

**Ferdinand Town Hall**  
**2065 Main St**  
**Ferdinand, IN 47532**

**Site Type: Drive Time**

**Latitude: 38.23231**  
**Longitude: -86.86144**  
**Drive Time: 15 Minutes**

<b>Demographic Summary</b>	<b>2009</b>	<b>2014</b>
Population	8,591	8,562
Households	3,061	3,072
Families	2,202	2,171
Median Age	37.7	38.4
Median Household Income	\$52,132	\$53,573

	<b>Spending Potential Index</b>	<b>Average</b>	<b>Total</b>
<b>Assets</b>			
<b>Market Value</b>			
Checking Accounts	80	\$4,375.10	\$13,392,188
Savings Accounts	84	\$9,884.31	\$30,255,875
U.S. Savings Bonds	90	\$521.51	\$1,596,333
Stocks, Bonds & Mutual Funds	79	\$28,520.26	\$87,300,521
<b>Annual Changes</b>			
Checking Accounts	79	\$148.63	\$454,954
Savings Accounts	86	\$605.69	\$1,854,004
U.S. Savings Bonds	73	\$28.33	\$86,709
<b>Earnings</b>			
Dividends, Royalties, Estates, Trusts	80	\$796.73	\$2,438,796
Interest from Savings Accounts or Bonds	83	\$636.68	\$1,948,873
Retirement Plan Contributions	82	\$1,200.54	\$3,674,851
<b>Liabilities</b>			
Original Mortgage Amount	66	\$17,294.47	\$52,938,365
Vehicle Loan Amount <sup>1</sup>	87	\$2,643.51	\$8,091,771
<b>Amount Paid: Interest</b>			
Home Mortgage	76	\$3,408.57	\$10,433,637
Lump Sum Home Equity Loan	78	\$96.00	\$293,869
New Car/Truck/Van Loan	87	\$191.60	\$586,500
Used Car/Truck/Van Loan	94	\$151.21	\$462,846
<b>Amount Paid: Principal</b>			
Home Mortgage	82	\$1,624.71	\$4,973,233
Lump Sum Home Equity Loan	83	\$132.09	\$404,335
New Car/Truck/Van Loan	88	\$1,054.00	\$3,226,290
Used Car/Truck/Van Loan	98	\$775.51	\$2,373,838
Checking Account and Banking Service Charges	81	\$22.85	\$69,943
Finance Charges, excluding Mortgage/Vehicle	78	\$210.15	\$643,269

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the asset value or amount spent for a product or service relative to a national average of 100. Annual change may be negative.

<sup>1</sup> **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, boat, camper, motorcycle, motor scooter, or moped, excluding interest.

**Source:** Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.

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**Site Type: Drive Time**

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<b>Demographic Summary</b>	<b>2009</b>	<b>2014</b>
Population	52,529	53,477
Households	19,743	20,291
Families	13,931	14,062
Median Age	38.4	39.2
Median Household Income	\$52,948	\$54,235

	<b>Spending Potential Index</b>	<b>Average</b>	<b>Total</b>
<b>Assets</b>			
<b>Market Value</b>			
Checking Accounts	86	\$4,703.53	\$92,861,800
Savings Accounts	90	\$10,575.47	\$208,791,462
U.S. Savings Bonds	96	\$555.16	\$10,960,511
Stocks, Bonds & Mutual Funds	85	\$30,718.15	\$606,468,411
<b>Annual Changes</b>			
Checking Accounts	85	\$159.04	\$3,139,953
Savings Accounts	90	\$632.16	\$12,480,733
U.S. Savings Bonds	79	\$30.43	\$600,798
<b>Earnings</b>			
Dividends, Royalties, Estates, Trusts	86	\$860.76	\$16,993,910
Interest from Savings Accounts or Bonds	89	\$683.46	\$13,493,494
Retirement Plan Contributions	87	\$1,270.93	\$25,091,971
<b>Liabilities</b>			
Original Mortgage Amount	73	\$19,005.92	\$375,233,888
Vehicle Loan Amount <sup>1</sup>	92	\$2,782.58	\$54,936,521
<b>Amount Paid: Interest</b>			
Home Mortgage	81	\$3,648.02	\$72,022,952
Lump Sum Home Equity Loan	84	\$102.55	\$2,024,634
New Car/Truck/Van Loan	91	\$200.92	\$3,966,686
Used Car/Truck/Van Loan	98	\$157.40	\$3,107,589
<b>Amount Paid: Principal</b>			
Home Mortgage	87	\$1,718.26	\$33,923,686
Lump Sum Home Equity Loan	87	\$139.68	\$2,757,725
New Car/Truck/Van Loan	92	\$1,102.68	\$21,770,113
Used Car/Truck/Van Loan	101	\$803.15	\$15,856,531
Checking Account and Banking Service Charges	86	\$24.42	\$482,166
Finance Charges, excluding Mortgage/Vehicle	84	\$226.28	\$4,467,439

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the asset value or amount spent for a product or service relative to a national average of 100. Annual change may be negative.

<sup>1</sup> **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, boat, camper, motorcycle, motor scooter, or moped, excluding interest.

**Source:** Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.

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**Site Type: Drive Time**

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**Drive Time: 45 Minutes**

Demographic Summary	2009	2014
Population	111,741	113,337
Households	43,415	44,412
Families	30,561	30,705
Median Age	39.3	40.2
Median Household Income	\$50,309	\$51,961

	Spending Potential Index	Average	Total
<b>Assets</b>			
<b>Market Value</b>			
Checking Accounts	80	\$4,351.04	\$188,900,340
Savings Accounts	84	\$9,872.65	\$428,620,889
U.S. Savings Bonds	89	\$516.20	\$22,411,005
Stocks, Bonds & Mutual Funds	78	\$28,115.45	\$1,220,632,214
<b>Annual Changes</b>			
Checking Accounts	78	\$146.35	\$6,353,695
Savings Accounts	84	\$587.36	\$25,500,108
U.S. Savings Bonds	72	\$27.93	\$1,212,584
<b>Earnings</b>			
Dividends, Royalties, Estates, Trusts	80	\$795.99	\$34,557,826
Interest from Savings Accounts or Bonds	84	\$638.76	\$27,731,742
Retirement Plan Contributions	80	\$1,167.25	\$50,676,239
<b>Liabilities</b>			
Original Mortgage Amount	65	\$16,953.29	\$736,027,140
Vehicle Loan Amount <sup>1</sup>	89	\$2,693.53	\$116,939,664
<b>Amount Paid: Interest</b>			
Home Mortgage	74	\$3,328.11	\$144,489,885
Lump Sum Home Equity Loan	77	\$94.49	\$4,102,472
New Car/Truck/Van Loan	87	\$192.06	\$8,338,218
Used Car/Truck/Van Loan	96	\$154.31	\$6,699,236
<b>Amount Paid: Principal</b>			
Home Mortgage	81	\$1,593.66	\$69,188,807
Lump Sum Home Equity Loan	81	\$129.86	\$5,637,796
New Car/Truck/Van Loan	88	\$1,052.34	\$45,687,167
Used Car/Truck/Van Loan	99	\$789.06	\$34,257,017
Checking Account and Banking Service Charges	82	\$23.14	\$1,004,473
Finance Charges, excluding Mortgage/Vehicle	79	\$211.41	\$9,178,192

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<sup>1</sup> **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, boat, camper, motorcycle, motor scooter, or moped, excluding interest.

**Source:** Consumer Spending data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.