

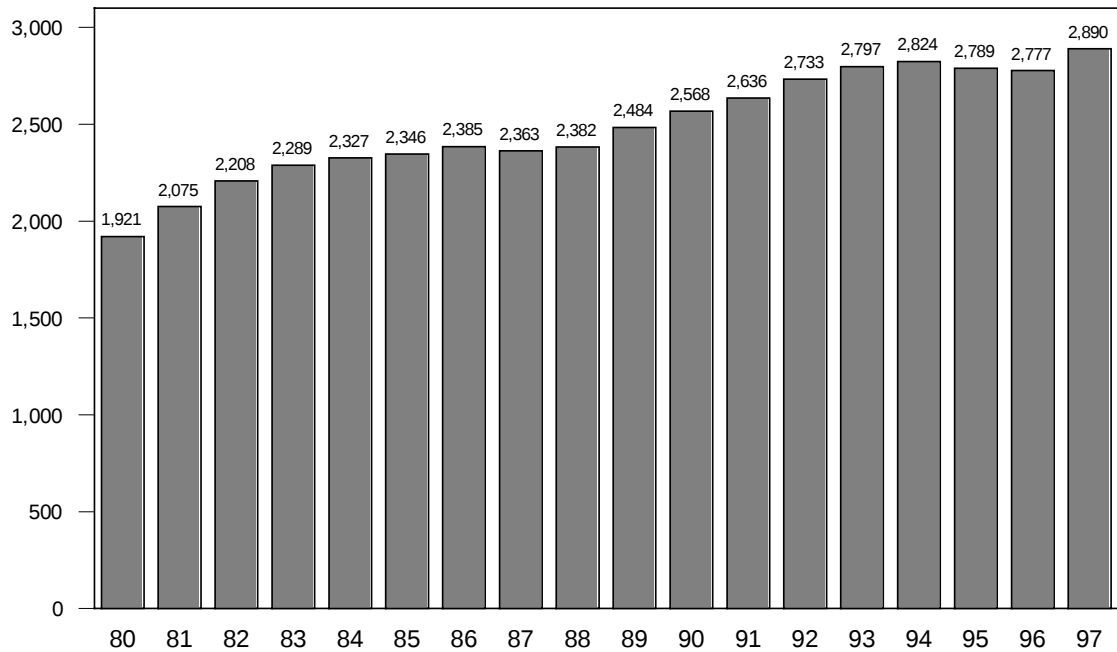
Anchorage Average Monthly Wage by Industry - 1970 to 1997

Industry	1970	1975	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997
Private Sector	911	1,431	1,868	2,023	2,150	2,204	2,221	2,201	2,248	2,217	2,220	2,341	2,446	2,496	2,565	2,611	2,633	2,595	2,607	2,699
Agric., For., Fish & Other	693	768	985	1,191	1,365	1,417	1,472	1,361	1,352	1,249	1,236	1,496	1,483	1,609	1,591	1,710	1,653	1,744	1,820	1,787
Mining	1,519	2,227	3,322	3,440	3,868	4,215	4,374	4,619	5,668	5,494	5,659	5,949	6,239	6,331	7,093	6,762	7,105	7,199	7,611	8,658
Construction	1,655	2,333	3,208	3,341	3,328	3,210	3,185	3,148	3,340	3,368	3,317	3,563	3,843	3,664	3,493	3,808	3,899	3,885	3,981	4,069
Manufacturing	948	1,378	2,152	1,972	2,091	2,231	2,183	2,116	2,136	2,053	1,917	1,954	2,037	2,273	2,511	2,457	2,475	2,472	2,582	2,720
Transport. & Pub. Utilities	1,090	1,685	2,313	2,640	2,800	2,800	2,827	2,737	2,643	2,606	2,745	2,935	2,940	3,034	3,244	3,349	3,467	3,459	3,385	3,525
Wholesale Trade	766	1,193	2,184	2,334	2,496	2,574	2,597	2,670	2,644	2,557	2,537	2,589	2,780	2,864	2,914	2,863	2,879	2,843	2,878	2,971
Retail Trade	766	947	1,167	1,265	1,334	1,423	1,433	1,412	1,354	1,328	1,341	1,401	1,457	1,494	1,558	1,517	1,505	1,507	1,529	1,561
Fin., Insur. & Real Estate	796	1,143	1,658	1,768	1,981	2,095	2,201	2,301	2,393	2,384	2,337	2,326	2,404	2,469	2,610	2,757	2,688	2,785	2,889	3,013
Services	658	1,210	1,499	1,701	1,808	1,869	1,874	1,841	1,793	1,740	1,731	1,860	1,935	1,954	2,034	2,091	2,146	2,177	2,195	2,255
Government Sector	942	1,339	2,033	2,228	2,389	2,560	2,685	2,765	2,830	2,790	2,868	2,935	2,960	3,085	3,245	3,371	3,452	3,443	3,361	3,570
Federal	976	1,325	1,841	2,021	2,116	2,291	2,385	2,360	2,384	2,464	2,609	2,673	2,820	2,944	3,145	3,293	3,281	3,380	3,395	3,873
State	888	1,427	2,260	2,370	2,477	2,607	2,598	2,849	2,820	2,827	2,803	2,843	2,911	3,100	3,187	3,259	3,321	3,366	3,085	3,106
Local	888	1,307	2,137	2,393	2,683	2,861	3,145	3,173	3,364	3,163	3,269	3,372	3,182	3,251	3,423	3,580	3,798	3,588	3,572	3,654
All Industries	922	1,404	1,914	2,076	2,209	2,288	2,326	2,332	2,389	2,363	2,382	2,484	2,568	2,636	2,733	2,797	2,824	2,789	2,777	2,890

Source: Alaska Department of Labor. (Updated 5/26/99)

Average Monthly Wage

Anchorage 1980 to 1997

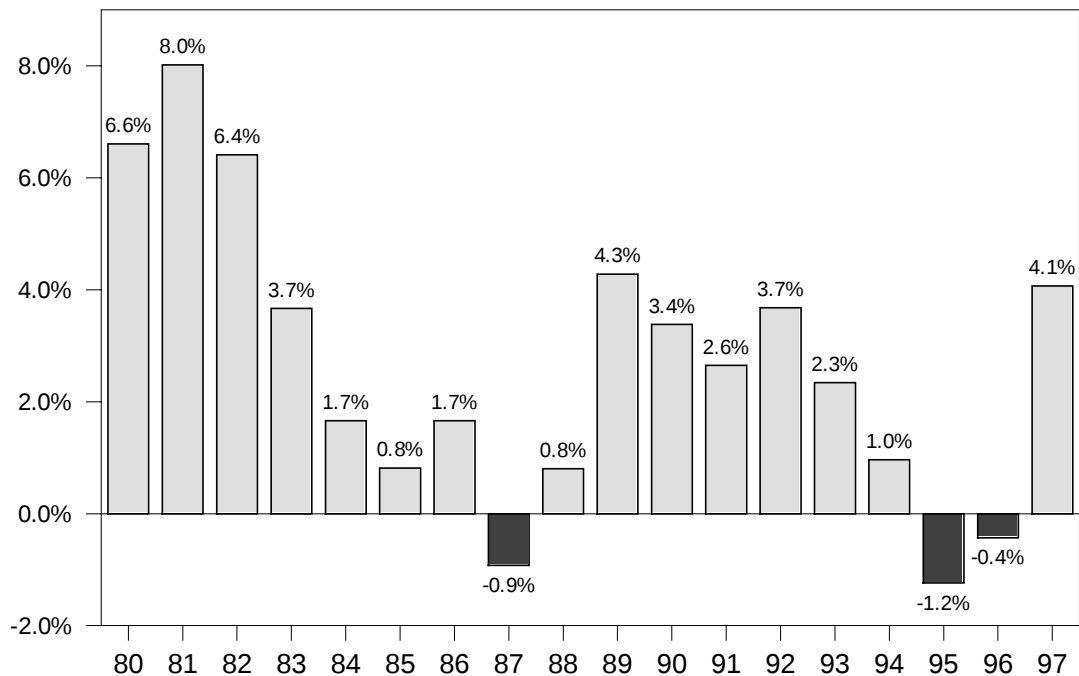


Source: Alaska Department of Labor. (Updated 5/26/99)

