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Cambridge Market Area Profile

A RETAIL AND SERVICE MARKET ANALYSIS OF THE CAMBRIDGE AREA



PROGRAM SPONSOR: CITY OF CAMBRIDGE ECONOMIC DEVELOPMENT AUTHORITY

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A RETAIL AND SERVICE MARKET ANALYSIS OF THE ISANTI-COUNTY AREA

May 2018

Authored by Liz Templin, Extension Educator, Center for Community Vitality

The data, analysis and findings described in this report are specific to the geography, time frame and project requirements of Cambridge. Findings are not transferable to other jurisdictions. Extension neither approves nor endorses the use or application of findings and other contents in this report by other jurisdictions.

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INTRODUCTION

University of Minnesota Extension created the Market Area Profile (MAP) program to assist Minnesota communities in developing their retail and service sectors. The purpose of this report is to provide existing businesses, potential businesses, and economic development organizations with information that will better serve their individual market and business strategies.

Extension staff created this report through secondary data and an analysis compiled through Business Analyst, a Geographic Information System (GIS) software program from Esri (www.Esri.com), along with the U.S. Census. Esri synthesizes national market research data every year from almost 26,000 adult consumers through in-home, face-to-face interviews about their media choices, demographics, lifestyles and attitudes, and usage of almost 6,000 products in 550 categories. Since the major customer for these data are national brands, information is not collected for independent business categories, such as antique stores, attorneys, dental offices, etc. For more information about Esri and the survey data, see Appendix A.

GEOGRAPHIC AREA FOR ANALYSIS

Extension generated all reports and analysis based on the approximate boundaries outlined in Figures 1 and 2, including market profile demographics, commuting patterns, and tapestry segmentation. The convenience area (Figure 1) was estimated as a five-mile radius from Cambridge city limits, while the destination area covered a larger area (Figure 2).

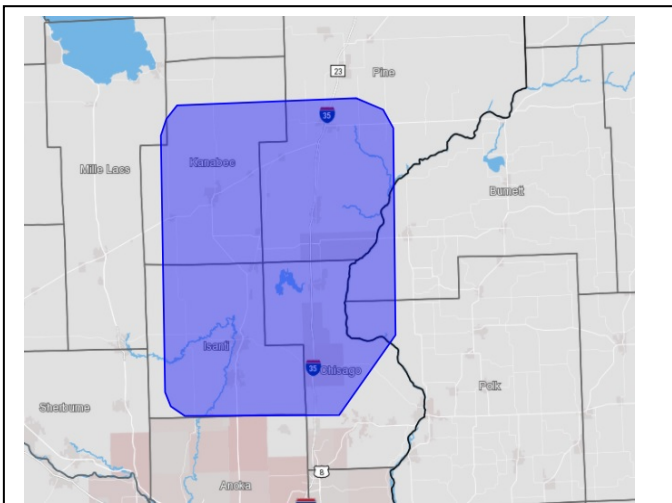


Figure 1: Cambridge Convenience Trade Area (five-mile radius of city), Population 14,288

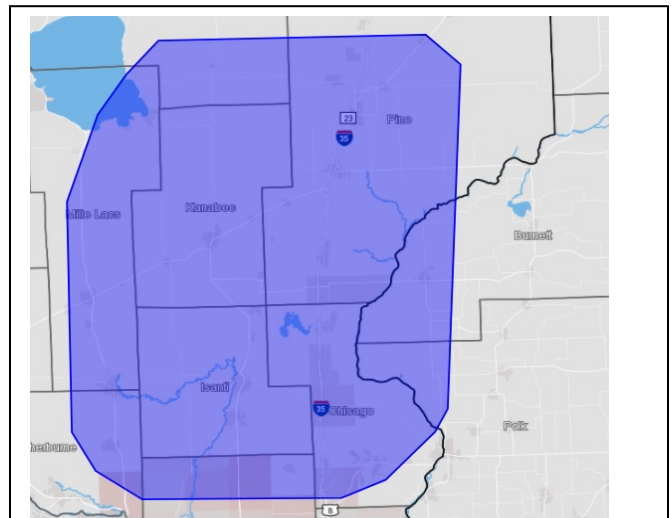


Figure 2: Cambridge Destination Trade Area, Population 194,231

MARKET PROFILE DEMOGRAPHICS

Predicting consumer spending begins with understanding the area’s population, including the demographics of the market area. This information provides retailers with an indication of the types of goods and services households will purchase, as well as at what likely price points.

