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At A Glance: Annandale Market Area Profile, April 2008

Results based on an analysis from multiple datasources, compiled using Business Analyst from ESRI (www.esri.com).

See Appendix 1 :*Data and Methodology* for more

How large is the local retail market ?

11,470 people living in 4,440 households, whose retail goods and services purchases account for $113 Million.

The *local* market area for this analysis includes the zip codes of Annandale (55302), and South Haven (55382).
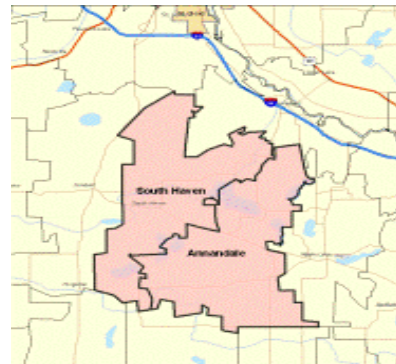
What do we know about households in the Annandale trade area?

Median Household Income	$56,684	Median Net Worth	$131,456
Median Disposable Income	$42,507	Median Age	38.9
Households with related children	32%	Households with persons 65+	24.8%

What do we know about housing in the Annandale trade area ?

Seasonal Housing Units	1,200 or 21% of total	Renter Occupied Units	501 or 8.6% of total
Median home value	$147,040		

What types of customers live in the Annandale trade area ?

	Green Acres	*Midlife Junction*	*Crossroads*
Number	2,800	769	723
Percent of Households	63.1%	17.3%	16.3%
Demographics			
Median Age	40.3 years	40.9 years	31.9 years
Median Household Income	$62,655	$45,965	$40,027
Median Home Value	$195,932	$143,816	$68,236

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Annandale Market Area Profile

Introduction:
The University of Minnesota Extension created the Market Area Profile (MAP) program to assist Minnesota communities to develop their retail and service sectors. The authors intend existing businesses, potential businesses, and economic development organizations to use the information in this report to better serve their market and develop individual business and main street strategies.

University of Minnesota Extension staff created the report through sound secondary data and analysis compiled chiefly through Business Analyst, a GIS software program from ESRI.

Report:
Created: April, 2008 by Ryan Pesch and Claudia Cody, Extension Educators, University of Minnesota Extension

Sponsor: Annandale Chamber of Commerce and City of Annandale

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Pull Factors

Created from 2006 sales tax data reported by businesses in Annandale, MN Department of Revenue, and based on the population of the Annandale of 2,771 (See Appendix 1 for more details).

Data from MN Revenue for Annandale

NAICS	2004 Gross Sales	Number	2005 Gross Sales	Number	2006 Gross Sales	Number
Retail (44)	$ 46,423,195	17	$ 42,443,795	18	$ 44,937,141	18
Retail (45)	$ 2,790,012	16	$ 3,751,169	17	$ 2,354,615	11
Accomodation/Food (72)	$ 3,401,969	8	$ 3,432,244	9	$ 3,078,712	10
Repair/Personal Services (81)	$ 2,274,877	17	$ 2,601,837	19	$ 2,663,858	16
Total Retail	$ 54,890,053	58	$ 52,229,045	63	$ 53,034,326	55
All Categories	$ 78,212,845	102	$ 72,606,703	107	$ 82,129,673	104

Pull Factors

NAICS	Pull Factor 2004	Pull Factor 2005	Pull Factor 2006
Retail (44+45)	1.25	1.14	1.21
Accomodation/Food (72)	0.78	0.75	0.67
Repair/Personal Services (81)	0.94	1.04	1.02
Total Retail/Services	1.19	1.10	1.15

Annandale Pull Factors

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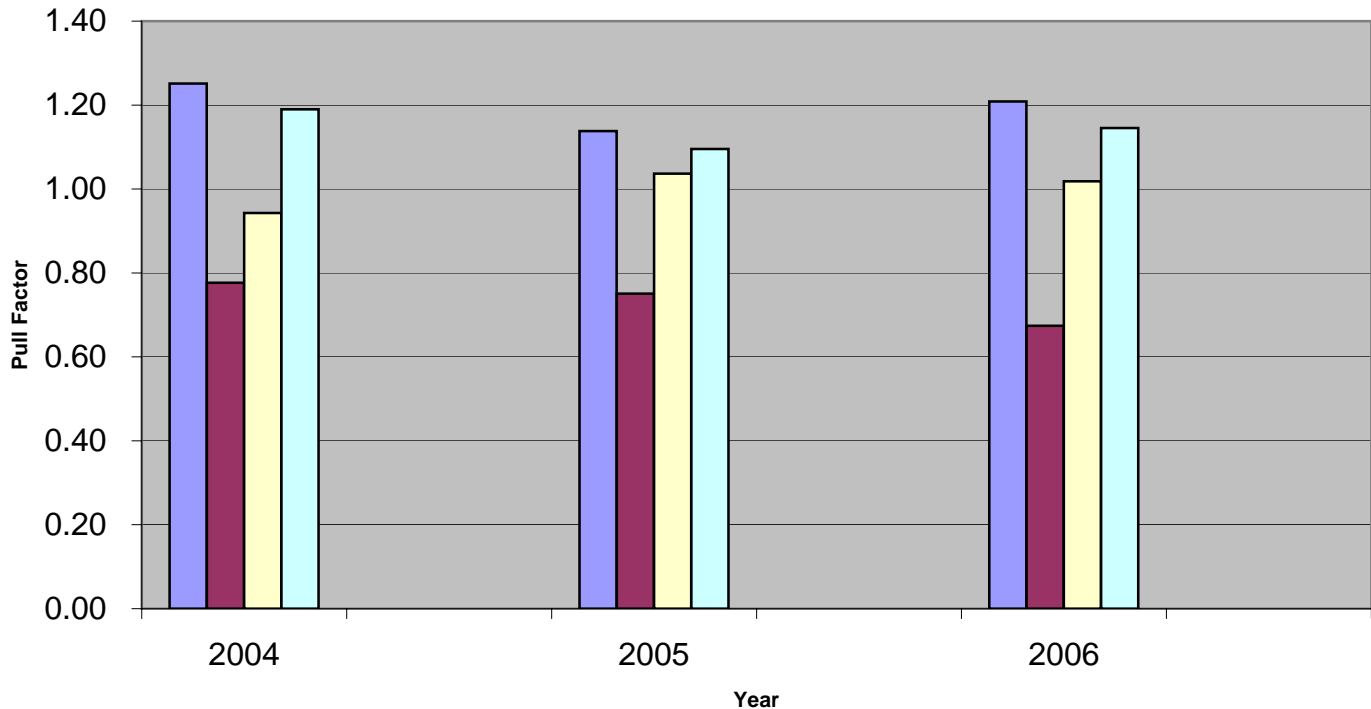
Community Tapestry classifies US neighborhoods into 65 market segments grouped together according to a detailed national profile. Data souces include Census 2000, Axciom's InfoBase consumer database, and Mediamark Research's Doublebase national customer survey (see appendix 1 for more details).

	Number	Percent
Total	4,440	100.0%
17 Green Acres	2,800	63.1%
33 Midlife Junction	769	17.3%
41 Crossroads	723	16.3%
25 Salt of the Earth	148	3.3%

17. Green Acres

A "little bit country," Green Acres residents live in pastoral settings of developing suburban fringe areas, mainly in the Midwest and South. The median age is 39.9 years. Married couples with and without children comprise most of the households and live in single-family dwellings. This upscale market has a median household income of $62,300 and a median home value of $179,700. These do-it-yourselfers maintain and remodel their homes—paint, install carpet, or add a deck—and own all the necessary tools to accomplish these tasks. They also take care of their lawn and gardens, again, with the right tools. Vehicles of choice are motorcycles and full-sized pickup trucks. For exercise, residents ride their bikes and go water skiing, canoeing, and kayaking. Other activities include bird-watching, power boating, target shooting, hunting, and attending auto races.