Income #2

Annual % Change in Average Wage

Anchorage - 1980 to 1997

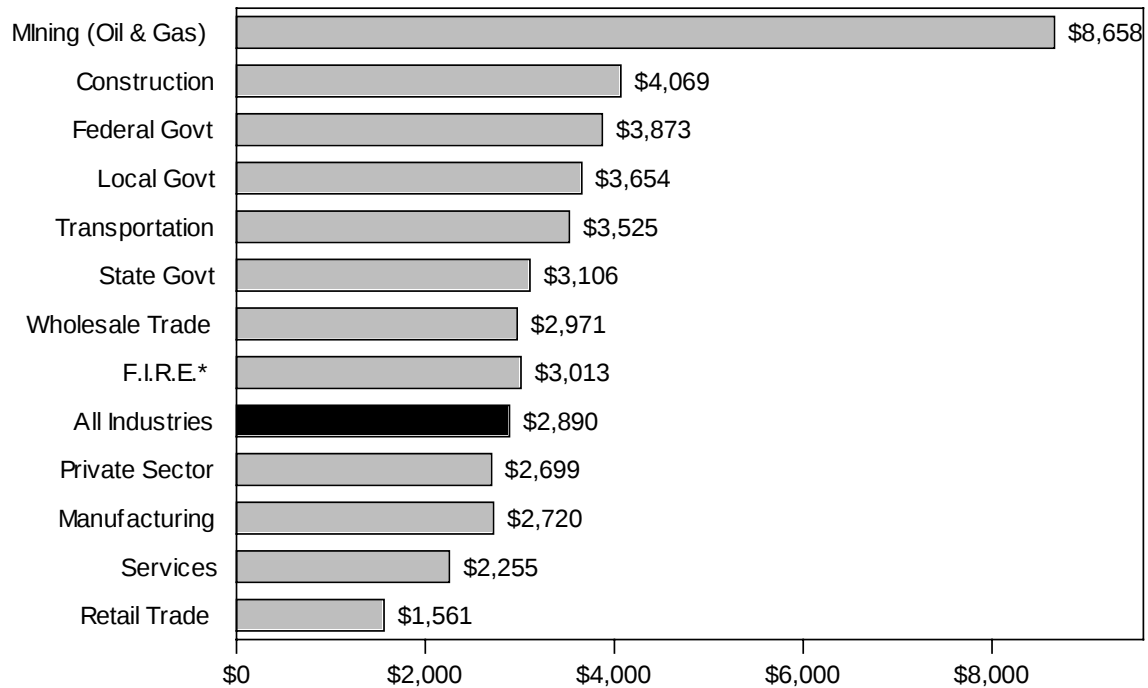


Source: Alaska Department of Labor. (Updated 5/26/99)

Income #3

Average Monthly Wage By Industry

Anchorage - 1997



Source: "1997, Employment & Earnings Summary Reports," Alaska Department of Labor. **F.I.R.E.: Finance, Insurance & Real Estate. (Updated 5/26/99)

Income #4

Per Capita Personal Income - Anchorage, Alaska & U.S. - 1980-97

Year	Anchorage			Alaska	United States Average		
	Income	CPI*	Income-\$97		Income	CPI*	Income-\$97
1980	\$14,933	85.5	\$25,290	\$13,692	\$9,940	82.4	\$19,359
1981	\$16,754	92.4	\$26,255	\$15,368	\$11,009	90.9	\$19,433
1982	\$18,937	97.4	\$28,153	\$17,134	\$11,583	96.5	\$19,265
1983	\$19,675	99.2	\$28,719	\$17,914	\$12,223	99.6	\$19,697
1984	\$19,729	103.3	\$27,655	\$17,634	\$13,332	103.9	\$20,598
1985	\$20,510	105.8	\$28,070	\$18,411	\$14,155	107.6	\$21,121
1986	\$20,453	107.8	\$27,473	\$17,810	\$14,906	109.6	\$21,827
1987	\$19,526	108.2	\$26,131	\$17,240	\$15,638	113.6	\$22,089
1988	\$20,046	108.6	\$26,728	\$17,931	\$16,610	118.3	\$22,543
1989	\$22,178	111.7	\$28,750	\$19,361	\$17,690	124.0	\$22,903
1990	\$24,340	118.6	\$29,717	\$20,887	\$18,667	130.7	\$22,930
1991	\$24,791	124.0	\$28,949	\$21,592	\$19,163	136.2	\$22,583
1992	\$25,221	128.2	\$28,487	\$22,074	\$20,147	140.3	\$23,045
1993	\$26,465	132.2	\$28,987	\$22,715	\$21,223	144.5	\$23,580
1994	\$27,471	135.0	\$29,465	\$23,412	\$22,186	148.2	\$24,027
1995	\$27,845	138.9	\$28,607	\$23,965	\$23,059	152.4	\$24,285
1996	\$28,690	142.7	\$29,112	\$24,318	\$24,164	156.9	\$24,718
1997	\$29,765	144.8	\$29,765	\$24,945	\$25,288	160.5	\$25,288

*CPI=Consumer Price Index, used to compute income in 1997 dollars.

U.S. Bureau of Economic Analysis, Regional Economic Measurement Division. (Updated 5/26/99)

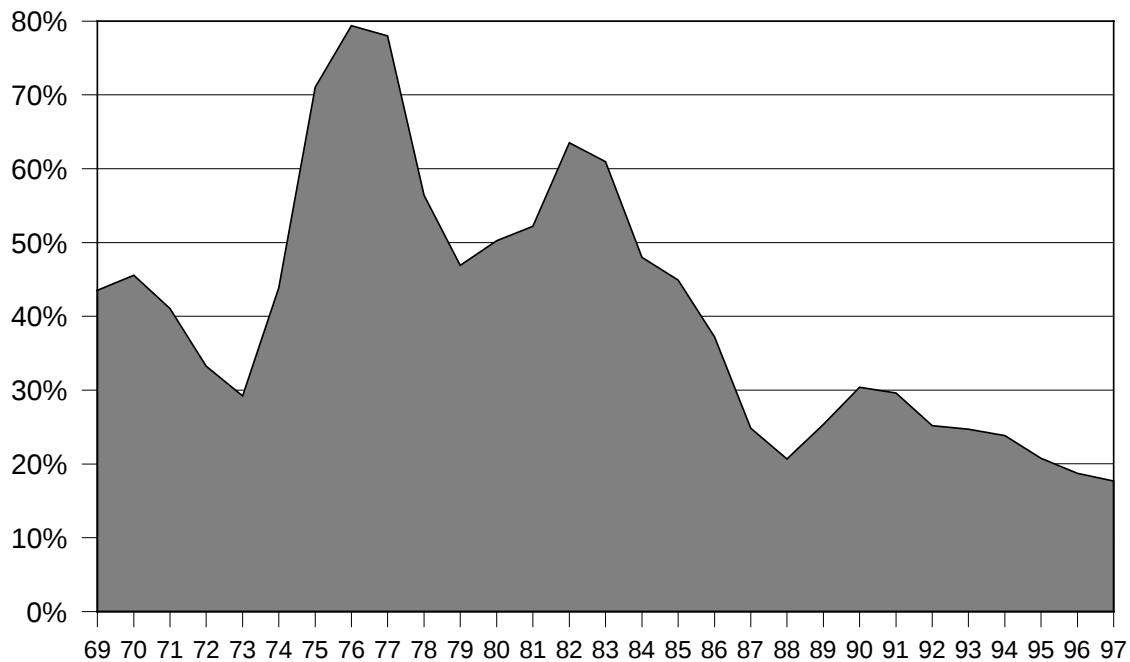
Total Personal Income & Per Capita Personal income, Selected Metropolitan Areas -1995-97

Area name	Personal Income in \$dollars			% Chg. 96-97	Per capita personal income \$			Rank in U.S.
	1995	1996	1997		1995	1996	1997	
United States	6,059,091	6,408,103	6,770,650	5.7	23,059	24,164	25,288	
Metropolitan portion	5,137,433	5,430,631	5,747,454	5.8	24,470	25,623	26,840	
Nonmetropolitan portion	921,658	977,472	1,023,196	4.7	17,449	18,359	19,089	
Metropolitan Statistical Areas								
Albuquerque, NM	14,064	14,759	15,466	4.8	21,324	22,089	22,937	146
Anchorage, AK	6,989	7,162	7,475	4.4	27,845	28,690	29,765	28
Atlanta, GA	87,823	95,356	102,678	7.7	25,603	26,993	28,253	36
Bakersfield, CA	10,544	11,004	11,449	4	17,201	17,801	18,319	297
Baltimore, MD*	61,948	65,177	68,758	5.5	25,157	26,399	27,770	41
Bellingham, WA	2,920	3,151	3,309	5	19,589	20,694	21,438	208
Billings, MT	2,634	2,729	2,851	4.5	21,162	21,737	22,647	159
Boise City, ID	8,423	8,906	9,430	5.9	23,349	23,901	24,567	108
Boston, MA MSA	164,632	174,335	185,340	6.3	28,612	30,124	31,808	15
Cheyenne, WY	1,662	1,726	1,793	3.9	21,224	21,925	22,815	150
Chicago, IL*	217,348	229,112	242,155	5.7	27,978	29,260	30,717	21
Colorado Springs, CO	9,748	10,514	11,270	7.2	20,978	22,263	23,493	131
Dallas, TX*	80,161	86,962	95,191	9.5	27,081	28,637	30,481	22
Denver, CO*	50,303	54,103	58,471	8.1	27,553	29,055	30,743	20
Detroit, MI*	115,080	118,194	123,417	4.4	26,009	26,506	27,619	44
Eugene-Springfield, OR	6,117	6,544	6,920	5.7	20,201	21,358	22,231	173
Honolulu, HI	23,078	23,296	23,836	2.3	26,434	26,681	27,259	50
Houston, TX*	96,308	102,587	111,475	8.7	26,024	27,211	28,977	34
Kansas City, MO-KS	40,847	43,133	45,714	6	24,233	25,450	26,627	59
Las Vegas, NV-AZ	26,458	29,423	31,876	8.3	23,245	24,575	25,250	86
Little Rock-North Little Rock, AR	11,717	12,446	13,089	5.2	21,629	22,726	23,707	125
Los Angeles-Long Beach, CA*	213,656	223,742	234,469	4.8	23,662	24,706	25,719	76
Memphis, TN-AR-MS	25,271	26,569	28,043	5.5	23,746	24,725	25,905	71
Milwaukee-Waukesha, WI*	37,232	39,023	41,131	5.4	25,492	26,695	28,176	37
Minneapolis-St. Paul, MN-WI	74,448	79,350	84,193	6.1	27,315	28,739	30,123	26
New Haven-CT MSA	58,754	62,869	66,562	5.9	36,233	38,727	40,928	2
New Orleans, LA	27,906	28,837	30,281	5	21,293	22,038	23,148	141
New York, NY*	268,292	284,422	298,085	4.8	31,189	32,991	34,459	11
Philadelphia, PA-NJ*	131,272	138,525	144,970	4.7	26,505	27,994	29,347	31
Phoenix-Mesa, AZ	58,249	63,395	68,597	8.2	21,887	23,025	24,137	116
Portland-Vancouver, OR-WA*	41,933	45,559	49,019	7.6	24,489	25,970	27,388	46
Provo-Orem, UT	4,750	5,138	5,456	6.2	14,821	15,996	16,567	310
Reno, NV	8,064	8,747	9,262	5.9	27,761	29,284	30,214	24
Salt Lake City-Ogden, UT	24,016	25,953	27,849	7.3	19,802	21,121	22,264	172
San Diego, CA	60,432	63,908	67,998	6.4	22,882	23,903	24,965	89
San Francisco, CA*	60,217	64,159	68,671	7	36,668	38,813	41,128	1
Seattle-Bellevue-Everett, WA*	63,953	68,967	76,064	10.3	29,088	30,916	33,373	13
Spokane, WA	8,219	8,604	9,037	5	20,478	21,300	22,293	170
Tacoma, WA*	13,372	14,130	14,973	6	20,658	21,551	22,511	163
Tucson, AZ	14,616	15,627	16,409	5	19,375	20,375	21,068	221
Tulsa, OK	16,334	17,309	18,511	6.9	21,921	22,956	24,206	114
Washington, DC	138,283	145,507	154,105	5.9	30,761	31,981	33,433	12

