



Regional Economic Update

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Discussion Outline

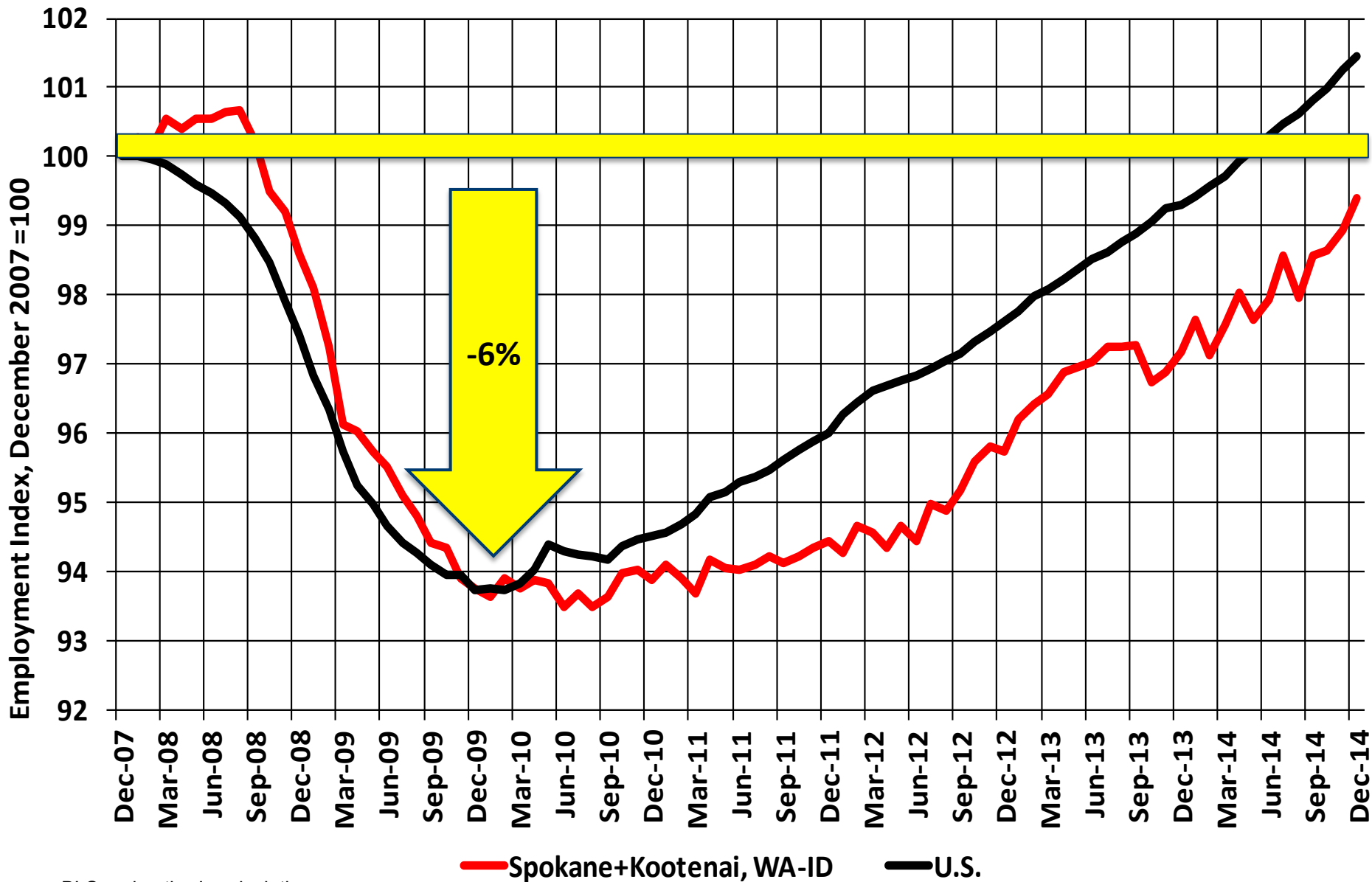
Employment



Wages/Income

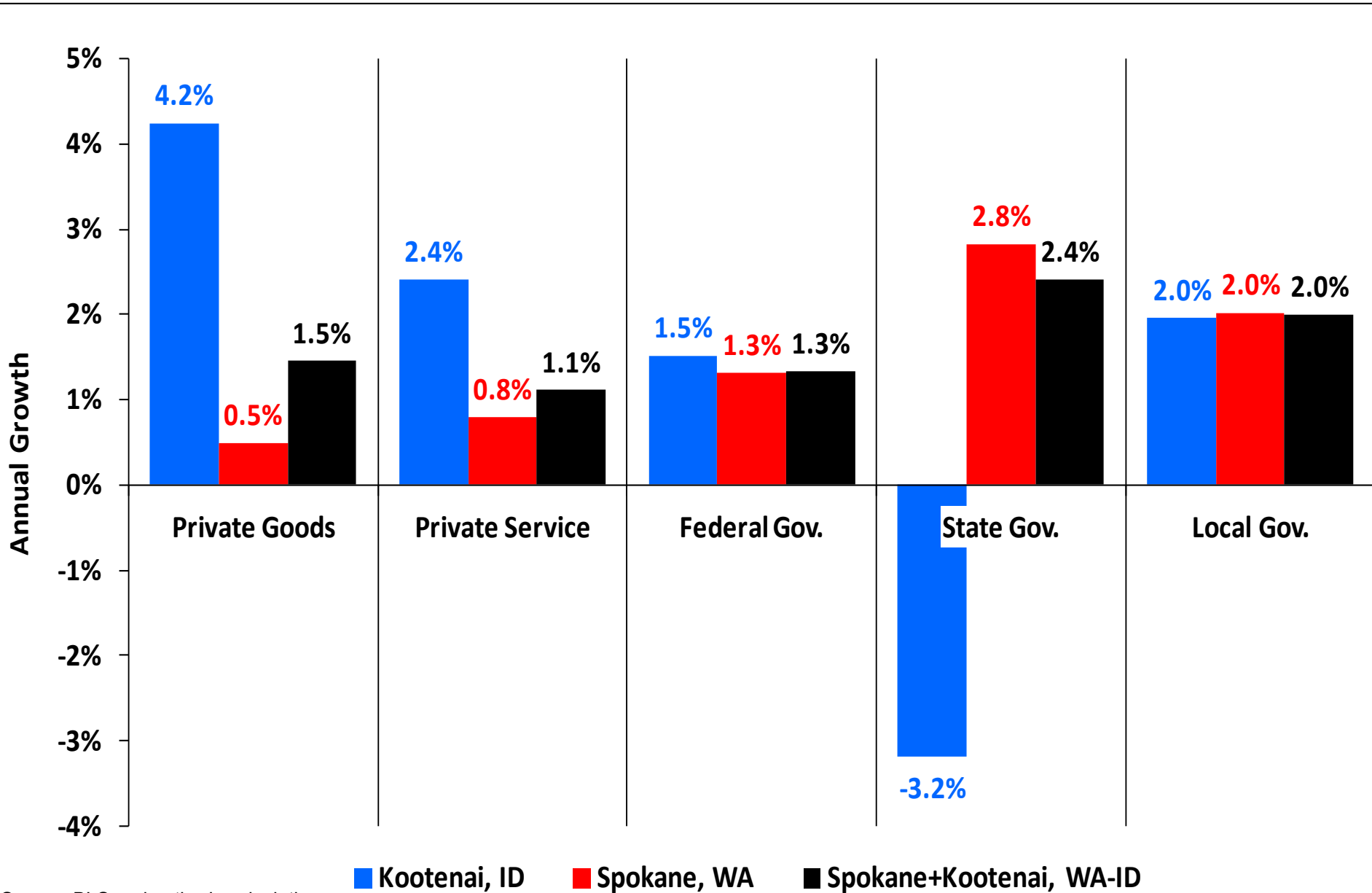
Interest Rates