33. Midlife Junction

Midlife Junction communities are found in suburbs across the country. Residents are phasing out of their child-rearing years. Approximately half of the households are composed of married-couple families; 31 percent are singles who live alone. The median age is 40.5 years; the median household income is $43,600. One-third of the households receive Social Security benefits. Nearly two-thirds of the households are single-family structures; most of the remaining dwellings are apartments in multiunit buildings. These residents live quiet, settled lives. They spend their money prudently and do not succumb to fads. They prefer to shop by mail or phone from catalogs such as J.C. Penney, L.L. Bean, and Lands' End. They enjoy yoga, attending country music concerts and auto races, refinishing furniture, and reading romance novels.

41. Crossroads

Young families living in mobile homes typify Crossroads neighborhoods, found in small towns throughout the South, Midwest, and West. These growing communities are home to married-couple and single-parent families. The median age is 31.9 years. Homeownership is at 77 percent, and the median home value is $60,300. More than half of the householders live in mobile homes; 36 percent live in single-family dwellings. Employment is chiefly in the manufacturing, construction, retail trade, and service industries. Many homes have dogs. Residents generally shop at discount stores but also frequent convenience stores. They prefer domestic cars and trucks, often buying and servicing used vehicles. Residents go fishing, attend auto races, participate in auto racing, and play the lottery. An annual family outing to SeaWorld is common. Outer Limits is a favorite weekly TV show.

25. Salt of the Earth

A rural or small-town lifestyle best describes the *Salt of the Earth* market. The median age is 40.4 years. Labor force participation is higher than the U.S. level, and unemployment is lower. Above-average numbers of employed residents work in the manufacturing, construction, mining, and agricultural industries. The median household income is $48,800. Households are dominated by married-couple families who live in single-family dwellings, with homeownership at 86 percent. Twenty-eight percent of the households own three or more vehicles. Most homes own a truck; many own a motorcycle. Residents are settled, hardworking, and self-reliant, taking on small home projects as well as vehicle maintenance. Families often own two or more pets, usually dogs or cats. Residents enjoy fishing, hunting, target shooting, attending country music concerts and auto races, and flying kites.

Source: ESRI, 2007 Estimates and Projections

Tapestry Segmentation Area Profile: Media

How do you reach your customers?

Based on a national study of the adult population called *The Survey of the American Consumer*, by Mediamark Research. Conducted since 1979, 25,000 households are added each year to the sample.

2006 Households

	17 Green Acres	33 Midlife Junction	41 Crossroads	Total Households	Total Percentage
Totals	*2,800*	*769*	*723*	*4,440*	
Television					
Light viewer of daytime TV	10%	11%	8%	448	10%
Medium viewer of daytime TV	8%	10%	11%	388	9%
Heavy viewer of daytime TV	6%	10%	17%	385	9%
Light viewer of primetime TV	22%	19%	24%	958	22%
Light-medium viewer of primetime TV	20%	18%	19%	875	20%
Medium viewer of primetime TV	21%	20%	19%	915	21%
HH watched 15+ hours of cable TV last week	54%	57%	51%	2388	54%
Watched 1-9 hours of cable TV last week	76%	81%	68%	3367	76%
Watched 10-20 hours of cable TV last week	18%	22%	22%	865	19%
Watched 21+ hours of cable TV last week	3%	4%	7%	179	4%
HH has cable TV available in neighborhood	78%	97%	89%	3673	83%
HH subscribes to cable TV	51%	78%	50%	2465	56%
HH subscribes to digital cable TV	12%	15%	7%	516	12%
HH has pay TV	29%	26%	29%	1252	28%
HH has satellite dish	29%	9%	20%	1077	24%
HH watched cable TV last week	76%	79%	65%	3309	75%
Magazine					
Light magazine reader	18%	22%	22%	859	19%
Light-medium magazine reader	24%	23%	18%	1006	23%
Medium magazine reader	24%	19%	19%	988	22%
Medium-heavy magazine reader	19%	21%	20%	873	20%
Heavy magazine reader	16%	15%	22%	737	17%
Read airline magazines	4%	4%	4%	180	4%
Read automotive magazines	15%	10%	20%	660	15%
Read baby magazines	4%	3%	7%	197	4%
Read boating magazines	3%	2%	6%	163	4%
Read bridal magazines	3%	3%	3%	136	3%
Read business/finance magazines	16%	16%	14%	704	16%
Read computer magazines	6%	5%	7%	260	6%
Read Epicurean magazines	4%	4%	5%	194	4%
Read fishing/hunting magazines	19%	13%	20%	814	18%
Read gardening magazines	5%	4%	5%	202	5%
Read general editorial magazines	47%	45%	40%	2012	45%
Read health magazines	11%	14%	17%	557	13%
Read home service magazines	38%	40%	37%	1690	38%
Read motorcycle magazines	5%	4%	7%	237	5%
Read music magazines	8%	9%	18%	446	10%
Read news - weekly magazines	39%	39%	38%	1710	39%
Read parenthood magazines	12%	10%	18%	568	13%
Read science/technology magazines	6%	6%	8%	278	6%
Read sports magazines	15%	15%	17%	665	15%
Read travel magazines	8%	9%	6%	353	8%
Read women`s fashion magazines	3%	5%	4%	155	3%

	17 Green Acres	33 Midlife Junction	41 Crossroads	Total Households	Total Percentage
Totals	2,800	769	723	4440	
Newspaper					
Light newspaper reader	17%	17%	32%	875	20%
Light-medium newspaper reader	24%	21%	23%	1038	23%
Medium newspaper reader	18%	18%	17%	800	18%
Medium-heavy newspaper reader	23%	21%	14%	924	21%
Heavy newspaper reader	18%	23%	15%	829	19%
Read any daily newspaper	50%	56%	34%	2148	48%
Read one daily newspaper	41%	42%	28%	1737	39%
Read two or more daily newspapers	8%	13%	7%	403	9%
Read any Sunday newspaper	65%	64%	49%	2761	62%
Read one Sunday newspaper	56%	53%	42%	2336	53%
Read two or more Sunday newspapers	10%	11%	7%	430	10%
Read newspaper: business/finance section	36%	29%	15%	1364	31%
Read newspaper: classified section	39%	39%	39%	1727	39%
Read newspaper: comics section	33%	34%	26%	1420	32%
Read newspaper: editorial page section	39%	40%	23%	1629	37%
Read newspaper: fashion section	14%	16%	10%	592	13%
Read newspaper: food/cooking section	28%	29%	18%	1168	26%
Read newspaper: general news section	65%	64%	49%	2755	62%
Read newspaper: home/furnishings/gardening	25%	23%	12%	993	22%
Read newspaper: movie listings/reviews section	28%	26%	23%	1195	27%
Read newspaper: science & technology section	20%	17%	11%	802	18%
Read newspaper: sports section	40%	37%	32%	1682	38%
Read newspaper: travel section	24%	20%	11%	932	21%
Read newspaper: TV/radio listings section	29%	32%	17%	1209	27%
Radio					
Light radio listener	17%	24%	20%	820	18%
Light-medium radio listener	21%	23%	19%	944	21%
Medium radio listener	22%	18%	17%	896	20%
Medium-heavy radio listener	20%	18%	23%	906	20%
Heavy radio listener	21%	18%	22%	906	20%
Radio format listen to: adult contemporary	18%	16%	14%	767	17%
Radio format listen to: all news	3%	1%	3%	115	3%
Radio format listen to: all talk	2%	2%	2%	96	2%
Radio format listen to: alternative	10%	5%	10%	411	9%
Radio format listen to: classic hits	5%	3%	7%	203	5%
Radio format listen to: classic rock	14%	10%	12%	588	13%
Radio format listen to: classical	4%	3%	3%	165	4%
Radio format listen to: contemporary hit radio	14%	17%	25%	732	16%
Radio format listen to: country	27%	26%	33%	1238	28%
Radio format listen to: Hispanic	1%	1%	2%	58	1%
Radio format listen to: jazz	3%	2%	2%	116	3%
Radio format listen to: news/talk	19%	10%	4%	651	15%
Radio format listen to: oldies	13%	15%	10%	577	13%
Radio format listen to: public	3%	3%	2%	124	3%
Radio format listen to: religious	7%	8%	5%	298	7%
Radio format listen to: rock	15%	10%	12%	600	14%
Radio format listen to: soft adult contemporary	7%	6%	5%	295	7%
Radio format listen to: sports	4%	3%	3%	156	4%
Radio format listen to: urban	6%	7%	12%	309	7%
Radio format listen to: variety/other	7%	6%	9%	310	7%
Radio listening: auto racing (NASCAR)	7%	8%	8%	336	8%
Radio listening: baseball playoffs/World Series	11%	9%	4%	410	9%
Radio listening: baseball (regular season)	13%	9%	6%	488	11%
Radio listening: basketball (college)	7%	7%	4%	274	6%
Radio listening: basketball (pro)	5%	5%	4%	211	5%
Radio listening: football (college)	11%	12%	6%	459	10%