Source: U.S. Department of Commerce, Bureau of Economic Analysis. (Updated 5/26/99)

% Anchorage PCPI* is Above U.S.

1969 to 1997

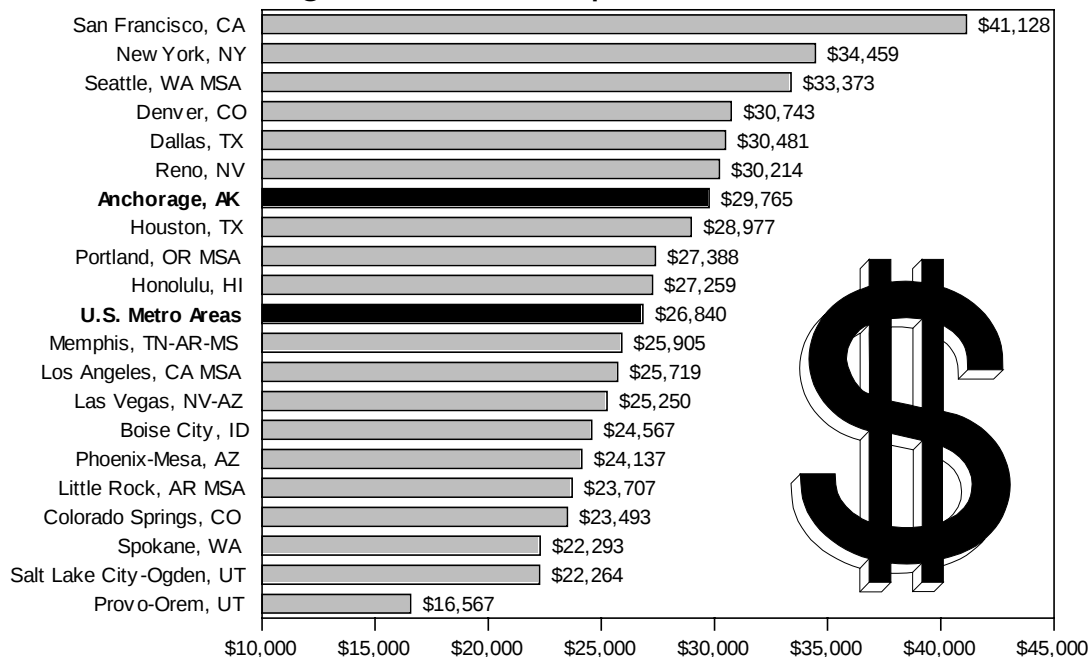


Source: U.S. Bureau of Economic Analysis, Regional Economic Measurement Division. (Updated 5/26/99)

Income #10

Per Capita Personal Income Comparisons

Anchorage & U.S. Metropolitan Areas - 1997



Source: U.S. Bureau of Economic Analysis, Regional Economic Measurement Division. (Updated 5/26/99)

Income #12

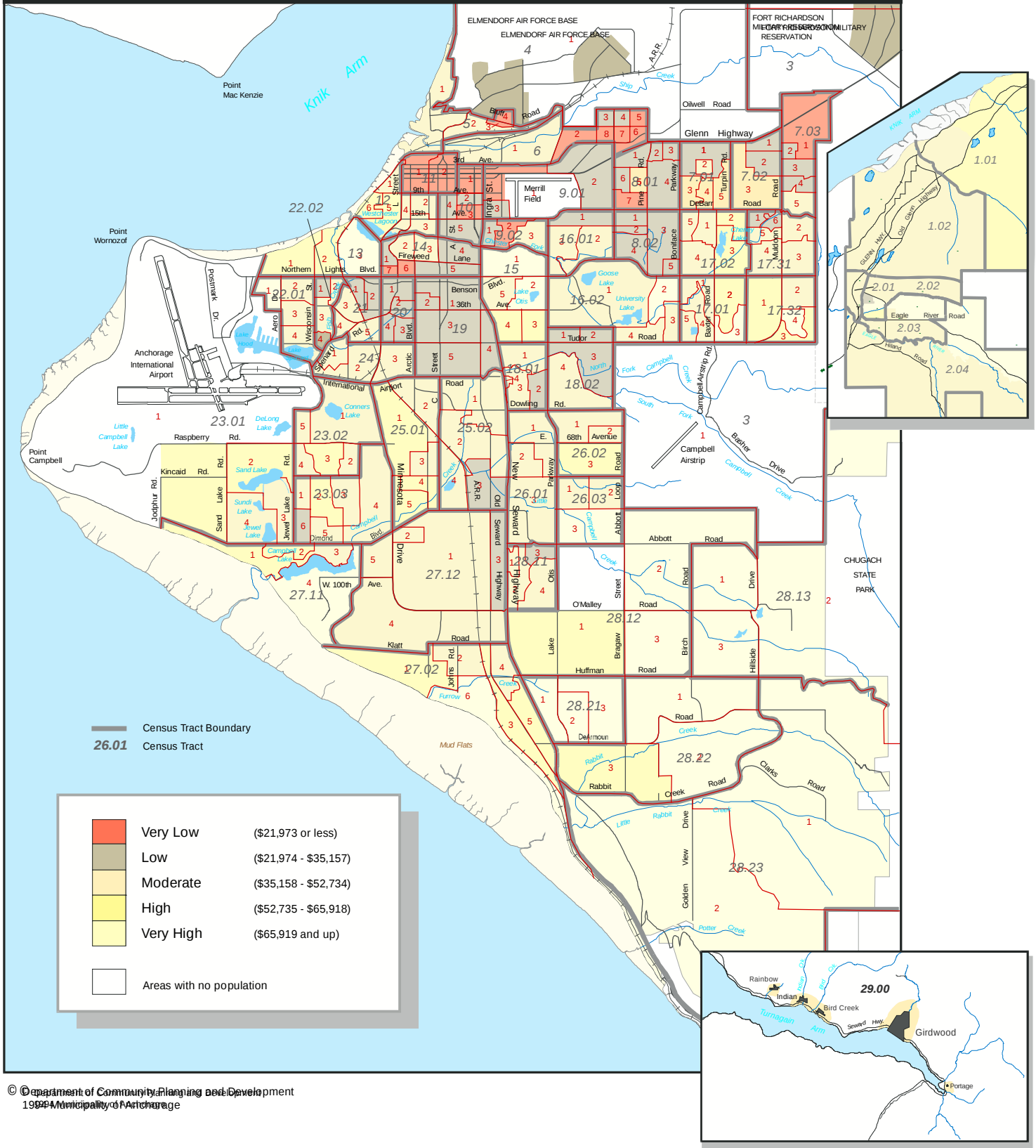
Anchorage Households & Median Household Income - 1990 Census

