

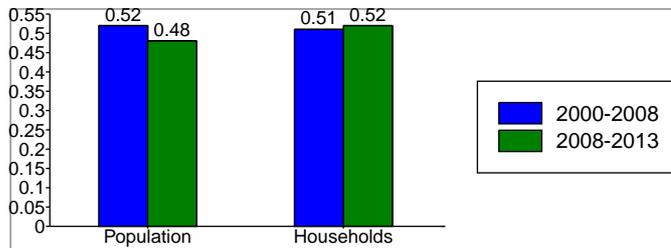
Congressional Districts: New York - District 1, New York - District 11 et al.

Population and Households

The size of the market area, measured by population and households, has changed from 2000 through the forecast year as follows:

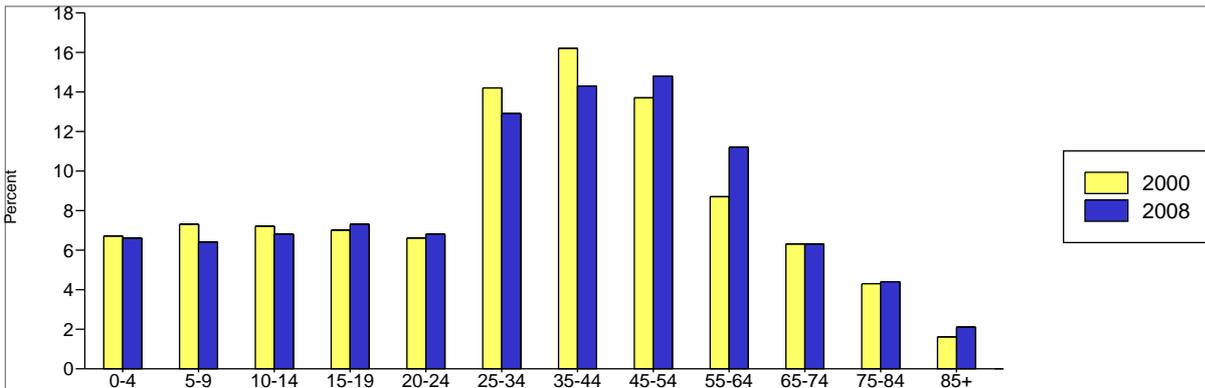
Year	Population	Households
2000	1,963,082	727,356
2008	2,048,308	758,319
2013	2,098,034	778,131

The difference between change in population and change in households is a result of two factors—the presence of group quarters (non-household) population in the market area and the average number of persons per household. The group quarters population in the market area was 56,725 in 2000, or 2.9 percent of the total population. Average household size is 2.62 in 2008, compared to 2.62 in the year 2000.



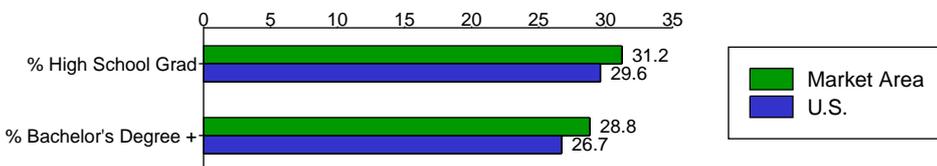
Population by Age

The median age for the United States was 35.3 in 2000 and 36.7 in the current year. In the market area, the median age of the population was 35.5, compared to 37.2 years currently. By age group, the changes in the percent distribution of the market area population show the following:



Population by Education

In 2008, the educational attainment of the population aged 25 years or older in the market area can be summarized:

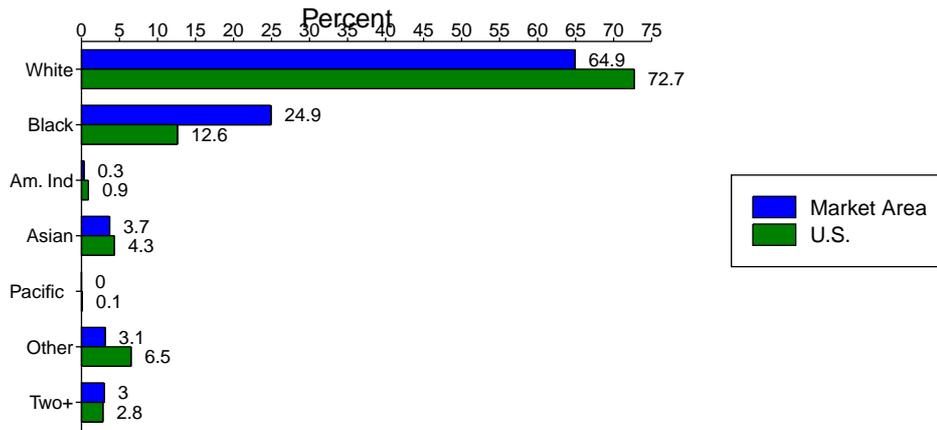


Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013. ESRI converted 1990 Census data into 2000 geography.