	17 Green Acres	33 Midlife Junction	41 Crossroads	Total Households	Total Percentage
Totals	*2,800*	*769*	*723*	*4440*	
Radio listening: football-Monday night (pro)	6%	8%	5%	272	6%
Radio listening: football-weekend (pro)	11%	11%	5%	453	10%
Radio listening: golf	2%	3%	2%	102	2%
Radio listening: ice hockey	5%	3%	2%	165	4%
Radio listening: NFL playoffs/Superbowl	7%	7%	4%	284	6%
Listen to Radio: 6:00 am - 10:00 am weekday	60%	50%	47%	2495	56%
Listen to Radio: 10:00 am - 3:00 pm weekday	43%	39%	41%	1857	42%
Listen to Radio: 3:00 pm - 7:00 pm weekday	47%	40%	43%	2014	45%
Listen to Radio: 7:00 pm - midnight weekday	16%	14%	21%	720	16%
Listen to Radio: midnight - 6:00 am weekday	5%	4%	7%	236	5%
Listen to Radio: 6:00 am - 10:00 am weekend	35%	28%	28%	1442	32%
Listen to Radio: 10:00 am - 3:00 pm weekend	45%	42%	42%	1951	44%
Listen to Radio: 3:00 pm - 7:00 pm weekend	33%	30%	37%	1467	33%
Listen to Radio: 7:00 pm - midnight weekend	14%	11%	23%	666	15%
Listen to Radio: midnight - 6:00 am weekend	4%	3%	5%	169	4%

2006 Households

	17 Green Acres	33 Midlife Junction	41 Crossroads	Total Households	Total Percentage
Totals	2,800	769	723	4,440	
Hobbies					
Cooked for fun in last 12 months	16%	16%	16%	700	16%
Did crossword puzzle in last 12 months	16%	19%	11%	709	16%
Flew a kite in last 12 months	5%	4%	3%	187	4%
Did furniture refinishing in last 12 months	5%	5%	4%	218	5%
Did indoor gardening/plant care in last 12 months	19%	17%	11%	774	17%
Played musical instrument in last 12 months	9%	8%	6%	361	8%
Did painting/drawing in last 12 months	8%	8%	7%	340	8%
Did photography in last 12 months	15%	13%	10%	592	13%
Read book in last 12 months	45%	43%	28%	1866	42%
Surfed the Internet in last 12 months	35%	28%	21%	1385	31%
Played video game in last 12 months	13%	12%	15%	593	13%
Did woodworking in last 12 months	10%	7%	3%	357	8%
Entertainment					
Flew a kite in last 12 months	8%	7%	3%	302	7%
Attended auto show in last 12 months	11%	9%	5%	433	10%
Went to bar/night club in last 12 months	21%	21%	21%	933	21%
Went to beach in last 12 months	30%	28%	17%	1204	27%
Attended dance performance in last 12 months	4%	4%	2%	157	4%
Danced/went dancing in last 12 months	10%	12%	12%	460	10%
Dined out in last 12 months	60%	57%	44%	2516	57%
Dine out < once a month	5%	4%	5%	200	5%
Dine out once a month	8%	7%	5%	318	7%
Dine out 2-3 times a month	13%	14%	12%	575	13%
Dine out once a week	16%	17%	7%	638	14%
Dine out 2+ times per week	13%	10%	11%	531	12%
Attended movies in last 6 months	63%	61%	55%	2715	61%
Attended movies in last 90 days: < once a month	33%	32%	26%	1398	31%
Attended movies in last 90 days: once a month	11%	13%	10%	485	11%
Attended movies in last 90 days: 2-3 times a month	8%	6%	6%	321	7%
Attended movies in last 90 days: once/week or more	3%	1%	6%	142	3%
Prefer to see movie after second week of release	29%	27%	23%	1219	27%
Went to museum in last 12 months	17%	12%	8%	630	14%
Attended music performance in last 12 months	29%	27%	17%	1170	26%
Attended country music performance in last 12 mo	8%	7%	4%	299	7%
Attended rock music performance in last 12 months	11%	9%	9%	441	10%
Went to live theater in last 12 months	18%	16%	7%	683	15%
Visited a theme park in last 12 months	22%	24%	26%	1035	23%
Went to zoo in last 12 months	15%	11%	7%	561	13%
Played backgammon in last 12 months	2%	1%	1%	78	2%
Played billiards/pool in last 12 months	8%	7%	10%	376	8%
Played bingo in last 12 months	4%	5%	4%	172	4%
Did birdwatching in last 12 months	7%	7%	4%	282	6%
Played board game in last 12 months	20%	15%	18%	832	19%

	17 Green Acres	33 Midlife Junction	41 Crossroads	Total Households	Total Percentage
Totals	*2,800*	*769*	*723*	*4440*	
Played cards in last 12 months	26%	25%	19%	1094	25%
Played chess in last 12 months	4%	3%	5%	172	4%
Membership					
Member of business club	3%	3%	2%	117	3%
Member of charitable organization	6%	5%	2%	235	5%
Member of church board	6%	7%	2%	240	5%
Member of fraternal order	5%	5%	3%	214	5%
Member of religious club	10%	9%	6%	417	9%
Member of school or college board	1%	2%	1%	60	1%
Member of union	7%	4%	3%	270	6%
Member of veterans club	4%	5%	4%	200	4%
Gambling					
Gambled at casino in last 12 months	19%	18%	15%	799	18%
Gambled at casino 6+ times in last 12 months	2%	3%	2%	102	2%
Gambled in Atlantic City in last 12 months	1%	2%	1%	65	1%
Gambled in Las Vegas in last 12 months	5%	4%	4%	196	4%
Attended horse races in last 12 months	3%	2%	1%	117	3%
Bought lottery ticket in last 12 months	38%	34%	42%	1696	38%
Bought lottery ticket in last 12 mo: Daily Drawing	4%	3%	5%	181	4%
Bought lottery ticket in last 12 mo: Instant Game	17%	15%	25%	812	18%
Bought lottery ticket in last 12 mo: Lotto Drawing	27%	24%	26%	1171	26%
Played lottery: <2 times in last 30 days	14%	10%	15%	595	13%
Played lottery: 2-5 times in last 30 days	14%	12%	13%	586	13%
Played lottery: 6+ times in last 30 days	11%	12%	14%	520	12%

Retail Goods and Services Expenditures

Expenditure data are derived from the national 2001, 2002, and 2003 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2006 and 2011 (See appendix 1 for more details).