7

Census Tracts	Total Population	Household Population	Number of Households			Median Household Income		
			Non-Family	Family	Total	Non-Family	Family	All
1.01	4,218	4,218	240	1,114	1,354	\$41,406	\$58,286	\$56,631
1.02	4,169	4,154	385	1,067	1,452	\$28,661	\$48,293	\$43,125
2.01	2,747	2,747	212	747	959	\$29,306	\$42,946	\$41,348
2.02	5,425	5,425	312	1,429	1,741	\$32,031	\$56,030	\$52,977
2.03	6,696	6,696	206	1,849	2,055	\$40,804	\$62,020	\$60,804
2.04	2,069	1,794	124	467	591	\$48,304	\$68,267	\$65,013
3.00	7,979	6,453	79	1,738	1,817	\$22,961	\$24,323	\$24,299
4.00	7,118	6,027	79	1,545	1,624	\$25,598	\$28,198	\$27,906
5.00	1,732	1,727	351	413	764	\$22,083	\$28,103	\$25,956
6.00	5,566	5,370	939	1,198	2,137	\$16,391	\$21,509	\$20,488
7.01	3,822	3,813	437	987	1,424	\$30,344	\$42,024	\$39,093
7.02	3,562	3,562	399	959	1,358	\$24,537	\$37,128	\$32,405
7.03	4,216	4,130	628	1,035	1,663	\$24,779	\$31,505	\$28,732
8.01	5,680	5,637	789	1,389	2,178	\$26,223	\$30,393	\$29,551
8.02	3,100	3,096	667	733	1,400	\$25,423	\$33,021	\$28,056
9.01	3,552	3,153	602	702	1,304	\$16,467	\$23,500	\$21,318
9.02	2,803	2,803	668	662	1,330	\$20,170	\$40,294	\$29,662
10.00	3,153	3,061	1,082	595	1,677	\$23,523	\$25,391	\$24,724
11.00	818	596	330	90	420	\$18,702	\$52,629	\$21,481
12.00	3,736	3,541	903	894	1,797	\$31,932	\$63,823	\$47,813
13.00	3,278	3,278	274	927	1,201	\$39,167	\$72,587	\$63,638
14.00	4,878	4,848	1,432	1,013	2,445	\$23,405	\$35,313	\$28,424
15.00	5,264	5,241	498	1,480	1,978	\$39,273	\$67,000	\$62,527
16.01	3,554	3,428	381	894	1,275	\$31,741	\$41,396	\$38,214
16.02	4,095	3,792	489	933	1,422	\$33,207	\$52,532	\$47,898
17.01	5,537	5,537	608	1,488	2,096	\$36,875	\$55,780	\$51,240
17.02	5,105	5,097	386	1,374	1,760	\$34,125	\$56,495	\$51,519
17.31	4,956	4,956	418	1,303	1,721	\$30,500	\$46,437	\$42,909
17.32	5,185	5,185	293	1,415	1,708	\$41,304	\$60,891	\$58,463
18.01	3,413	3,413	558	829	1,387	\$33,372	\$46,765	\$40,253
18.02	3,415	3,395	790	766	1,556	\$31,053	\$36,006	\$32,949
19.00	3,895	3,596	952	760	1,712	\$28,716	\$35,288	\$31,441
20.00	3,238	3,238	654	766	1,420	\$20,929	\$32,649	\$29,043
21.00	3,498	3,478	843	777	1,620	\$27,937	\$40,170	\$36,352
22.01	4,062	4,062	446	1,048	1,494	\$45,603	\$56,221	\$53,639
22.02	2,928	2,928	599	698	1,297	\$28,418	\$42,778	\$34,740
23.01	4,179	4,166	316	1,129	1,445	\$37,279	\$64,534	\$60,409
23.02	4,372	4,372	472	1,141	1,613	\$30,284	\$52,061	\$48,657
23.03	7,061	7,061	670	1,833	2,503	\$36,750	\$47,755	\$46,259
24.00	2,922	2,922	425	733	1,158	\$32,303	\$62,615	\$50,000
25.01	4,454	4,438	472	1,162	1,634	\$36,364	\$60,560	\$53,656
25.02	3,268	3,268	636	809	1,445	\$37,123	\$40,596	\$39,615
26.01	2,886	2,886	367	731	1,098	\$33,281	\$43,673	\$43,010
26.02	3,114	3,114	256	801	1,057	\$36,016	\$53,606	\$51,160
26.03	4,271	4,271	232	1,114	1,346	\$46,008	\$54,323	\$52,817
27.02	7,543	7,533	511	2,024	2,535	\$41,319	\$66,983	\$62,626
27.11	4,837	4,837	344	1,320	1,664	\$44,286	\$65,781	\$63,717
27.12	4,854	4,854	587	1,216	1,803	\$33,315	\$46,415	\$42,282
28.11	3,569	3,569	655	860	1,515	\$34,750	\$46,169	\$43,125
28.12	4,476	4,431	275	1,218	1,493	\$40,066	\$76,508	\$71,644
28.13	4,226	4,226	169	1,152	1,321	\$63,237	\$95,340	\$90,749
28.21	4,070	4,070	108	1,117	1,225	\$65,368	\$86,868	\$85,257
28.22	3,860	3,860	196	1,034	1,230	\$54,007	\$73,184	\$71,327
28.23	2,554	2,554	181	695	876	\$54,395	\$80,580	\$78,685
29.00	1,360	1,357	274	330	604	\$45,192	\$50,724	\$46,676
All	226,338	221,264	26,199	56,503	82,702	\$30,237	\$50,098	\$43,946

Source: U.S. Bureau of the Census.

Household Income by Census Tract/Block Group



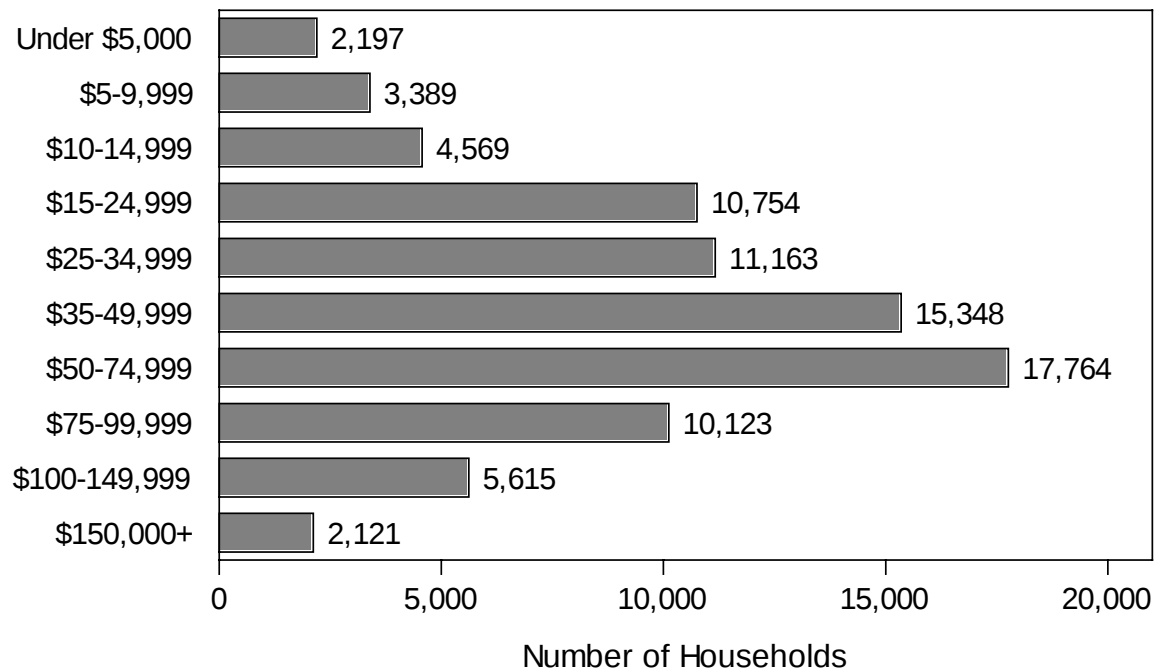
Median Household & Family Income
Anchorage Community Councils - 1990 Census

Community Council	Total House-holds	Median Household Income	Family House-holds	Median Family Income	Non-Family House-holds	Median Non-Family Income
Municipality Of Anchorage	83,043	\$43,946	57,519	\$50,098	25,524	\$30,237
Eagle River - Chugiak	8,088	52,741	6,668	56,063	1,420	34,965
Birchwood	721	44,321	540	48,696	181	32,562
Chugiak	2,082	50,448	1,680	54,475	402	32,885
Eagle River	2,138	45,909	1,693	48,991	445	28,953
Eagle River Valley	2,962	61,593	2,596	62,818	366	43,438
South Fork Eagle River	174	62,978	148	63,233	26	48,750
Eklutna Valley	11	36,563	11	36,563	0	0
Southeast Anchorage Bowl	11,133	62,988	8,684	67,316	2,449	42,737
Abbott Loop	5,210	47,455	3,633	50,208	1,577	37,776
Hillside East - Glen Alps	669	88,649	594	89,771	75	65,506
Huffman O'Malley	2,845	79,168	2,454	81,772	391	45,125
Mid-Hillside	994	87,293	852	94,439	142	66,371
Rabbit Creek - Bear Valley	1,415	70,956	1,151	73,289	264	48,611
Northeast Anchorage Bowl	26,353	39,299	17,921	44,451	8,432	28,606
Airport Heights	1,604	41,375	1,095	44,281	509	34,119
Campbell Park	2,387	39,154	1,343	44,911	1,044	33,860
Northeast Area	7,961	38,988	5,725	43,116	2,236	27,065
North Mountain View	2,151	20,095	1,281	21,060	870	16,092
Rogers Park	1,371	61,249	988	64,541	383	39,841
Russian Jack Park	4,044	28,941	2,465	30,087	1,579	26,002
Scenic Park Area	2,674	59,685	2,173	62,060	501	41,815
Tudor Area	695	60,171	550	67,944	145	29,375
University Area - Basher	3,466	41,978	2,301	48,826	1,165	30,603
Northwest Anchorage Bowl	18,589	34,306	9,625	44,123	8,964	25,535
Downtown	400	21,481	79	52,629	321	18,702
Fairview	3,914	23,103	1,758	27,266	2,156	20,216
Government Hill	825	25,956	390	28,103	435	22,083
North Star	970	41,591	425	49,598	545	32,344
South Addition	1,788	47,813	919	63,823	869	31,932
Spenard	6,606	32,465	3,411	40,822	3,195	22,613
Turnagain	4,086	47,337	2,643	54,140	1,443	35,507
Southwest Anchorage Bowl	14,838	51,720	10,919	57,496	3,919	36,734
Bayshore - Klatt	3,411	50,230	2,579	55,091	832	37,432
Old Seward - Oceanview	1,543	67,559	1,308	72,049	235	40,521
Sand Lake	6,705	51,347	5,018	56,723	1,687	35,772
Taku - Campbell	3,179	46,451	2,014	51,163	1,165	37,132
Turnagain Arm	577	46,676	361	50,724	216	45,192
Girdwood Valley	445	46,523	279	49,250	166	45,278
Turnagain Arm Area	132	47,000	82	53,435	50	38,750
Military Bases	3,465	25,872	3,341	25,939	124	23,684
Elmendorf Air Force Base	1,629	27,906	1,582	28,198	47	25,598
Fort Richardson Army Post	1,836	24,299	1,759	24,323	77	22,961

Source: User Design Areas Program profile produced for the Municipality of Anchorage Community Planning and Development Department by the U.S. Department of Commerce, Bureau of the Census.