Employment Since December 2007



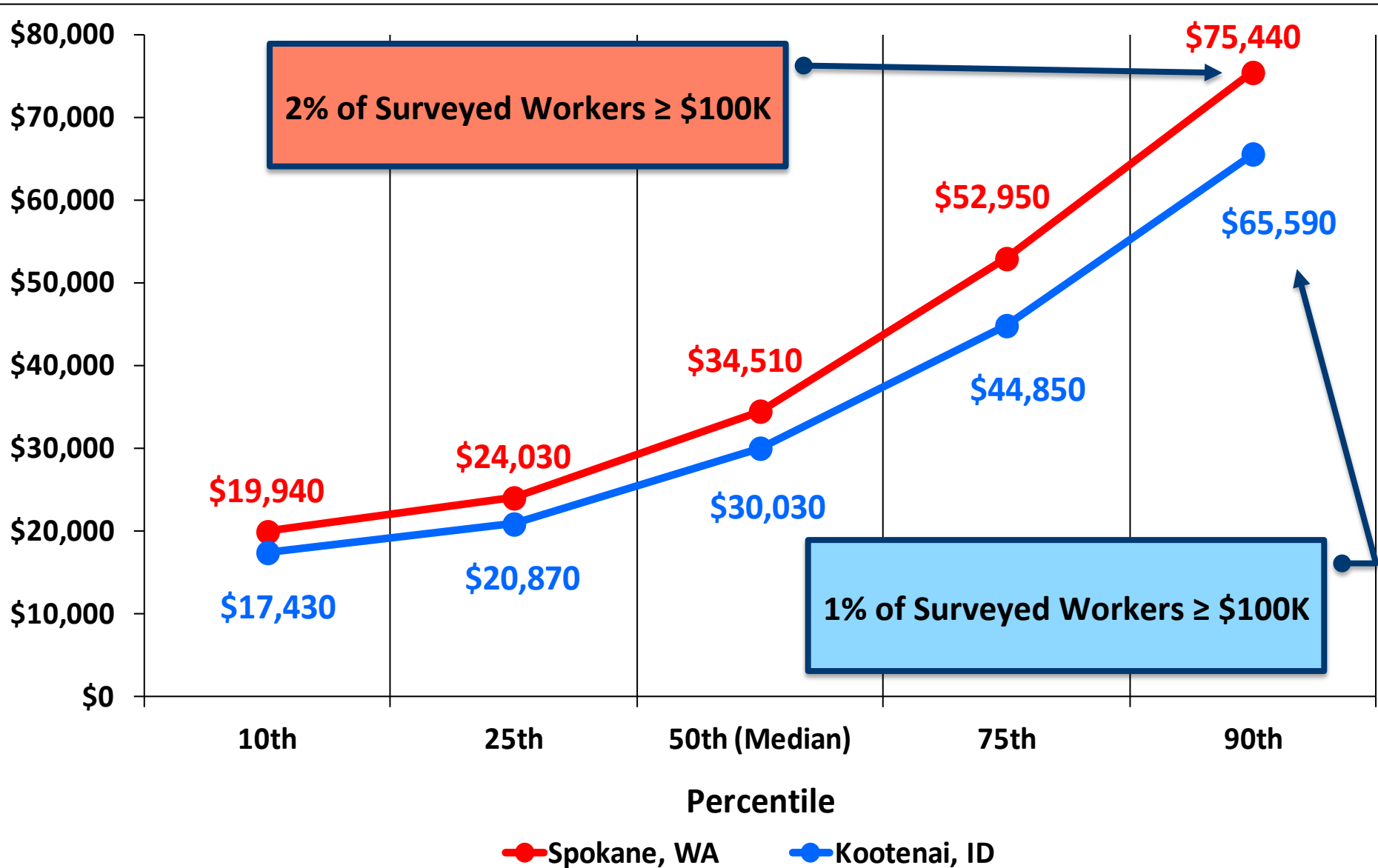
Source: BLS and author's calculations.