Summary	2006	2011
Population	11,470	13,294
Households	4,440	5,209
Families	3,199	3,679

Sales Summary

Total Retail and Service Expenditures for all households	$112,714,511
Average Retail and Service Expenditures per Household	$25,386.15

	Spending Potential Index	Average Local Household Expenditures	Average National Household Expenditures	Total Local Expenditures
Apparel and Services	71	$1,934.70	$2,722.18	$8,590,055
Men's	76	$391.53	$515.49	$1,738,405
Women's	66	$616.48	$929.74	$2,737,190
Children's	85	$376.47	$444.68	$1,671,515
Footwear	39	$193.95	$498.14	$861,160
Watches & Jewelry	97	$182.04	$186.90	$808,250
Apparel Products and Services	118	$174.22	$147.23	$773,535
Computer				
Computers and Hardware for Home Use	99	$223.28	$225.72	$991,359
Software and Accessories for Home Use	100	$31.43	$31.49	$139,548
Entertainment & Recreation	102	$3,377.99	$3,306.13	$14,998,280
Fees and Admissions	101	$613.92	$608.90	$2,725,810
Membership Fees for Clubs	105	$171.36	$163.58	$760,860
Fees for Participant Sports, excl. Trips	102	$116.23	$113.53	$516,060
Admission to Movie/Theatre/Opera/Ballet	95	$140.00	$147.66	$621,597
Admission to Sporting Events, excl. Trips	102	$58.33	$57.16	$258,987
Fees for Recreational Lessons	101	$128.00	$126.97	$568,306
TV/Video/Sound Equipment	98	$1,072.84	$1,091.90	$4,763,425
Community Antenna or Cable Television	99	$595.19	$599.87	$2,642,658
Color Televisions	99	$125.16	$126.40	$555,689
VCRs, Video Cameras, and DVD Players	99	$39.89	$40.10	$177,119
Video Cassettes and DVDs	98	$50.98	$51.83	$226,346
Video Game Hardware and Software	98	$35.01	$35.69	$155,444
Satellite Dishes	104	$2.30	$2.20	$10,192
Rental of Video Cassettes and DVDs	98	$60.51	$61.85	$268,676
Sound Equipment	94	$158.09	$167.99	$701,932
Rental and Repair of TV/Sound Equipment	96	$5.71	$5.97	$25,369
Pets	116	$482.67	$414.82	$2,143,058
Toys and Games	103	$201.97	$195.86	$896,745
Recreational Vehicles and Fees	112	$456.61	$408.92	$2,027,332
Sports/Recreation/Exercise Equipment	81	$181.69	$225.65	$806,724
Photo Equipment and Supplies	104	$146.35	$141.40	$649,806
Reading	101	$221.93	$218.68	$985,380
Food	98	$8,073.70	$8,257.12	$35,847,220
Food at Home	98	$4,810.47	$4,920.42	$21,358,469
Bakery and Cereal Products	98	$706.60	$722.65	$3,137,298
Meats, Poultry, Fish, and Eggs	97	$1,258.30	$1,294.30	$5,586,868
Dairy Products	99	$526.40	$534.26	$2,337,213
Fruits and Vegetables	96	$819.16	$856.87	$3,637,070
Snacks and Other Food at Home	99	$1,500.00	$1,512.34	$6,660,020
Food Away from Home	98	$3,263.23	$3,336.70	$14,488,751

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Retail Goods and Services Expenditures

	Spending Potential Index	Average Local Household Expenditures	Average National Household Expenditures	Total Local Expenditures
Alcoholic Beverages	95	$546.57	$574.71	$2,426,784
Nonalcoholic Beverages at Home	99	$417.54	$421.36	$1,853,877
Financial				
Investments	89	$4,141.41	$4,673.66	$18,387,877
Vehicle Loans	104	$6,203.32	$5,951.68	$27,542,719
Health				
Nonprescription Drugs	101	$115.38	$113.82	$512,285
Prescription Drugs	104	$592.27	$568.52	$2,629,698
Eyeglasses and Contact Lenses	105	$90.42	$85.88	$401,464
Home				
Mortgage Payment and Basics	105	$8,617.35	$8,177.29	$38,261,038
Maintenance and Remodeling Services	106	$1,888.42	$1,783.84	$8,384,585
Maintenance and Remodeling Materials	114	$415.99	$363.85	$1,847,013
Utilities, Fuel, and Public Services	101	$4,256.66	$4,231.61	$18,899,549
Household Furnishings and Equipment				
Household Textiles	100	$133.15	$132.94	$591,204
Furniture	100	$618.77	$619.14	$2,747,317
Floor Coverings	100	$84.49	$84.24	$375,156
Major Appliances	103	$293.76	$284.51	$1,304,313
Housewares	82	$84.18	$102.73	$373,775
Small Appliances	101	$37.78	$37.25	$167,752
Luggage	99	$10.17	$10.24	$45,163
Telephones and Accessories	40	$22.39	$55.88	$99,390
Household Operations				
Child Care	96	$397.99	$415.32	$1,767,065
Lawn and Garden	107	$465.30	$434.16	$2,065,927
Moving/Storage/Freight Express	89	$46.55	$52.18	$206,704
Housekeeping Supplies	101	$762.82	$753.22	$3,386,909
Insurance				
Owners and Renters Insurance	108	$476.84	$441.62	$2,117,191
Vehicle Insurance	100	$1,377.02	$1,375.70	$6,113,975
Life/Other Insurance	107	$693.53	$647.79	$3,079,278
Health Insurance	103	$1,855.57	$1,802.54	$8,238,748
Personal Care Products	98	$442.94	$450.58	$2,222,735
School Books and Supplies	96	$112.36	$117.15	$498,896
Smoking Products	101	$500.62	$496.44	$2,222,735
Transportation				
Vehicle Purchases (Net Outlay)	103	$6,070.06	$5,867.22	$26,951,045
Gasoline and Motor Oil	102	$1,887.19	$1,853.08	$8,379,130
Vehicle Maintenance and Repairs	99	$1,063.61	$1,071.93	$4,722,421
Travel				
Airline Fares	98	$386.34	$393.35	$1,715,331
Lodging on Trips	104	$413.63	$397.26	$1,836,503
Auto/Truck/Van Rental in Trips	101	$45.55	$45.29	$202,231
Food and Drink on Trips	103	$470.60	$458.33	$2,089,479

Source: ESRI, 2006 Estimates and Projections

Data Note: The **Spending Potential Index (SPI)** is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

Source: Expenditure data are derived from the 2001, 2002, and 2003 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2006 and 2011.

Definitions:

Apparel Products and Services includes material for making clothes, sewing patterns and notions, shoe repair and other shoe services, apparel laundry and dry cleaning, alteration, repair and tailoring of apparel, clothing rental and storage, and watch and jewelry repair.

Membership Fees for Clubs includes membership fees for social, recreational, and civic clubs.

Sound Equipment includes sound components and systems, CDs, tapes, records, needles, tape recorders, radios, musical instruments and accessories, and rental and repair of musical instruments.

Recreational Vehicles & Fees includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.

Sports/Recreation/Exercise Equipment includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.

Photo Equipment and Supplies includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.

Reading includes newspapers, newspaper subscriptions, magazines, magazine subscriptions, and books.

Snacks and Other Food at Home includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fat, oil, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.