Households by Income

Anchorage - 1990*



Source: U.S. Bureau of the Census. *Note: The 1990 Census asked how much income the household made in 1989.

Income #12

Household Income Ranges Anchorage - 1990*

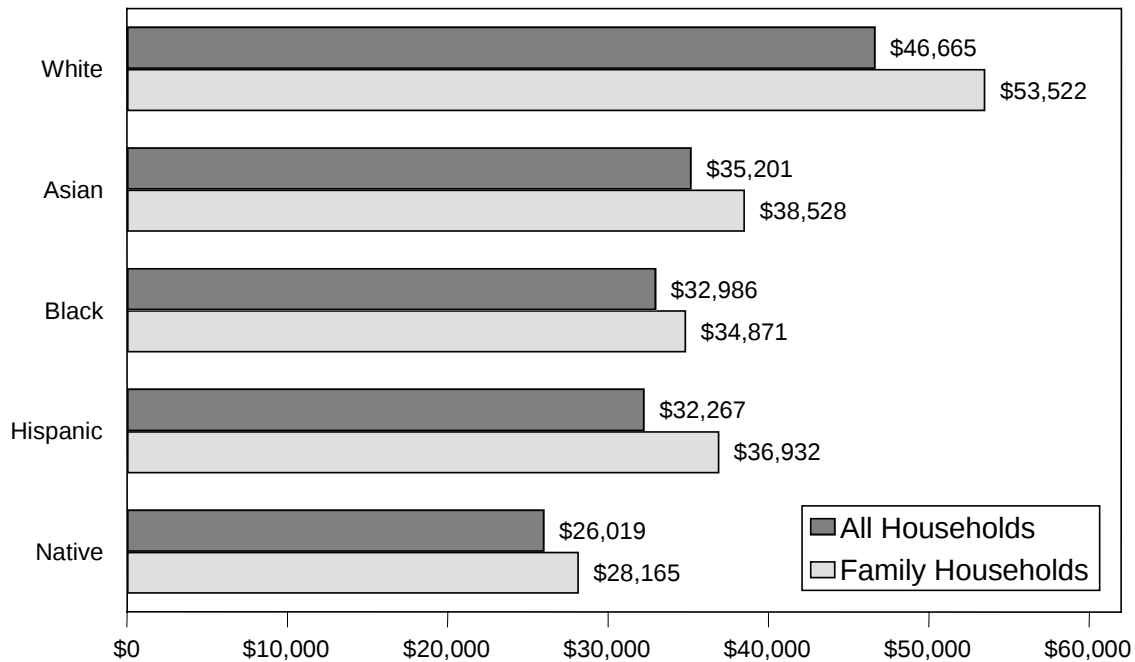
Income Range	Family Households by Number of Persons					All Family Households	Non-Family Households	All Households
	Two	Three	Four	Five	Six & +			
Under \$5,000	604	343	227	58	16	1,248	949	2,197
\$5-9,999	779	396	175	68	13	1,431	1,958	3,389
\$10-14,999	825	733	621	312	149	2,640	1,929	4,569
\$15-24,999	2,497	1,622	1,171	611	254	6,155	4,599	10,754
\$25-34,999	2,738	1,590	1,556	694	276	6,854	4,309	11,163
\$35-49,999	4,263	2,254	2,289	1,012	545	10,363	4,985	15,348
\$50,000-74,999	4,626	3,350	3,762	1,414	660	13,812	3,952	17,764
\$75-99,999	2,972	2,166	2,058	843	333	8,372	1,751	10,123
\$100,000 & Up	2,201	1,737	1,738	701	267	6,644	1,092	7,736
All Incomes	21,505	14,191	13,597	5,713	2,513	57,519	25,524	83,043

*Note: The 1990 Census asked how much income the household made in 1989.

Source: U.S. Bureau of the Census.

Median Household Income by Race

Anchorage - 1990

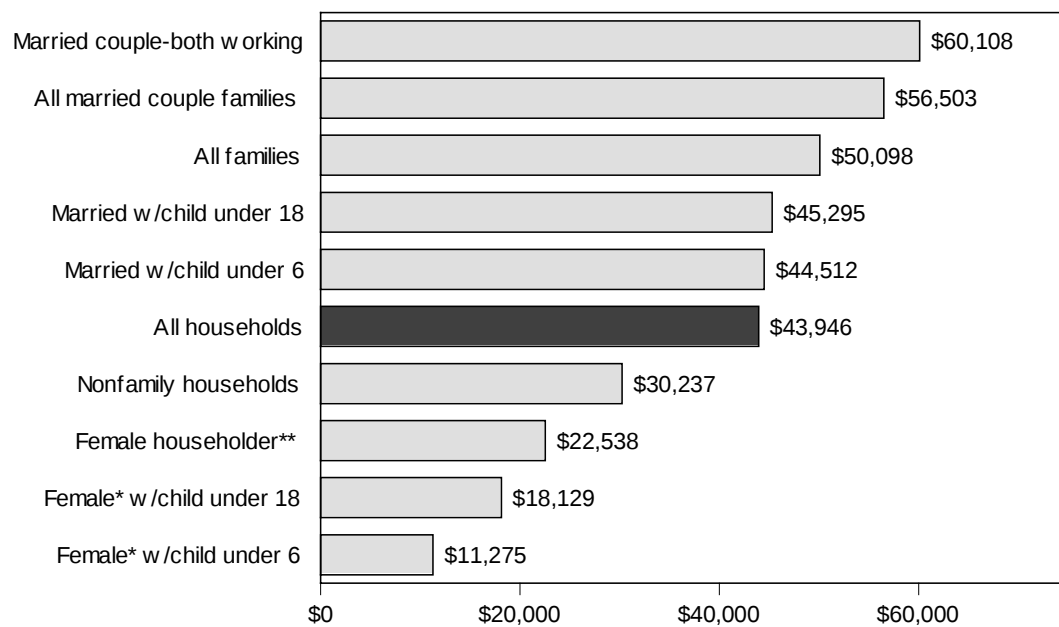


Source: U.S. Bureau of the Census. Note: The 1990 Census asked how much income the household made in 1989.

Income #14

Median Household Income by Household Type

Anchorage - 1990*

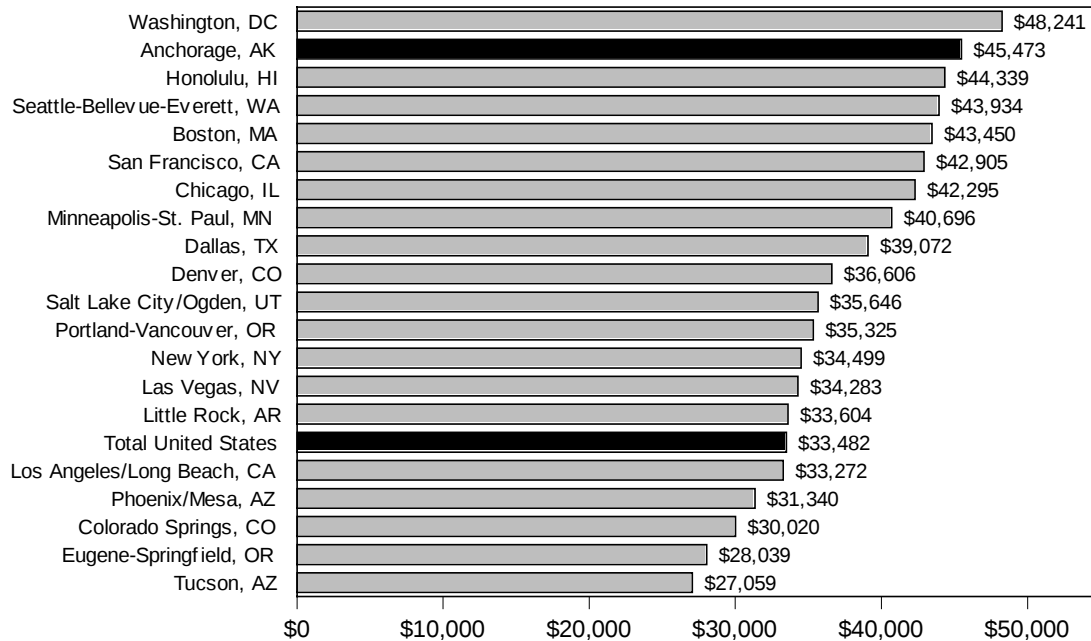


Source: U.S. Bureau of the Census. Note: The 1990 Census asked how much income the household made in 1989. *Female householder, no husband present.