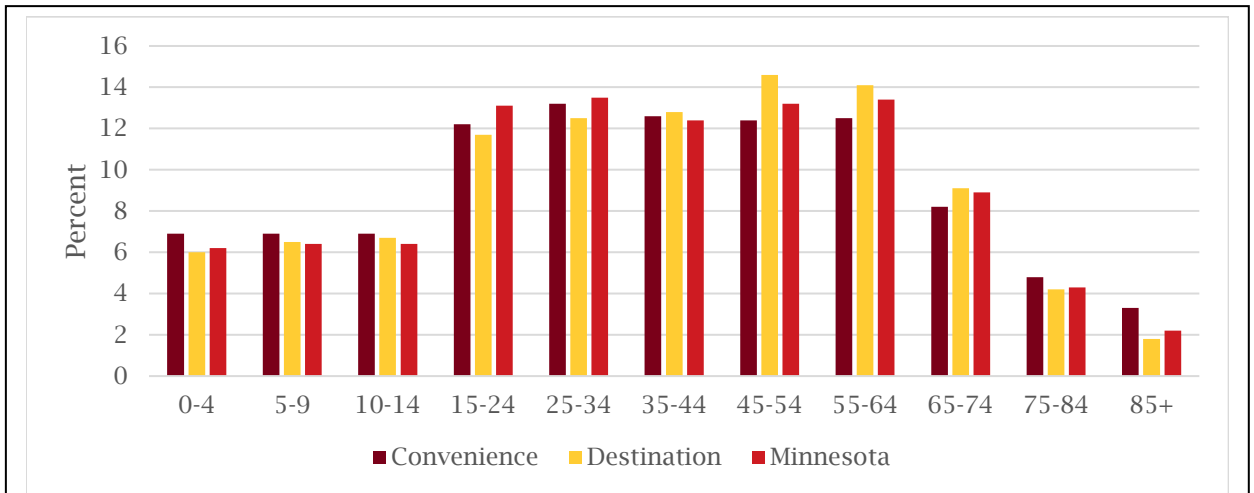


Figure 3: 2017 Population by Age (Source: Esri)

Both the convenience and destination trade areas have more children ages 14 and younger than the Minnesota average. The destination trade area has more 35-74 year olds than the Minnesota average (Figure 3). The median age of people living in the convenience trade area is 37.9 years, 40.2 in the destination area, and 38.4 years in Minnesota.

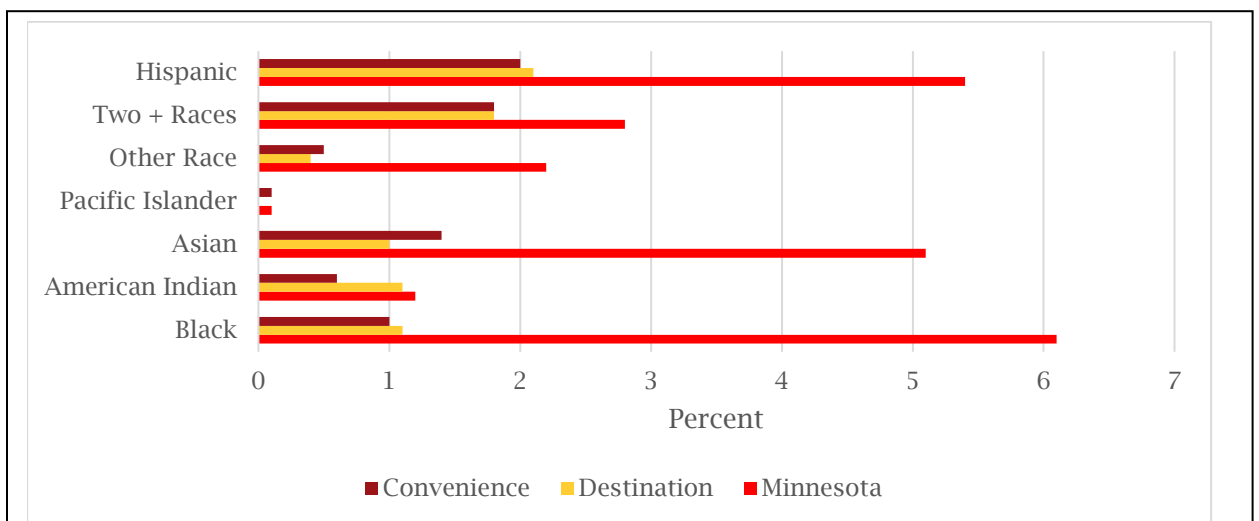


Figure 4: 2017 Population Race and Ethnicity (Excluding White, European-American) (Source: Esri)

The Cambridge area is significantly less diverse than the Minnesota average (Figure 4). The population of both the convenience and destination areas is overwhelmingly white at 94.6 percent and 94.5 percent, respectively. In comparison, the state has an 82.6 percent white population. Hispanics comprise the largest minority group in the Cambridge area, making up 2.0 percent of the

population in the convenience area and 2.1 percent in the destination trade area. These percentages, however, are significantly less than the state average of 5.4 percent (note: persons of Hispanic origin may be of any race). American Indians comprise 0.6 percent of the population in the convenience area and 1.1 percent in the destination area but only 1.2 percent of the Minnesota population. Persons reporting themselves as two or more races in the 2010 Census comprise 1.8 percent of the convenience and destination area population and 2.8 percent of Minnesota’s population.