Mortgage Payment and Basics includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.

Maintenance and Remodeling Materials includes equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for hard surface flooring, materials for roofing/gutters, materials for patio/fence/brick work, landscaping materials, insulation materials, and materials to finish a basement, for owned homes.

Household Textiles includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers, decorative pillows, and materials for slipcovers and curtains.

Major Appliances includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.

Housewares includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.

Lawn and Garden includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.

Housekeeping Supplies includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery, giftwrapping supplies, postage, and delivery services.

Personal Care Products includes hair care products, nonelectric articles for hair, wigs, hairpieces, oral hygiene products, shaving needs, perfume, cosmetics, skincare, bath products, nail products, deodorant, feminine hygiene products, and personal care appliances.

School Books and Supplies includes books and supplies for college, elementary school, high school, and preschool.

Vehicle Purchases (Net Outlay) includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.

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All data derives from the 2000 census from the US Census Bureau, a division of the US Department of Commerce.

2006 Total Population	11,470
2011 Total Population	13,294
2006-2011 Annual Rate	3.00%
2006 Households	4,440
2006 Average Household	2.56
2011 Households	5,209
2011 Average Household	2.54
2006-2011 Annual Rate	3.25%

2006 Housing Units	5,833
Owner Occupied Housing	67.5%
Renter Occupied Housing	8.6%
Vacant Housing Units	23.9%
2011 Housing Units	6,469
Owner Occupied Housing	71.3%
Renter Occupied Housing	9.2%
Vacant Housing Units	19.5%

2000 Housing Units by Units in Structure

Total	5,382
1, Detached	84.6%
1, Attached	0.9%
2	0.8%
3 or 4	0.6%
5 to 9	0.7%
10 to 19	1.7%
20 +	1.2%
Mobile Home	9.1%
Other	0.4%

Median Household Income

2000	$48,643
2006	$56,684
2011	$64,173

Median Home Value

2000	$123,514
2006	$212,947
2011	$249,466

Per Capita Income

2000	$21,843
2006	$27,241
2011	$33,506

Median Age

2000	37.0
2006	38.9
2011	39.7

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

2006 Household by Income

Household Income Base	4,440
<15,000	9.3%
$15,000 - $24,999	8.7%
$25,000 - $34,999	8.9%
$35,000 - $49,999	16.5%
$50,000 - $74,999	24.0%
$75,000 - $99,999	14.0%
$100,000 - $149,999	13.6%
$150,000 - $199,999	2.3%
$200,000+	2.7%
Average Household Income	$70,125

2011 Household by Income

Household Income Base	5,209
<15,000	7.9%
$15,000 - $24,999	7.3%
$25,000 - $34,999	8.1%
$35,000 - $49,999	13.4%
$50,000 - $74,999	21.2%
$75,000 - $99,999	15.7%
$100,000 - $149,999	17.0%
$150,000 - $199,999	5.4%
$200,000+	4.0%
Average Household Income	$85,278

Households by Net Worth (2006):

< $15,000	992
$15,000-$34,999	403
$35,000-$49,999	162
$50,000-$74,999	217
$75,000-$99,999	197
$100,000-$149,999	360
$150,000-$249,999	516
$250,000-499,999	737
500,000 +	856
Median Net Worth	$131,456

Households by Disposable Income (2006):

< $15,000	526
$15,000-$24,999	496
$25,000-$34,999	604
$35,000-$49,999	993
$50,000-$74,999	1,057
$75,000-$99,999	430
$100,000-$149,999	227
$150,000-$199,999	54
$200,000+	53
Median Disposable Income	$42,507

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres Average Rent excludes units paying no cash rent.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

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2006 Population by Age

Total	11,470
0 - 4	6.8%
5 - 9	6.4%
10 - 14	7.7%
15 - 24	13.6%
25 - 34	10.7%
35 - 44	14.4%
45 - 54	15.9%
55 - 64	10.9%
65 - 74	7.4%
75 - 84	4.4%
85 +	1.8%
18 +	74.8%

2011 Population by Age

Total	13,294
0 - 4	6.8%
5 - 9	6.6%
10 - 14	6.9%
15 - 24	12.5%
25 - 34	11.4%
35 - 44	13.0%
45 - 54	16.8%
55 - 64	12.6%
65 - 74	7.2%
75 - 84	4.4%
85 +	1.9%
18 +	75.4%

2006 Population by

Total	11,470
White Alone	98.2%
Black Alone	0.4%
American Indian Alone	0.2%
Asian or Pacific Islander	0.2%
Some Other Race Alone	0.2%
Two or More Races	0.8%
Hispanic Origin	1.0%
Diversity Index	5.5

2011 Population by

Total	13,294
White Alone	97.9%
Black Alone	0.5%
American Indian Alone	0.3%
Asian or Pacific Islander	0.3%
Some Other Race Alone	0.2%
Two or More Races	0.9%
Hispanic Origin	1.1%
Diversity Index	6.2

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

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2000 Population 15+ by Sex and Marital

Total	8,007
Females	49.6%
Never Married	9.3%
Married, Not Separated	31.2%
Married, Separated	0.3%
Widowed	5.0%
Divorced	3.8%
Males	50.4%
Never Married	12.9%
Married, Not Separated	31.8%
Married, Separated	0.4%
Widowed	1.2%
Divorced	4.1%

2000 Population 3+ by School Enrollment

Total	10,001
Enrolled in	1.5%
Enrolled in Kindergarten	1.4%
Enrolled in Grade 1-8	14.2%
Enrolled in Grade 9-12	7.6%
Enrolled in College	2.1%
Enrolled in Grad/Prof School	0.6%
Not Enrolled in School	72.6%

2000 Population 25+ by Educational Attainment

Total	6,735
Less Than 9th Grade	6.1%
9th to 12th Grade, No	9.2%
High School Graduate	39.5%
Some College, No Degree	23.2%
Associate Degree	5.9%
Bachelor's Degree	11.6%
Master's/Prof/Doctorate	4.6%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

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2006 Employed Population 16+ by

Total	5,278
Agriculture/Mining	2.8%
Construction	14.3%
Manufacturing	16.1%
Wholesale Trade	4.5%
Retail Trade	10.8%
Transportation/Utilities	4.6%
Information	2.1%
Finance/Insurance/Real	4.1%
Services	37.8%
Public Administration	2.8%

2006 Employed Population 16+ by

Total	5,278
White Collar	51.9%
Management/Business/Finar	13.1%
Professional	15.8%
Sales	10.5%
Administrative Support	12.5%
Services	14.3%
Blue Collar	33.7%
Farming/Forestry/Fishing	1.3%
Construction/Extraction	11.3%
	4.5%
Production	10.4%
Transportation/Material	6.2%

2000 Workers 16+ by Travel Time to Work

Total	5,040
Did not Work at Home	93.9%
Less than 5 minutes	3.8%
5 to 9 minutes	8.9%
10 to 19 minutes	19.6%
20 to 24 minutes	11.6%
25 to 34 minutes	14.8%
35 to 44 minutes	5.9%
45 to 59 minutes	9.2%
60 to 89 minutes	15.5%
90 or more minutes	4.7%
Worked at Home	6.1%
Average Travel Time to Work (in	33.7

2000 Households by Vehicles

Total	3,916
None	3.8%
1	24.0%
2	45.1%
3	19.0%
4	5.8%
5+	2.2%
Average Number of Vehicles	2.1

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.