Income #32

Median Effective Buying Income

Selected U.S. Cities - 1997

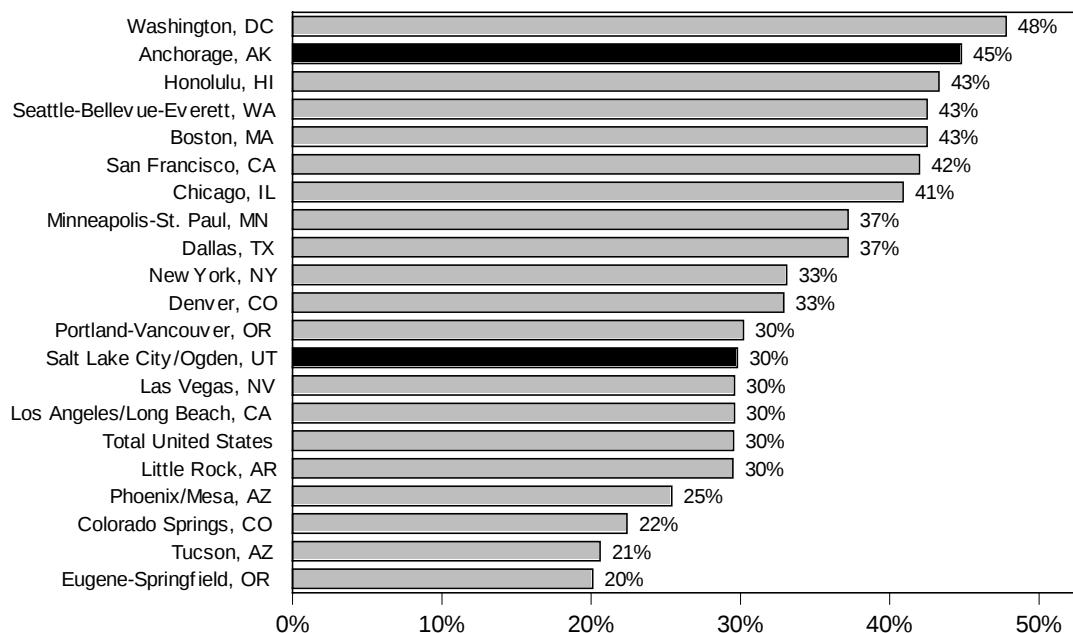


Source: "1997 Survey of Buying Power," Sales & Marketing Management Magazine, August 1997.
(Revised 9/17/98)

Income #37

% Households EBI* Above \$50,000

Selected U.S. Cities - 1997



Source: "1997 Survey of Buying Power," Sales & Marketing Management Magazine, August 1997.
*Effective Buying Income.(Revised 9/17/98)

Income #38

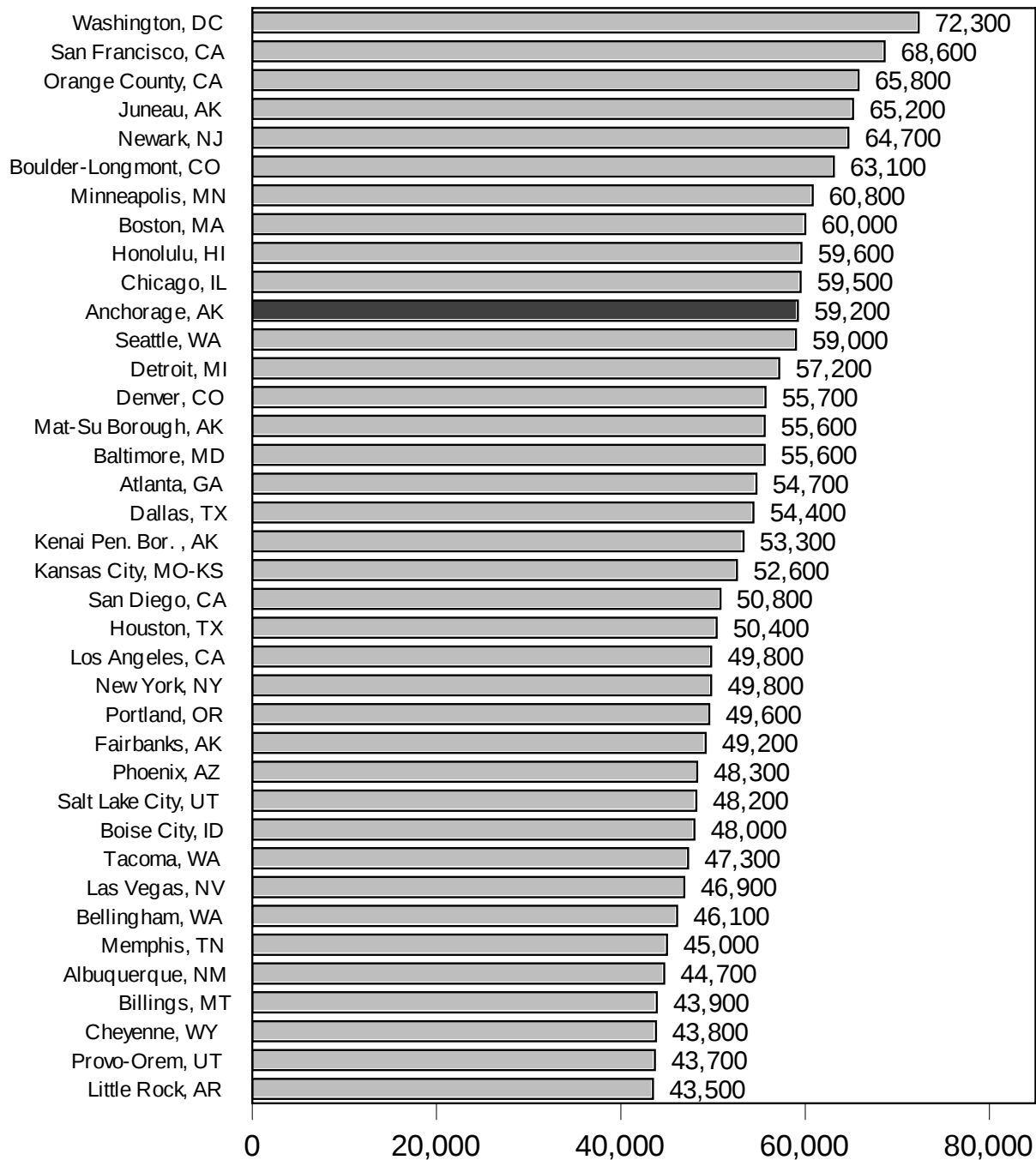
Effective Buying Income of Selected Major Metropolitan Areas - 1997

Metro Area	Population (000's)	Total EBI (\$000)	Median HH EBI	% Households by EBI Group			Buying Power Index
				\$20-34,999	\$35-49,999	\$50,000+	
Albuquerque, NM	673.9	\$10,140,830	\$32,357	24.7%	18.3%	27.6%	0.26
Anchorage, AK	250.1	\$4,905,490	\$45,473	19.6%	17.8%	44.8%	0.12
Atlanta, GA	3,582.2	\$61,320,569	\$37,976	23.2%	19.9%	34.2%	1.46
Billings, MT	126.2	\$1,817,835	\$30,389	26.1%	19.1%	23.3%	0.05
Boise, ID	377.6	\$6,096,769	\$35,392	25.3%	19.4%	31.2%	0.15
Boston, MA	3,853.1	\$74,485,840	\$43,450	18.0%	17.8%	42.5%	1.63
Burlington, VT	192.3	\$3,054,487	\$36,754	23.4%	21.1%	31.4%	0.08
Charlotte-Gastonia-Rock Hill, NC	1,337.7	\$21,472,681	\$34,876	24.4%	19.7%	30.1%	0.52
Cheyenne, WY	79.0	\$1,251,786	\$33,960	25.3%	18.6%	29.8%	0.03
Chicago, IL	7,813.0	\$144,581,178	\$42,295	19.2%	18.4%	40.9%	3.20
Colorado Springs, CO	476.8	\$6,624,809	\$30,020	28.4%	19.4%	22.4%	0.17
Dallas, TX	3,077.9	\$56,860,802	\$39,072	21.9%	18.1%	37.2%	1.29
Denver, CO	1,880.2	\$33,489,662	\$36,606	23.3%	19.4%	32.9%	0.78
Detroit, MI	4,324.9	\$73,618,478	\$38,431	19.5%	18.0%	36.3%	1.73
Eugene-Springfield, OR	309.0	\$4,202,507	\$28,039	27.2%	18.2%	20.1%	0.11
Honolulu, HI	872.3	\$15,130,119	\$44,339	20.4%	18.7%	43.3%	0.36
Houston, TX	3,807.0	\$66,442,495	\$38,101	21.3%	17.2%	36.7%	1.53
Las Vegas, NV	1,271.0	\$21,087,063	\$34,283	24.8%	19.4%	29.6%	0.52
Little Rock, AR	553.2	\$8,754,192	\$33,604	24.3%	18.4%	29.5%	0.22
Los Angeles/Long Beach, CA	9,410.3	\$133,522,302	\$33,272	23.2%	17.9%	29.6%	0.30
Memphis, TN	1,079.6	\$16,622,188	\$32,938	21.8%	17.3%	30.0%	0.41
Miami, FL	2,100.2	\$29,846,745	\$29,276	22.7%	15.9%	26.2%	0.78
Milwaukee-Waukesha, WI	1,459.7	\$24,185,990	\$37,649	21.9%	20.1%	33.7%	0.58
Minneapolis-St. Paul, MN	2,782.4	\$49,607,533	\$40,696	21.7%	21.0%	37.2%	1.16
New Orleans, LA	1,314.4	\$18,546,423	\$29,247	22.6%	16.3%	25.6%	0.47
New York, NY	8,654.2	\$153,157,977	\$34,499	20.3%	16.3%	33.1%	3.12
Oklahoma City, OK	1,030.0	\$14,718,800	\$29,756	25.8%	18.2%	23.7%	0.37
Philadelphia, PA	4,959.4	\$92,004,188	\$41,192	19.4%	18.2%	39.6%	2.05
Phoenix/Mesa, AZ	2,798.8	\$41,484,040	\$31,340	26.0%	18.9%	25.4%	1.05
Portland-Vancouver, OR	1,777.8	\$29,194,231	\$35,325	24.6%	20.3%	30.2%	0.71
Provo-Orem, UT	319.8	\$3,528,318	\$34,181	25.7%	20.8%	27.8%	0.09
Reno, NV	304.4	\$6,001,608	\$39,649	22.6%	18.9%	37.3%	0.14
Salt Lake City/Ogden, UT	1,231.0	\$16,807,395	\$35,646	25.8%	21.1%	29.8%	0.43
San Diego, CA	2,732.2	\$40,913,543	\$34,445	24.5%	19.3%	29.9%	0.99
San Francisco, CA	1,699.5	\$36,712,252	\$42,905	19.6%	17.8%	42.0%	0.78
Seattle-Bellevue-Everett, WA	2,254.3	\$47,377,448	\$43,934	19.9%	19.2%	42.5%	1.03
Spokane, WA	410.7	\$6,302,062	\$31,259	24.1%	18.2%	26.3%	0.16
Tucson, AZ	774.2	\$10,650,643	\$27,059	26.0%	16.8%	20.6%	0.27
Washington, DC	4,575.4	\$96,070,010	\$48,241	18.4%	19.4%	47.8%	2.06
Total United States	267,540.6	\$4,161,512,384	\$33,482	23.2%	18.3%	29.5%	100.00