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Population by Race/Ethnicity

Currently, the racial composition of the population in the market area breaks down as follows:

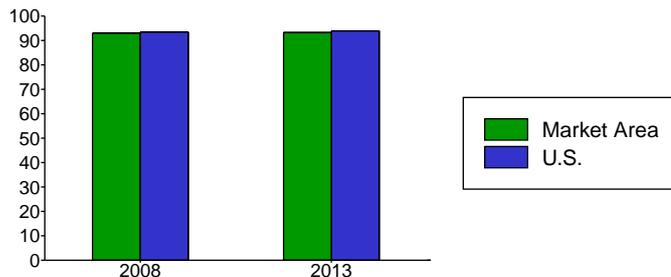


Persons of Hispanic origin represent 8.8 percent of the population in the identified market area compared to 15.0 percent of the U.S. population. Persons of Hispanic Origin may be of any race. In sum, the Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, was 59.3 in the identified market area, compared to 59.3 in the U.S. population.

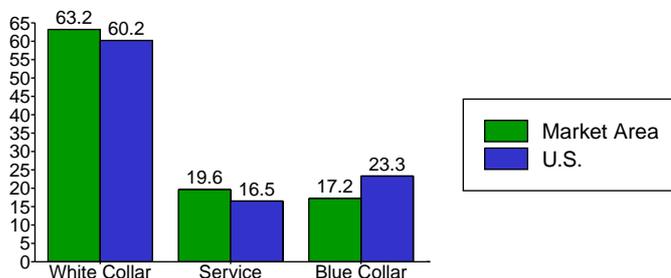
Population by Employment

In 2000, 63.4 percent of the population aged 16 years or older in the market area participated in the labor force; 0.1 percent were in the Armed Forces. Tracking the change in the labor force by unemployment status:

Year	%Employed	%Unemployed
2008	92.9	7.1
2013	93.2	6.8



And by occupational status:



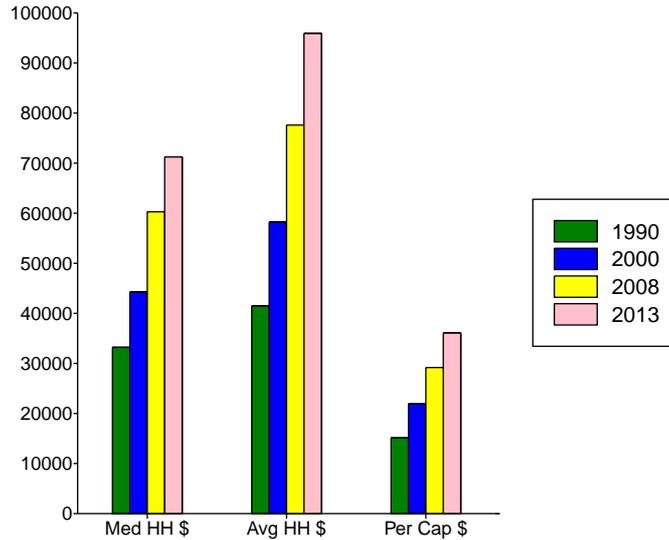
In 2000, 60.4 percent of the market area population drove alone to work, and 2.9 percent worked at home. The average travel time to work in 2000 was 31.9 minutes in the market area, compared to the U.S. average of 25.5 minutes.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013. ESRI converted 1990 Census data into 2000 geography.

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Income

The change in three summary measures of income—median and average household income and per capita income—are shown below from 1990 through 2013:



Housing

Currently, 50.6 percent of the 853,414 housing units in the market area are owner occupied; 38.2 percent, renter occupied; and 11.1 percent are vacant. In 2000, there were 809,836 housing units— 48.2 percent owner occupied, 41.6 percent renter occupied and 10.2 percent vacant. The annual rate of change in housing units since 2000 is 0.64 percent. Median home value in the market area is \$281,356, compared to a median home value of \$192,285 for the U.S. In five years, median home value is projected to change by 0.53 percent annually to \$288,829. From 2000 to the current year, median home value changed by 8.3 percent annually.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2008 and 2013. ESRI converted 1990 Census data into 2000 geography.