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2000 Households by Type

Total	3,913
Family Households	73.7%
Married-couple Family	63.7%
With Related Children	29.0%
Other Family (No Spouse)	10.0%
With Related Children	6.5%
Nonfamily Households	26.3%
Householder Living Alone	21.6%
Householder Not Living	4.8%
Households with Related	35.5%
Households with Persons 65+	24.8%

2000 Households by Size

Total	3,913
1 Person Household	21.5%
2 Person Household	37.1%
3 Person Household	14.8%
4 Person Household	14.6%
5 Person Household	7.8%
6 Person Household	2.4%
7 + Person Household	1.7%

2000 Households by Year Householder

Total	3,918
Moved in 1999 to March 2000	12.5%
Moved in 1995 to 1998	28.2%
Moved in 1990 to 1994	21.0%
Moved in 1980 to 1989	17.5%
Moved in 1970 to 1979	11.6%
Moved in 1969 or Earlier	9.2%
Median Year Householder	1993

2000 Housing Units by Year Structure

Total	5,483
1999 to March 2000	2.5%
1995 to 1998	9.2%
1990 to 1994	8.3%
1980 to 1989	13.3%
1970 to 1979	20.1%
1969 or Earlier	46.6%
Median Year Structure Built	1972

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

Retail Market Potential

Based on sales figures reported by Minnesota businesses to the 2002 Economic Census and 2005 non-employer sample and updated for inflation by CPI, US Department of Commerce (see Appendix 1 for more details).

NAICS	Industry	MN Sales Per Capita	Annandale Trade Area Market Potential	Sales per Average MN Establishment	Potential Number of Establishments
	Vehicle, Furniture, and Building Materials				
44111	New car dealers	2,629.56	$ 30,161,070	$ 23,852,467	1.26
44112	Used car dealers	187.99	$ 2,156,224	$ 620,769	3.47
44121	Recreational vehicle dealers	69.24	$ 794,220	$ 2,044,886	0.39
44122	Motorcycle, boat, & other motor vehicle dealers	214.51	$ 2,460,425	$ 1,316,340	1.87
4413	Automotive parts, accessories, & tire stores	246.01	$ 2,821,719	$ 837,916	3.37
4421	Furniture stores	215.61	$ 2,472,999	$ 1,828,119	1.35
4422	Home furnishings stores	193.94	$ 2,224,440	$ 840,703	2.65
44311	Appliance, television, & other electronics stores	357.06	$ 4,095,528	$ 2,145,532	1.91
44312	Computer & software stores	67.89	$ 778,655	$ 1,025,718	0.76
44313	Camera & photographic supplies stores	19.26	$ 220,954	$ 1,100,276	0.20
44411	Home centers	426.18	$ 4,888,263	$ 15,936,060	0.31
44412	Paint & wallpaper stores	34.53	$ 396,078	$ 1,055,778	0.38
44413	Hardware stores	115.30	$ 1,322,470	$ 1,079,777	1.22
44419	Other building material dealers	495.59	$ 5,684,363	$ 2,184,788	2.60
4442	Lawn & garden equipment & supplies stores	292.79	$ 3,358,252	$ 1,999,723	1.68
	Food, Health, and Clothing				
44511	Supermarkets & other grocery (except convenience) stores	1,609.98	$ 18,466,494	$ 8,504,143	2.17
44512	Convenience stores	34.98	$ 401,189	$ 736,025	0.55
4452	Specialty food stores	44.85	$ 514,418	$ 250,924	2.05
4453	Beer, wine, & liquor stores	227.12	$ 2,605,030	$ 1,105,306	2.36
44611	Pharmacies & drug stores	499.39	$ 5,728,056	$ 4,036,802	1.42
44612	Cosmetics, beauty supplies, & perfume stores	19.66	$ 225,457	$ 81,407	2.77
44613	Optical goods stores	30.97	$ 355,212	$ 501,445	0.71
44619	Other health & personal care stores	43.97	$ 504,344	$ 252,534	2.00
44719	Other gasoline stations	198.82	$ 2,280,485	$ 1,960,911	1.16
44711	Gasoline stations with convenience stores	1,025.57	$ 11,763,298	$ 2,565,221	4.59
4481	Clothing stores	408.22	$ 4,682,267	$ 917,719	5.10
4482	Shoe stores	66.47	$ 762,357	$ 733,464	1.04
44831	Jewelry stores	84.90	$ 973,824	$ 586,819	1.66
44832	Luggage & leather goods stores	3.61	$ 41,395	$ 457,518	0.09
	Leisure Goods				
45111	Sporting goods stores	179.92	$ 2,063,700	$ 859,526	2.40
45112	Hobby, toy, & game stores	55.35	$ 634,863	$ 487,606	1.30
45113	Sewing, needlework, & piece goods stores	28.18	$ 323,219	$ 251,660	1.28
45114	Musical instrument & supplies stores	26.09	$ 299,227	$ 627,752	0.48
45121	Book stores & news dealers	56.60	$ 649,152	$ 395,380	1.64
45122	Prerecorded tape, compact disc, & record stores	19.31	$ 221,484	$ 560,700	0.40
452111	Department stores (expt discount dept stores)	328.25	$ 3,764,979	$ 27,080,910	0.14
452112	Discount department stores	956.74	$ 10,973,816	$ 31,275,319	0.35
4529	Other general merchandise stores	623.74	$ 7,154,332	$ 8,645,279	0.83
	Miscellaneous and Nonstore Retail				
4531	Florists	41.77	$ 479,089	$ 250,692	1.91
45321	Office supplies & stationery stores	63.40	$ 727,195	$ 1,339,545	0.54
45322	Gift, novelty, & souvenir stores	85.38	$ 979,359	$ 208,551	4.70
4533	Used merchandise stores	36.82	$ 422,335	$ 120,669	3.50
45391	Pet & pet supplies stores	36.45	$ 418,041	$ 601,380	0.70
45392	Art dealers	11.81	$ 135,508	$ 158,262	0.86
45393	Manufactured (mobile) home dealers	39.68	$ 455,155	$ 2,148,471	0.21
45399	All other miscellaneous store retailers	67.88	$ 778,562	$ 131,252	5.93
4541	Electronic shopping & mail-order houses	646.01	$ 7,409,733	$ 1,931,941	3.84

Data Note: Market Potential is calculated using Minnesota employer and non-employer data from the 2002 US Economic Census