Source: "1997 Survey of Buying Power," Sale & Marketing Management Magazine, August 1997. Revised: 3/23/98

Estimated Median Household Income

Selected U.S. Cities - July 1998



Source: U.S. Department of Housing & Urban Development. (Revised 9/22/98)

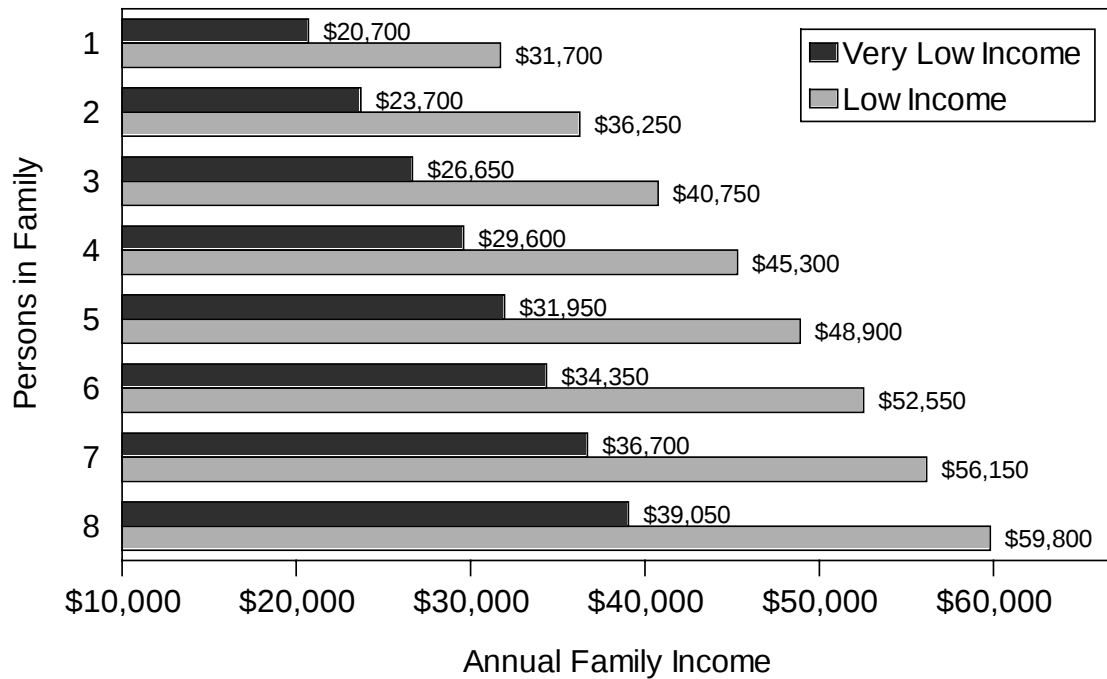
HUD Low Income Limits by Household Size & Median Household Income - FY 1998

City	Very Low Income Limits				Low Income Limits				Median HH Income*
	1-Per.	2-Per.	3-Per.	4-Per.	1-Per.	2-Per.	3-Per.	4-Per.	
Anchorage, AK	20,700	23,700	26,650	29,600	31,700	36,250	40,750	45,300	59,200
Fairbanks, AK	17,550	20,050	22,550	25,050	28,050	32,050	36,050	40,100	49,200
Juneau, AK	22,800	26,100	29,350	32,600	34,150	39,050	43,900	48,800	65,200
Kenai Pen. Bor. , AK	18,650	21,300	24,000	26,650	29,850	34,100	38,400	42,650	53,300
Mat-Su Borough, AK	19,450	22,250	25,000	27,800	31,150	35,600	40,050	44,500	55,600
Little Rock, AR	15,250	17,400	19,550	21,750	24,350	27,850	31,300	34,800	43,500
Memphis, TN	15,600	17,850	20,050	22,300	25,000	28,550	32,100	35,700	45,000
Phoenix, AZ	16,900	19,300	21,750	24,150	27,050	30,900	34,800	38,650	48,300
Tucson, AZ	14,600	16,700	18,750	20,850	23,350	26,700	30,000	33,350	41,700
Bakersfield, CA	13,550	15,500	17,400	19,350	21,650	24,750	27,850	30,950	38,700
Los Angeles, CA	17,950	20,500	23,100	25,650	28,750	32,850	36,950	41,050	49,800
Orange County, CA	23,050	26,300	29,600	32,900	31,700	36,250	40,750	45,300	65,800
San Diego, CA	17,800	20,300	22,850	25,400	28,450	32,500	36,600	40,650	50,800
San Francisco, CA	24,000	27,450	30,850	34,300	32,200	36,800	41,400	46,000	68,600
Boulder, CO	22,100	25,250	28,400	31,550	31,700	36,250	40,750	45,300	63,100
Denver, CO	19,500	22,300	25,050	27,850	31,200	35,650	40,100	44,550	55,700
Miami, FL	15,600	17,850	20,050	22,300	25,000	28,550	32,100	35,700	39,200
Atlanta, GA	19,150	21,900	24,600	27,350	30,650	35,000	39,400	43,750	54,700
Honolulu, HI	22,600	25,850	29,050	32,300	32,200	36,800	41,400	46,000	59,600
Boise City, ID	16,800	19,200	21,600	24,000	26,900	30,700	34,550	38,400	48,000
Chicago, IL	20,850	23,800	26,750	29,750	31,700	36,250	40,750	45,300	59,500
Kansas City, MO-KS	17,350	19,800	22,250	24,750	27,700	31,700	35,650	39,600	52,600
New Orleans, LA	13,600	15,500	17,450	19,400	21,750	24,850	27,950	31,050	38,800
Boston, MA	21,000	24,000	27,000	30,000	31,700	36,250	40,750	45,300	60,000
Baltimore, MD	19,450	22,250	25,000	27,800	31,150	35,600	40,050	44,500	55,600
Detroit, MI	20,000	22,900	25,750	28,600	31,700	36,250	40,750	45,300	57,200
Minneapolis, MN	21,300	24,300	27,350	30,400	31,700	36,250	40,750	45,300	60,800
Billings, MT	15,350	17,550	19,750	21,950	24,600	28,100	31,600	35,100	43,900
Newark, NJ	22,650	25,900	29,100	32,350	31,700	36,250	40,750	45,300	64,700
Albuquerque, NM	15,650	17,900	20,100	22,350	25,050	28,600	32,200	35,750	44,700
Las Vegas, NV	17,350	19,800	22,250	24,750	27,700	31,700	35,650	39,600	46,900
New York, NY	17,550	20,100	22,600	25,100	28,100	32,150	36,150	40,150	49,800
Tulsa, OK	14,500	16,550	18,650	20,700	23,200	26,500	29,800	33,100	41,400
Eugene, OR	13,900	15,900	17,850	19,850	22,250	25,400	28,600	31,750	39,700
Portland, OR	17,350	19,850	22,300	24,800	27,800	31,750	35,700	39,700	49,600
Pittsburgh, PA	14,300	16,350	18,400	20,450	22,900	26,200	29,450	32,700	40,900
Dallas, TX	19,050	21,750	24,500	27,200	30,450	34,800	39,150	43,500	54,400
Houston, TX	17,650	20,150	22,700	25,200	28,200	32,250	36,300	40,300	50,400
Salt Lake City, UT	16,850	19,300	21,700	24,100	27,000	30,850	34,700	38,550	48,200
Provo-Orem, UT	15,300	17,500	19,650	21,850	24,450	27,950	31,450	34,950	43,700
Seattle, WA	20,650	23,600	26,550	29,500	31,700	36,250	40,750	45,300	59,000
Bellingham, WA	16,150	18,450	20,750	23,050	25,800	29,500	33,200	36,900	46,100
Spokane, WA	14,700	16,800	18,900	21,000	23,500	26,900	30,250	33,600	42,000
Tacoma, WA	16,550	18,900	21,300	23,650	26,500	30,250	34,050	37,850	47,300
Cheyenne, WY	15,350	17,500	19,700	21,900	24,550	28,050	31,550	35,050	43,800
Washington, DC	25,300	28,900	32,550	36,150	31,700	36,250	40,750	45,300	72,300

Source: U.S. Department of Housing & Urban Development. *As of 1/7/98.