2014 Regional Employment Growth



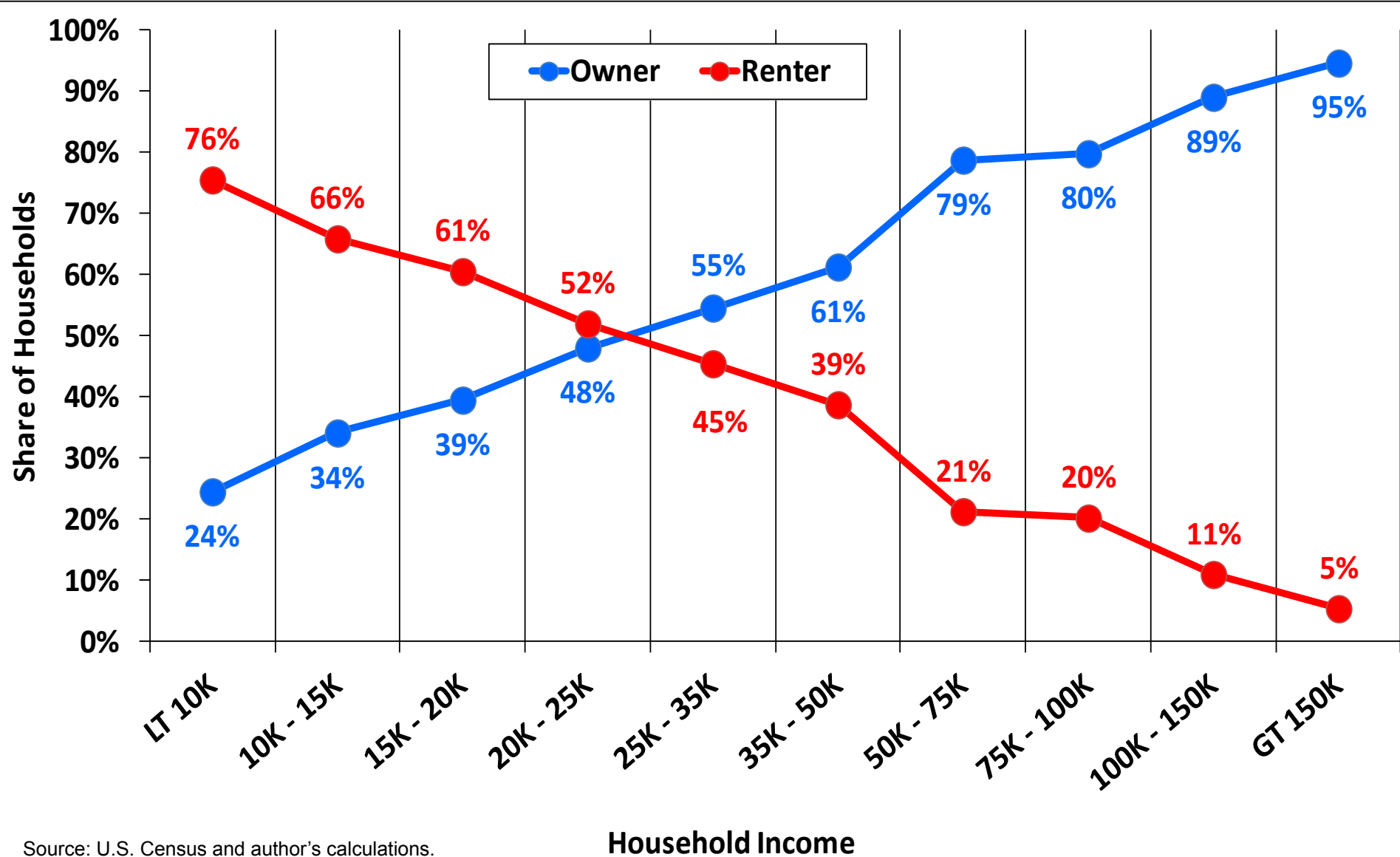
Source: BLS and author's calculations.

2013 Annual Wages Across All Occupations for Spokane and Kootenai



Source: BLS and author's calculations.