Retail Market Potential

NAICS	Industry	MN Sales Per Capita	Annandale Trade Area Market Potential	Sales per Average MN Establishment	Market Potential by Establishment
4542	Vending machine operators	44.19	$ 506,828	$ 302,594	1.67
4543	Direct selling establishments	339.81	$ 3,897,664	$ 80,163	48.62
	Real Estate and Rental				
51213	Motion picture & video exhibition (movie theaters)	38.81	$ 445,179	$ 1,528,277	0.29
5321	Automotive equipment rental & leasing	190.18	$ 2,181,343	$ 2,094,224	1.04
53221	Consumer electronics & appliances rental	1.32	$ 15,149	$ 190,688	0.08
53222	Formal wear & costume rental	4.37	$ 50,098	$ 445,139	0.11
53223	Video tape & disc rental	29.38	$ 337,038	$ 420,740	0.80
5323	General rental centers	13.90	$ 159,461	$ 374,401	0.43
	Technical and other Services				
54192	Photographic services	83.64	$ 959,354	$ 193,558	4.96
56151	Travel agencies	52.78	$ 605,431	$ 564,508	1.07
56172	Janitorial services	112.23	$ 1,287,311	$ 82,603	15.58
56173	Landscaping services	145.43	$ 1,668,115	$ 173,811	9.60
56174	Carpet & upholstery cleaning services	10.56	$ 121,083	$ 113,131	1.07
	Amusement and Recreation				
7131	Amusement parks & arcades	2.44	$ 27,947	$ 98,171	0.28
7139	Other amusement & recreation services (golf, bowling, fitness)	233.69	$ 2,680,422	$ 288,717	9.28
	Accomodation and Food Services				
7211	Traveler accommodation	475.51	$ 5,454,086	$ 1,266,145	4.31
72111	Hotels (except casino hotels) & motels	269.81	$ 3,094,760	$ 1,501,486	2.06
72119	Other traveler accommodation	5.41	$ 62,039	$ 199,381	0.31
7212	RV (recreational vehicle) parks & recreational camps	22.20	$ 254,585	$ 174,795	1.46
7221	Full-service restaurants	609.03	$ 6,985,578	$ 836,109	8.35
7222	Limited-service eating places	491.92	$ 5,642,304	$ 646,638	8.73
7224	Drinking places (alcoholic beverages)	78.59	$ 901,401	$ 316,152	2.85
	Auto and Equipment Services				
81111	Automotive mechanical & electrical repair & maintenance	36.33	$ 416,726	$ 43,055	9.68
81112	Automotive body, paint, interior, & glass repair	24.85	$ 285,037	$ 49,621	5.74
81119	Other automotive repair & maintenance (car wash/oil change)	48.15	$ 552,325	$ 192,084	2.88
811191	Automotive oil change & lubrication	1.13	$ 12,941	$ 37,833	0.34
811192	Car washes	1.70	$ 19,518	$ 38,792	0.50
8112	Electronic & precision equipment repair & maintenance	10.10	$ 115,873	$ 54,188	2.14
81141	Home & garden equipment & appliance repair	4.74	$ 54,381	$ 30,386	1.79
81142	Reupholstery & furniture repair	3.16	$ 36,265	$ 23,476	1.54
81143	Footwear & leather goods repair	0.42	$ 4,874	$ 24,008	0.20
81149	Other personal repair (watch, boat, garment, other)	32.73	$ 375,459	$ 36,169	10.38
	Personal Services				
812111	Barber shops	6.21	$ 71,251	$ 25,443	2.80
812112	Beauty salons	40.60	$ 465,636	$ 26,375	17.65
812113	Nail salons	3.52	$ 40,386	$ 20,448	1.98
81219	Other personal care services	6.80	$ 77,957	$ 16,608	4.69
8122	Death care services	8.54	$ 97,911	$ 65,633	1.49
81231	Coin-operated laundries & drycleaners	1.96	$ 22,525	$ 26,861	0.84
81232	Drycleaning & laundry services (except coin-operated)	4.36	$ 50,015	$ 52,464	0.95
81291	Pet care (except veterinary) services	4.49	$ 51,482	$ 19,871	2.59
81292	Photofinishing	3.12	$ 35,843	$ 38,857	0.92

Data Note: Market Potential is calculated using Minnesota employer and non-employer data from the 2002 US Economic Census

Appendix I: Data and Methodology
(Organized by Report Section)

Tapestry Segmentation Profile Section:

Segmentation systems operate on the theory that people with similar tastes, lifestyles, and behaviors seek others with the same tastes—"like seeks like." These behaviors can be measured, predicted, and targeted. ESRI's segmentation system, Community™ Tapestry™, combines the "who" of lifestyle demography with the "where" of local neighborhood geography to create a model of various lifestyle classifications or segments of actual neighborhoods with addresses—distinct behavioral market segments.

Segmentation Methodology:

Based on the foundation of proven segmentation methodology introduced more than 30 years ago, the Community Tapestry system classifies U.S. neighborhoods into 65 market segments. Neighborhoods with the most similar characteristics are grouped together while neighborhoods showing divergent characteristics are separated.

Each neighborhood is analyzed and sorted by more than 60 attributes including income, employment, home value, housing type, education, household composition, age, and other key determinants of consumer behavior. U.S. consumer markets are multidimensional and diverse. Using a large array of attributes captures this diversity with the most powerful data available.

Data sources such as Census 2000 data, ESRI's proprietary demographic updates, Acxiom's InfoBase consumer database, Mediamark Research Inc.'s Doublebase 2004 national consumer survey, and other sources are used to capture the subtlety and vibrancy of the U.S. marketplace.

Source: Community Tapestry Handbook, May 2006. Available at
http://www.esri.com

Media and Leisure Data:

These habits are derived from an ongoing, comprehensive study of the adult population of the United States called *The Survey of the American Consumer*. The survey is conduced by Mediamark Research, a national marketing firm. Conducted continuously since 1979, Mediamark surveys the demographics, product usage, and media exposure of all persons aged 18 and over in the contiguous 48 states.

Media and Leisure Methodology:

One adult per household is selected to participate in the survey. Each listed household is predesignated with the sex of the prospective respondent. If the household does not have any adult member of the predesignated sex, then the available respondent is selected. This is done in such a way that men and women constitute, in effect, separate samples of randomly selected individuals.

The completed Mediamark sample consists of over 25,000 respondents. Each year the sample is completely redrawn, with 13,000 new respondents entering the survey every six months. 2,400 new clusters are selected yearly from a continuously updated master list.

Resulting data is weighted to reflect the probabilities of selection inherent in the sample design and then balanced so that major study demographics match the most recent independent estimates. Weighting and subsequent balancing are accomplished within the male and female portions of the sample. The samples are then balanced on a set of population parameters.

For more information, see http://www.mediamark.com and follow *The Survey of the American Consumer.*

Retail Goods and Services Section:
To estimate consumer spending patterns, the (2001-2003) Consumer Expenditure Surveys (CEX) from the Bureau of Labor Statistics (BLS) were combined with ESRI CommunityTM TapestryTM segmentation. A conditional probability model links spending by the consumers surveyed to all households with similar socioeconomic characteristics. Spending patterns are developed by Tapestry markets and updated to 2005 by adjusting to current levels of income. Expenditures represent 2005 annual averages and totals.

More about the Consumer Expenditure Survey (CEX):
These continuing surveys include a Diary Survey for daily purchases and an Interview Survey for general purchases. The Diary Survey represents record-keeping by consumer units (CU) for two consecutive weeklong periods. This component of the CEX collects data on small, daily purchases that could be overlooked by the quarterly Interview Survey. The Interview Survey collects expenditure data from consumers in five interviews conducted every three months. The data from both surveys is integrated to provide a comprehensive database on all consumer expenditures. To compensate for the relatively small CEX survey bases and the variability of single-year data, expenditures are combined from the 2001-2003 surveys. The combined years account for 45,000 independent households nationwide.

Market Profile Section:
All data derives from the 2000 census from the US Census Bureau, a division of the US Department of Commerce. ESRI demographers created all projections and updates to 2006.

Market Potential Section:
Market potential is an estimate of the full spending of all residents, not the actual spending of residents in a community. These estimates are given for a range of retail and service categories and compared to the average sales per establishment to help identify a "gap" or business opportunity in the community. Those categories where the market potential is greater than the average sales per establishment are opportunities for new business development, although these measurements are based on broad industry averages and do not substitute for individual business planning.

Sales Per Capita

Based on the US Economic Census, per capita (or "per person") sales are calculated by dividing Minnesota total sales in a category by Minnesota total population.

Average Sales per Establishment

Based on the US Economic Census, average sales per establishment are calculated by dividing Minnesota total sales in a category by Minnesota total number of establishment in the same category.

Market Potential

Market Potential is calculated by multiplying per capita (or per person) spending in Minnesota times the number of residents in the local community.

Market Potential by Establishment

Based on the US Economic Census, market potential by establishment is calculated by dividing market potential by average sales per establishment. This gives an indication of how many stores the local market could support. Anytime this measure is over one is an indication that a store in that category may be an opportunity for business development in the community. Certainly the number of businesses currently operating in the community need to be taken into consideration when measuring the support for any additional businesses.

