White	14,201	96.0%	2,068	98.9%	608	54.3%
Black	114	0.8%	4	0.2%	4	0.4%
American Indian	132	0.9%	1	0.0%	466	41.6%
Asian/Pacific Islander	123	0.8%	3	0.1%	4	0.4%
Other Race	55	0.4%	9	0.4%	5	0.4%
Multiple Races	168	1.1%	7	0.3%	33	2.9%
<b>Hispanic Population</b>	190	1.3%	14	0.7%	31	2.8%
<b>Labor Force: Pop, 16+ Years</b>	11,319		1,590		835	
In Armed Forces	8	0.1%	0	0.0%	0	0.0%
Employed	8,544	75.5%	1,170	73.6%	581	69.6%
Unemployed	290	2.6%	11	0.7%	16	1.9%
Not In Labor Force	2,477	21.9%	409	25.7%	238	28.5%
<b>Education: Pop, 25+ Years</b>	10,514		1,472		755	
No HS Diploma	928	8.8%	237	16.1%	148	19.6%
HS Graduate	3,887	37.0%	711	48.3%	306	40.5%
College, No Degree	2,285	21.7%	250	17.0%	137	18.1%
Associate Degree	1,004	9.5%	149	10.1%	53	7.0%
College Degree	1,854	17.6%	101	6.9%	81	10.7%
Graduate/Professional Degree	556	5.3%	24	1.6%	30	4.0%
<b>Households</b>	5,955		804		397	
Families	4,103	68.9%	608	75.6%	296	74.6%
Non-Families	1,852	31.1%	196	24.4%	101	25.4%
<b>Average Size:</b>						
Household	2.5		2.6		2.8	
Family	2.9		3.1		3.3	
Non-Family	1.5		0.9		1.5	
<b>Total Housing Units</b>	6,088		834		412	
Vacant	133	2.2%	30	3.6%	15	3.6%
Owned	3,821	62.8%	636	76.3%	314	76.2%
Rented	2,134	35.1%	168	20.1%	83	20.1%
<b>Households by Persons:</b>						
1	1,366	22.9%	167	20.8%	81	20.4%
2	2,078	34.9%	238	29.6%	112	28.2%
3-4	2,019	33.9%	289	35.9%	137	34.5%
5+	492	8.3%	110	13.7%	67	16.9%
<b>Vehicles Available</b>	11,159		1,661		747	
Average Vehicles/HH	1.9		2.1		1.9	
<b>Vehicles Per Household:</b>						
0	153	2.6%	21	2.6%	31	7.8%
1	1,650	27.7%	223	27.7%	111	28.0%
2	3,244	54.5%	344	42.8%	172	43.3%
3+	908	15.2%	216	26.9%	83	20.9%

**Demographic Comparison: 2004 (Page 2 of 3)**  
**Howard Regional Study Site**  
**Howard, Luxemburg, Oneida**

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

		Place 55-35950 Howard		Place 55-46400 Luxemburg		Place 55-59975 Oneida	
<b>Total Aggregate Income (\$Mil)</b>		\$367.3		\$49.3		\$24.8	
<b>Per Capita Income</b>		\$24,832		\$23,587		\$22,166	
<b>Households</b>	< \$10,000	189	3.2%	48	6.0%	36	9.1%
<b>By</b>	\$10,000 - \$14,999	225	3.8%	39	4.9%	19	4.8%
<b>Income:</b>	\$15,000 - \$19,999	219	3.7%	32	4.0%	17	4.3%
	\$20,000 - \$24,999	262	4.4%	54	6.7%	14	3.5%
	\$25,000 - \$29,999	252	4.2%	46	5.7%	17	4.3%
	\$30,000 - \$34,999	319	5.4%	36	4.5%	33	8.3%
	\$35,000 - \$39,999	361	6.1%	33	4.1%	29	7.3%
	\$40,000 - \$49,999	699	11.7%	110	13.7%	28	7.1%
	\$50,000 - \$59,999	767	12.9%	112	13.9%	35	8.8%
	\$60,000 - \$74,999	1,099	18.5%	106	13.2%	33	8.3%
	\$75,000 - \$99,999	896	15.0%	116	14.4%	76	19.1%
	\$100,000 - \$124,999	333	5.6%	42	5.2%	30	7.6%
	\$125,000 - \$149,999	186	3.1%	14	1.7%	13	3.3%
	\$150,000 - \$199,999	96	1.6%	10	1.2%	10	2.5%
	\$200,000 - \$249,999	18	0.3%	3	0.4%	3	0.8%
	\$250,000+	34	0.6%	3	0.4%	4	1.0%
<b>Aggregate</b>	<b>Household</b>	\$367.0		\$49.1		\$24.8	
<b>Income:</b>	<b>Family</b>	\$290.3		\$44.1		\$21.6	
<b>(\$Mil)</b>	<b>Non-Family</b>	\$76.7		\$5.0		\$3.1	
<b>Average</b>	<b>Household</b>	\$61,628		\$61,060		\$62,358	
<b>Income:</b>	<b>Family</b>	\$70,754		\$72,551		\$73,082	
	<b>Non-Family</b>	\$41,404		\$25,397		\$30,822	
<b>Median</b>	<b>Household</b>	\$55,351		\$50,280		\$51,341	
<b>Income:</b>	<b>Family</b>	\$61,470		\$55,887		\$64,858	
	<b>Non-Family</b>	\$41,095		\$22,346		\$23,771	
<b>Households</b>	< \$10,000	219	3.7%	53	6.6%	40	10.1%
<b>By</b>	\$10,000 - \$14,999	219	3.7%	37	4.6%	18	4.5%
<b>Disposable</b>	\$15,000 - \$19,999	257	4.3%	40	5.0%	18	4.5%
<b>Income:</b>	\$20,000 - \$24,999	320	5.4%	63	7.8%	18	4.5%
	\$25,000 - \$29,999	370	6.2%	52	6.5%	33	8.3%
	\$30,000 - \$34,999	442	7.4%	42	5.2%	37	9.3%
	\$35,000 - \$39,999	466	7.8%	66	8.2%	20	5.0%
	\$40,000 - \$49,999	1,026	17.2%	160	19.9%	44	11.1%
	\$50,000 - \$59,999	1,021	17.1%	97	12.1%	30	7.6%
	\$60,000 - \$74,999	881	14.8%	112	13.9%	71	17.9%
	\$75,000 - \$99,999	449	7.5%	54	6.7%	40	10.1%
	\$100,000 - \$124,999	178	3.0%	15	1.9%	14	3.5%
	\$125,000 - \$149,999	54	0.9%	6	0.7%	7	1.8%
	\$150,000 - \$199,999	23	0.4%	4	0.5%	5	1.3%
	\$200,000 - \$249,999	4	0.1%	2	0.2%	1	0.3%
	\$250,000+	26	0.4%	1	0.1%	1	0.3%
<b>Disposable</b>	<b>Aggregate (\$Mil)</b>	\$294.4		\$39.4		\$19.1	
<b>Income:</b>	<b>Average</b>	\$49,434		\$49,018		\$48,025	
	<b>Median</b>	\$46,032		\$42,413		\$42,814	