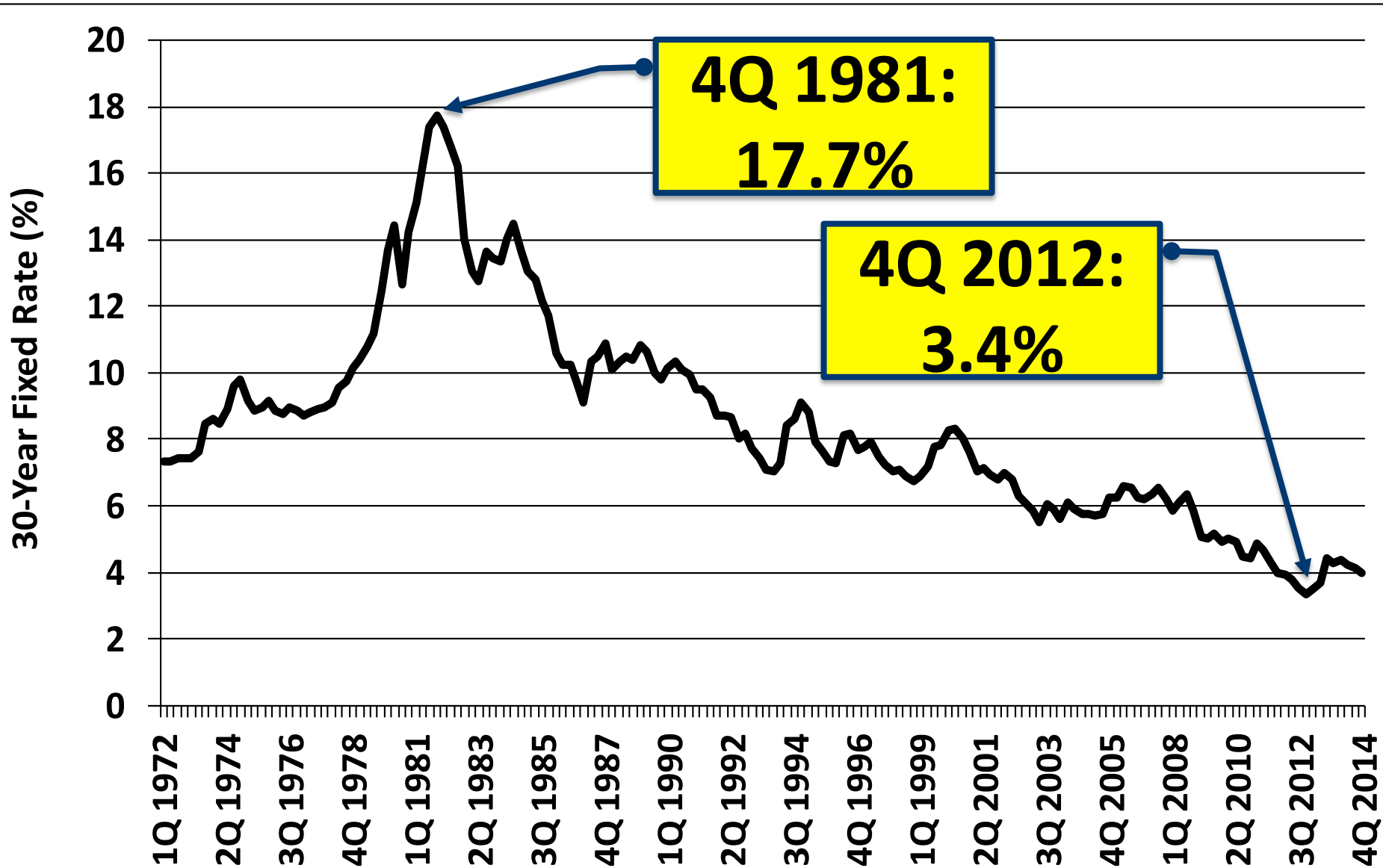
Spokane+Kootenai: Rent vs. Own by Household Income, 2012



Spokane and Kootenai: Rent vs. Own by Household Income, 2012

Households	Spokane	Kootenai
All	\$47,624	\$46,870
Owner	\$62,269	\$56,397
Renter	\$26,569	\$32,735
Ratio Owner/ Renter	2.3	1.7

30-Year Fixed Interest Rate: The Very-Long Run, 1972-2014



30-Year Fixed Interest Rate: Outlook for 2015-2017