H.U.D. Low Income Guidelines

Anchorage - FY 1998

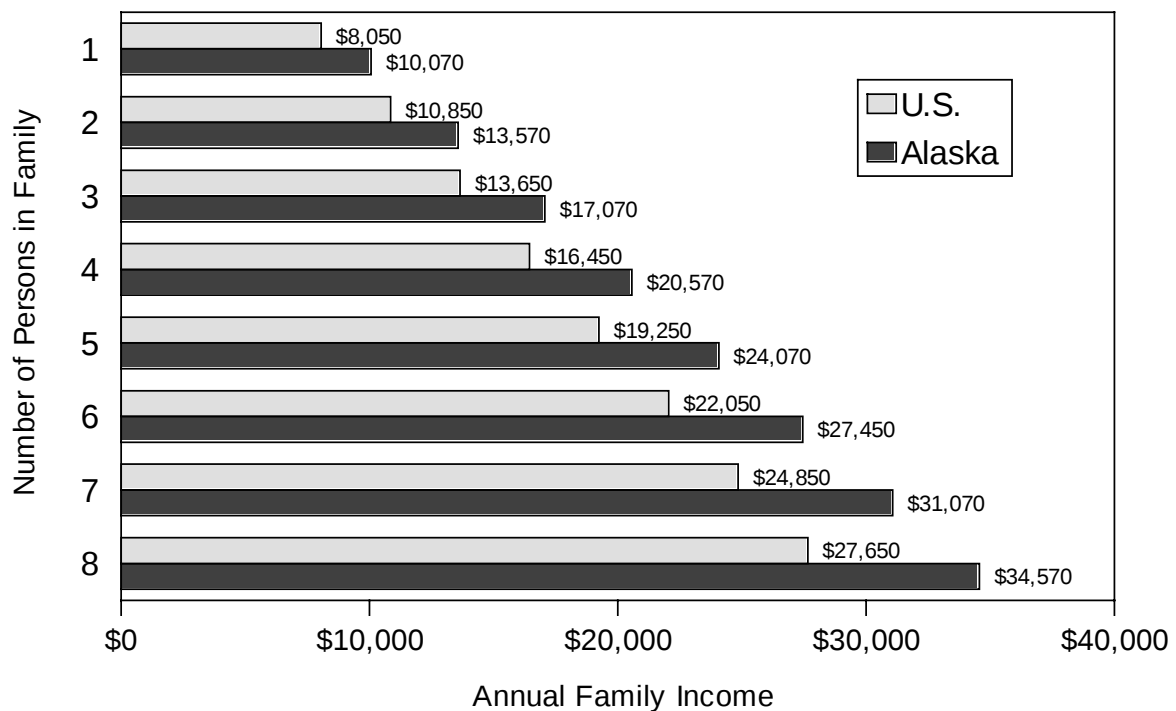


Source: U. S. Department of Housing & Urban Development. (Revised 9/18/98)

Income #40

Federal Poverty Guidelines

U.S. & Alaska - 1998

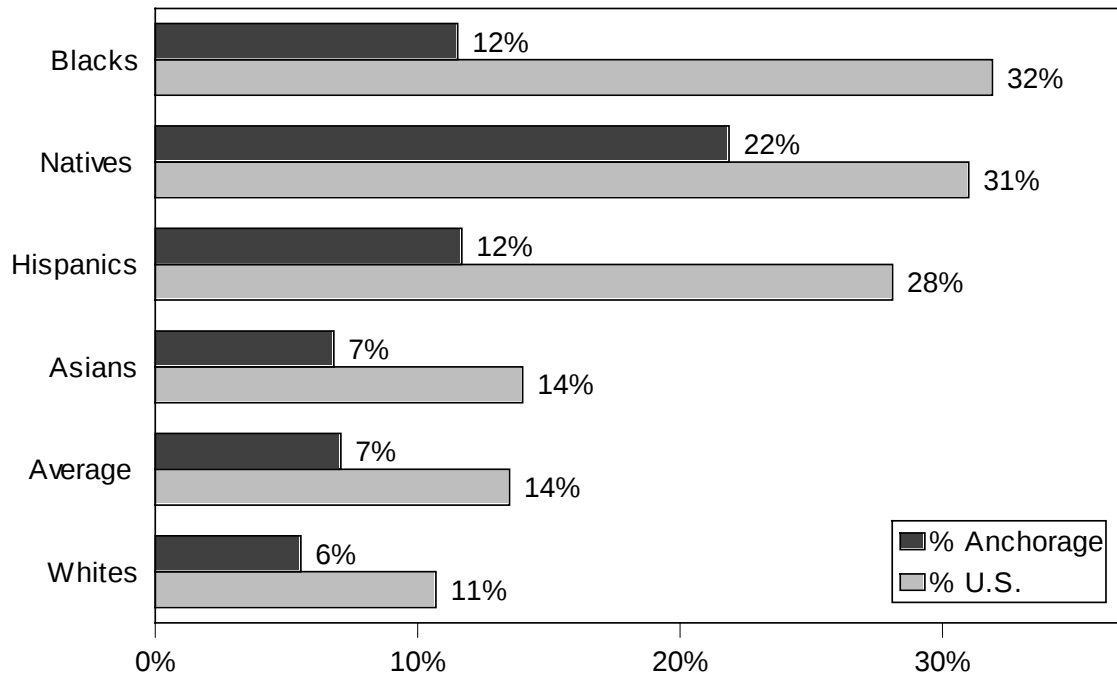


Source: Federal Register, Vol 63, No. 36, 2/24/98, pp. 9235-9238. Note: For families with more than 8 members, add \$2,800 for each additional member in U.S. and \$3,500 for each additional member in Alaska.

Income #41

Percent Persons Below Poverty Level

Anchorage & U.S. Residents by Race & Ethnicity - 1990

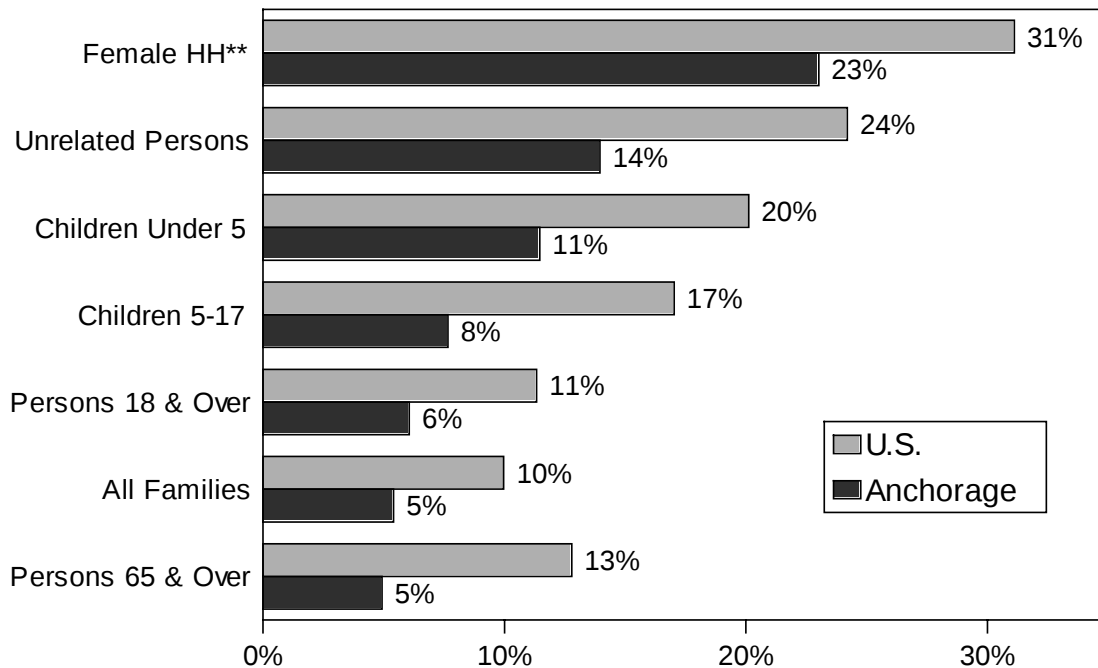


Source: U.S. Bureau of the Census.

Income #31

Percent Below Poverty Level

U.S. & Anchorage Comparisons - 1990*



Source: U.S. Bureau of the Census. *Note: The 1990 Census asked how much income the household made in 1989. Female headed families with no husband present.

Income #21