US Economic Census

Conducted every 5 years by the US Census Bureau, the Economic Census collects business information from most every business with employees across all geographies and industries in the United States as well as a sample of small businesses (those without employees and with less than 4 employees).

Pull Factor

The pull factor was developed by Dr. Ken Stone, an economist from Iowa State University Extension Service to provide a precise measure of sales activity in a locality. It is derived by dividing the per capita current dollar sales of a city or county by the per capita sales for the state. For example, if a city's per capita sales are $20,000 per year and the state per capita sales are $10,000 per year, the pull factor is 2.0 ($20,000 ÷ $10,000). The interpretation is that the city is selling to 200 percent of the city population.

17 Green Acres

Segment Code................17
Segment Name................ *Green Acres*
LifeMode Group ....L2 *Upscale Avenues*
Urbanization Group........U10 *Rural I*

Demographic

Married couples, with and without children, comprise 71 percent of the households in *Green Acres*. Many families are blue-collar baby boomers, many with children aged 6–17 years. With more than 9.3 million people, *Green Acres* represents the third largest population of all the Community Tapestry markets, currently more than 3 percent of the U.S. population, and growing by 1.6 percent annually. The median age is 39.9 years. This segment is not ethnically diverse; 94 percent of the residents are white.

Socioeconomic

Green Acres residents are educated and hardworking; more than half who are aged 25 years and older hold a degree or attended college. Labor force participation is approximately 69 percent, with higher employment concentrations in the manufacturing, construction, health care, and retail trade industry sectors. Seventeen percent of households derive income from self-employment ventures. Occupation distributions are similar to the United States. The median household income is $62,300, and the median net worth is $151,500.

Residential

Green Acres neighborhoods are located throughout the country but mainly in the Midwest and South. The highest state concentrations are found in Michigan, Ohio, and Pennsylvania. A little bit country, *Green Acres* residents live in pastoral settings of developing suburban fringe areas. Homeownership is at 88 percent. Eighty-seven percent of the household inventory is dominated by single-family dwellings. These newer homes carry a median value of $179,700. Typical of rural residents, *Green Acres* households own multiple vehicles: 78 percent own two or more vehicles.

Preferences

Country living describes the lifestyle of *Green Acres* residents. Pet dogs or cats are considered part of the family. These do-it-yourselfers maintain and remodel their homes; projects include painting, installing carpet or insulation, or adding a deck or patio. They own all the necessary power tools, including routers, welders, sanders, and various saws, to finish their projects. Residents maintain their lawns, flower gardens, and vegetable gardens, again with the right tools. They own riding lawn mowers, garden tillers, tractors, and even separate home freezers for the harvest. Fitting in with the do-it-yourself mode, it is not surprising that *Green Acres* is the top market for owning a sewing machine. A favorite pastime is using their ice cream maker to produce homemade ice cream. They prefer motorcycles and full-size pickup trucks.

For exercise, *Green Acres* residents ride their mountain bikes and participate in water sports such as waterskiing, canoeing, and kayaking. Other activities include bird-watching, power boating, target shooting, hunting, and attending auto racing events. They prefer to listen to college football, NASCAR auto racing, and news-talk programs on the radio and read fishing, hunting, and motorcycle magazines. Accommodating the country lifestyle, many households watch TV by satellite dish instead of cable. Events they enjoy watching on TV include alpine skiing, ski jumping, motorcycle racing, equestrian events, and bicycle racing. A favorite station is the Speed Channel.

33 Midlife Junction

Segment Code.................. 33
Segment Name................ *Midlife Junction*
LifeMode Group .... L10 *Traditional Living*
Urbanization Group......... U8 *Suburban Periphery II*

Demographic

Midlife Junction residents are phasing out of their child-rearing years. The median age is 40.5 years; nearly one-fifth of residents are aged 65 years or older. Households in this market include a variety of family types as well as singles who live alone or share housing. Nearly half of the households are composed of married-couple families; 31 percent are single-person households. Most of these residents are white.

Socioeconomic

Most *Midlife Junction* residents are still working, although at 61 percent, the labor force participation rate is slightly below average. One-third of the households are now drawing Social Security benefits. Both the median household income of $43,600 and the median net worth of $107,100 are slightly below the U.S. medians. However, the median net worth for this market is the closest to the U.S. median of all the Community Tapestry segments. Educational attainment levels are comparable to U.S. levels.

Residential

Midlife Junction communities are found in suburbs across the country, more in the South and Midwest than in the Northeast and West. Homeownership is at 68 percent, matching the U.S. rate. Nearly two-thirds of the households live in single-family structures; most of the remainder live in apartments in multiunit buildings. The median home value of $129,600 is somewhat lower than the U.S. median.

Preferences

As *Midlife Junction* residents pass from child rearing into retirement, they live quiet, settled lives. They have been planning and saving for their retirement, owning certificates of deposit and participating in IRA or 401(k) plans. They spend their money carefully and do not succumb to fads. *Midlife Junction* residents enjoy dining out at full-service restaurants, particularly on weekends, and also take advantage of the convenience of fast-food restaurants. They prefer domestic cars. They are comfortable shopping by phone or over the Internet. Comfortable with computer technology, they use e-mail to communicate with friends and families. They like to read romance novels and watch classic movies on video or DVD. Mindful of their expenses, they always search for bargains.

41 Crossroads

Segment Code................. 41
Segment Name................ *Crossroads*
LifeMode Group .... L12 *American Quilt*
Urbanization Group......... U9 *Small Towns*

Demographic

Crossroads neighborhoods are primarily home to married-couple families with and without children and single-parent families. These residents are young, with a median age of 31.9 years. Householders tend to be younger than the U.S. average; half of them are younger than 45 years. The population in this segment is growing more than 1.6 percent annually, a faster rate than the U.S. population. Eighteen percent of residents are Hispanic. Although 73 percent of residents are white, other racial groups are represented in this market.

Socioeconomic

The median household income for this market is $39,500, somewhat below the U.S. median; the median net worth is $46,000, less than half the U.S. value. Educational attainment levels are lower than U.S. levels; only 36 percent of residents aged 25 years and older hold a bachelor's or graduate degree or have attended college. Most of the employed residents work in the manufacturing, construction, retail trade, and service industry sectors. Labor force participation is comparable to the U.S. level, but unemployment is slightly higher.

Residential

Crossroads communities are growing neighborhoods that are frequently found in small towns throughout the South, Midwest, and West. These small towns provide affordable housing for young families, providing them an opportunity to own their homes. Homeownership is 77 percent; the median home value is $60,300, much lower than the U.S. median. More than half of *Crossroads* households are mobile homes; 36 percent are single-family dwellings. Most of the housing was built after 1969.

Preferences

Mindful of their expenses, *Crossroads* households budget for what they buy and choose selectively where to spend their money. They shop at discount department stores such as Wal-Mart and Kmart. Many shop for groceries at Wal-Mart Supercenters. Their priorities are their families and their cars. Children are the focus of their lives, and they buy children's products in addition to groceries. They prefer domestic cars or trucks, commonly buy used vehicles, and handle the maintenance themselves. Investing and saving for retirement are a low priority; many households do not own mutual funds, stocks, or retirement savings accounts. Home improvement projects also rank low.

Crossroads residents enjoy watching television, especially cartoon channels for the kids and fishing or NASCAR racing for the adults. They would probably own a satellite dish instead of subscribing to cable. They also like to listen to the radio, preferring country and contemporary hit music to other formats. They read the newspaper less frequently than average U.S. households; however, they read magazines, especially automotive, boating, motorcycle, and fishing publications. They like to fish and go to the movies. Most households have pets such as cats and dogs. Birds are especially popular.