**Demographic Comparison: 2004 (Page 3 of 3)**  
**Howard Regional Study Site**  
**Howard, Luxemburg, Oneida**

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

	Place 55-35950 Howard		Place 55-46400 Luxemburg		Place 55-59975 Oneida	
<b>Total Population</b>	14,793		2,092		1,120	
< 5 Years	1,049	7.1%	153	7.3%	73	6.5%
5 - 9 Years	1,103	7.5%	156	7.5%	91	8.1%
10 - 14 Years	1,113	7.5%	160	7.6%	102	9.1%
15 - 19 Years	1,014	6.9%	151	7.2%	99	8.8%
20 - 24 Years	941	6.4%	155	7.4%	45	4.0%
25 - 34 Years	2,187	14.8%	325	15.5%	110	9.8%
35 - 44 Years	2,661	18.0%	300	14.3%	169	15.1%
45 - 54 Years	2,304	15.6%	264	12.6%	197	17.6%
55 - 64 Years	1,285	8.7%	170	8.1%	124	11.1%
65 - 74 Years	666	4.5%	116	5.5%	66	5.9%
75 - 84 Years	350	2.4%	99	4.7%	30	2.7%
85+ Years	120	0.8%	43	2.1%	14	1.3%
<b>Median Age</b>	34.9		33.3		37.4	
<b>Population, Female</b>	7,513 50.8%		1,053 50.3%		584 52.1%	
< 5 Years	522	6.9%	75	7.1%	40	6.8%
5 - 9 Years	546	7.3%	71	6.7%	45	7.7%
10 - 14 Years	557	7.4%	74	7.0%	48	8.2%
15 - 19 Years	497	6.6%	73	6.9%	55	9.4%
20 - 24 Years	473	6.3%	87	8.3%	22	3.8%
25 - 34 Years	1,106	14.7%	165	15.7%	58	9.9%
35 - 44 Years	1,341	17.8%	142	13.5%	95	16.3%
45 - 54 Years	1,165	15.5%	131	12.4%	95	16.3%
55 - 64 Years	643	8.6%	85	8.1%	60	10.3%
65 - 74 Years	354	4.7%	63	6.0%	39	6.7%
75 - 84 Years	218	2.9%	57	5.4%	17	2.9%
85+ Years	91	1.2%	30	2.8%	10	1.7%
<b>Median Age</b>	35.4		33.9		37.5	
<b>Population, Male</b>	7,280 49.2%		1,039 49.7%		536 47.9%	
< 5 Years	527	7.2%	78	7.5%	33	6.2%
5 - 9 Years	557	7.7%	85	8.2%	46	8.6%
10 - 14 Years	556	7.6%	86	8.3%	54	10.1%
15 - 19 Years	517	7.1%	78	7.5%	44	8.2%
20 - 24 Years	468	6.4%	68	6.5%	23	4.3%
25 - 34 Years	1,081	14.8%	160	15.4%	52	9.7%
35 - 44 Years	1,320	18.1%	158	15.2%	74	13.8%
45 - 54 Years	1,139	15.6%	133	12.8%	102	19.0%
55 - 64 Years	642	8.8%	85	8.2%	64	11.9%
65 - 74 Years	312	4.3%	53	5.1%	27	5.0%
75 - 84 Years	132	1.8%	42	4.0%	13	2.4%
85+ Years	29	0.4%	13	1.3%	4	0.7%
<b>Median Age</b>	34.4		32.8		37.2	