EXHIBIT 1

Executive Summary: WHITLEY County, 2014 estimates, 2019 projections

EXECUTIVE SUMMARY
Study Area: Whitley County, IN Benchmark: The United States

Population

- The population in this area is estimated to change from 33,292 to 33,358, resulting in a growth of 0.2% between the year 2010 and the current year. Over the next five years, the population is projected to grow by 0.6%.

- The Population in The United States is estimated to change from 308,745,538 to 317,199,353, resulting in a growth of 2.7% between 2010 and the current year. Over the next five years, the population is expected to grow by 3.5%

- The current year median age for this population is 40.8, and the average age is 40.0. Five years from now, the median age is projected to be 41.2.

- The current year median age for The United States is 37.7, while the average age is 38.5. Five years from now, the median age is projected to be 38.6

- Of this area's current year population: 96.9% are White alone, 0.5% are Black or African American alone, 0.3% are American Indian or Alaska Native alone, 0.4% are Asian alone, 0.0% are Native Hawaiian or other Pacific Islander alone, 0.5% are Some Other Race, and 1.3% are Two or More Races

- For The United States: 71.3% are White alone, 12.7% are Black or African American alone, 1.0% are American Indian or Alaska Native alone, 5.0% are Asian alone, 0.2% are Native Hawaiian or other Pacific Islander alone, 6.6% are Some Other Race, and 3.2% are Two or More Races

- This area's current estimated Hispanic or Latino population is 2.1%, while The United States current estimated Hispanic or Latino population is 17.6%.

Households

- The number of households in this area is estimated to change from 13001 to 13101, resulting in an increase of 0.8% between 2010 and the current year. Over the next five years, the number is expected to increase by 1.1%.

- The number of households in The United States is estimated to change from 116716292 to 120163305, resulting in an increase of 3.0% between 2010 and the current year. Over the next five years, the number is projected to increase by 3.7%.

Household Income

- The average household income is estimated to be $64,500 for the current year, while the average household income for The United States is estimated to be $71,320 for the same time frame.

- The average household income in this area is projected to decline -10.2% over the next five years, from $64,500 to $57,913. The United States is projected to have a
6.5% increase in average household income.

Employment

- For this area, 89.2% of the labor force is estimated to be employed for the current year. The employment status of the population age 16 and over is as follows: 0.2% are in the armed forces, 60.5% are employed civilians, 7.3% are unemployed civilians, 32.1% are not in the labor force.

For The United States, 89.7% of the labor force is estimated to be employed for the current year. The employment status of the population age 16 and over is as follows: 0.4% are in the Armed Forces, 57.3% are employed civilians, 6.6% are unemployed civilians, and 35.7% are not in the labor force.

- For this area, the occupational classifications are as follows: 36.5% hold blue collar occupations, 48.4% hold white collar occupations, and 15.0% are occupied as service & farm workers.

For The United States, the occupational classifications are as follows: 20.4% hold blue collar occupations, 60.7% hold white collar occupations, and 18.9% are occupied as service & farm workers.

- For the civilian employed population age 16 and over in this area, it is estimated that they are employed in the following occupational categories:
  - 2.3% are in Architecture and Engineering, 0.8% are in Arts, Entertainment and Sports, 3.1% are in Business and Financial Operations, and 1.3% are in Computers and Mathematics, 4.7% are in Education, Training and Libraries, 4.5% are in Healthcare Practitioners and Technicians, 3.1% are in Healthcare Support, 0.0% are in Life, Physical and Social Sciences, 7.5% are in Management, 14.5% are in Office and Administrative Support.
  - 0.7% are in Community and Social Services, 4.7% are in Food Preparation and Serving, 0.4% are in Legal Services, 1.0% are in Protective Services, 8.6% are in Sales and Related Services, 2.3% are in Personal Care Services.
  - 3.4% are in Building and Grounds Maintenance, 5.3% are in Construction and Extraction, 0.6% are in Farming, Fishing and Forestry, 3.8% are in Maintenance and Repair, 19.5% are in Production, 8.0% are in Transportation and Moving.

For the civilian employed population age 16 and over in The United States, it is estimated that they are employed in the following occupational categories:
  - 1.8% are in Architecture and Engineering, 1.9% are in Arts, Entertainment and Sports, 4.7% are in Business and Financial Operations, and 2.5% are in Computers and Mathematics, 6.1% are in Education, Training and Libraries, 5.5% are in Healthcare Practitioners and Technicians, 2.5% are in Healthcare Support, 0.9% are in Life, Physical and Social Sciences, 9.6% are in Management, 13.7% are in Office and Administrative Support.
  - 1.7% are in Community and Social Services, 5.7% are in Food Preparation and Serving, 1.2% are in Legal Services, 2.3% are in Protective Services, 11.0% are in Sales and Related Services, 3.6% are in Personal Care Services.
  - 4.0% are in Building and Grounds Maintenance, 5.1% are in Construction and Extraction, 0.7% are in Farming, Fishing and Forestry, 3.3% are in Maintenance and Repair, 5.9% are in Production, 6.1% are in Transportation and Moving.
**Educational Attainment**

- Currently, it is estimated that 5.1% of the population over 25 in this area had earned a Masters Degree, 0.6% had earned a Professional School Degree, 0.2% had earned a Doctorate Degree and 10.0% had earned a Bachelor's Degree.

In comparison, for The United States, it is estimated that 7.4% of the population over 25 in this area had earned a Masters Degree, 1.9% had earned a Professional School Degree, 1.2% had earned a Doctorate Degree and 17.8% had earned a Bachelor's Degree.

**Dwellings**

- Most of the dwellings (82.2%) in this area are estimated to be Owner Occupied for the current year. For The United States, the majority of housing units are Owner Occupied (65.0%).

- The majority of dwellings in this area (81.5%) are estimated to be "detached single units" for the current year. In The United States, the majority of dwellings are estimated to be "detached single units".

- The majority of housing units in this area (22.0%) are estimated to have been built in 1939 or earlier for the current year. Most of the housing units in The United States (15.9%) are estimated to have been built between 1970 and 1979 for the current year.