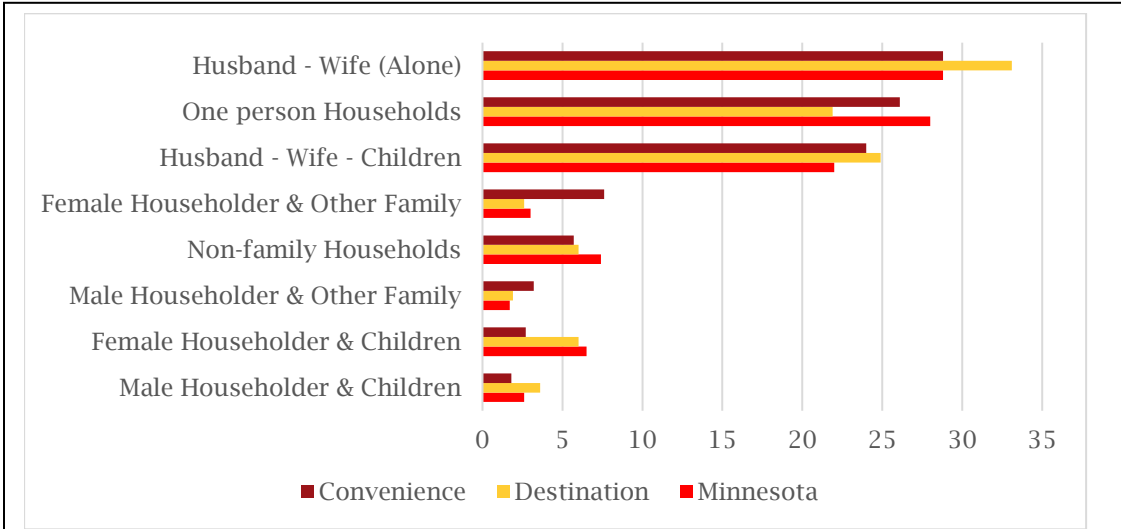


Figure 5: 2010 Household Composition (Source: U.S. Census)

The convenience trade area has 5,096 households while the destination trade area has 70,183. Similar to the state as a whole, more than half of both the convenience area (52.8 percent) and the destination trade area (58 percent) households are composed of husband-wife or husband-wife-children. One-person households make up 26.1 percent of the convenience area, 21.9 percent of the destination area, and 28 percent of Minnesota (Figure 5).

In addition, 5.5 percent of the destination area population lives in group quarters compared to 2 percent of the convenience area and 2.6 percent of Minnesota (Figure 6). Correctional facilities are included in the institutionalized numbers, and facilities like long-term care and group homes for the disabled are included in non-institutionalized numbers.

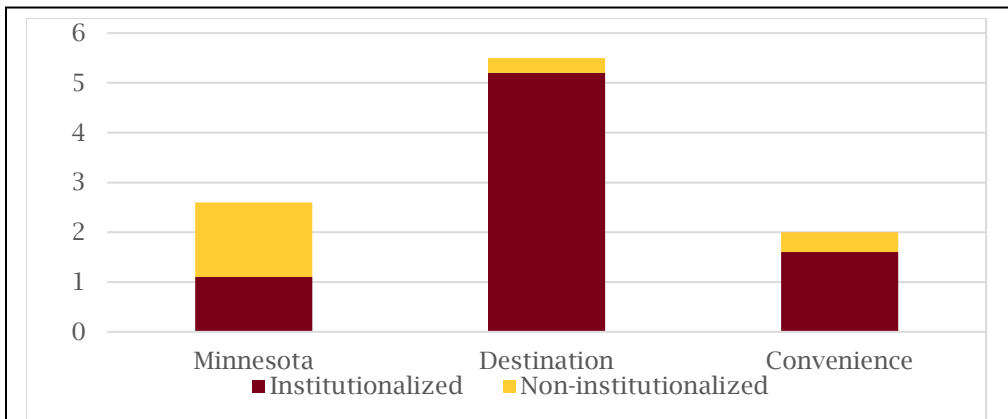
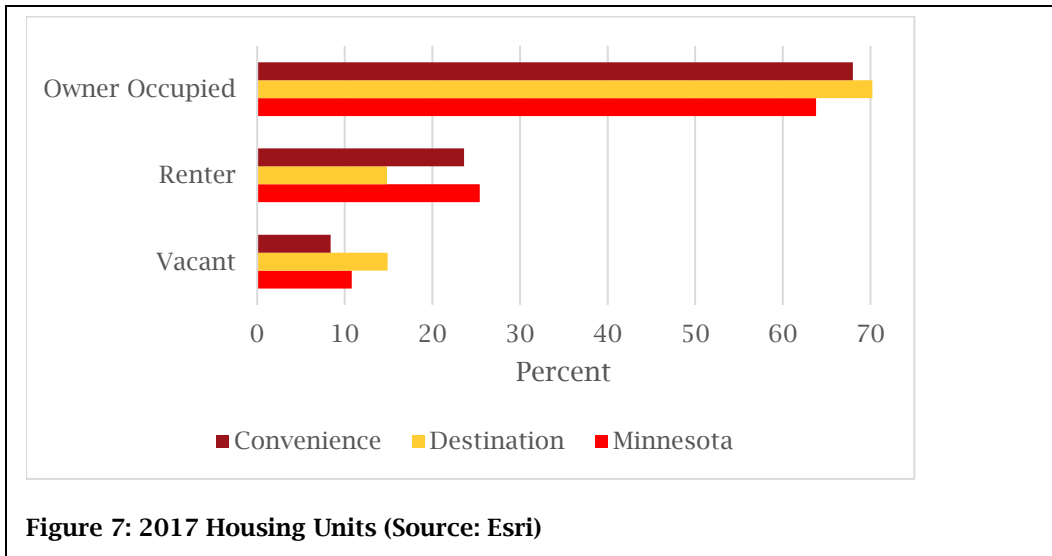
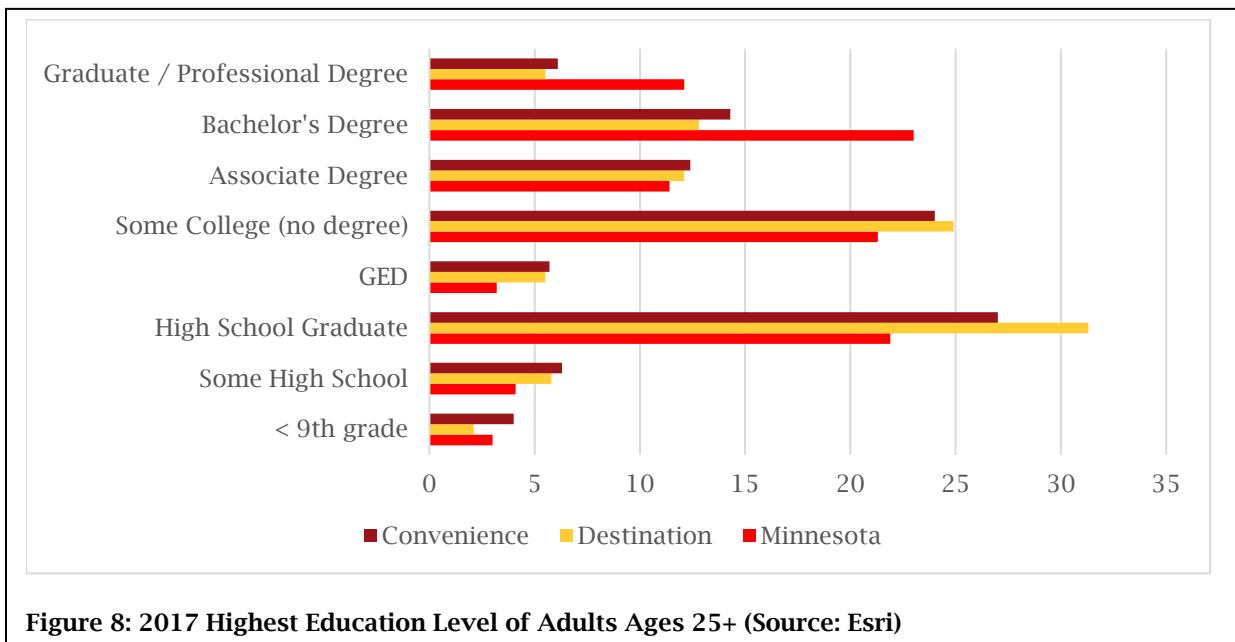


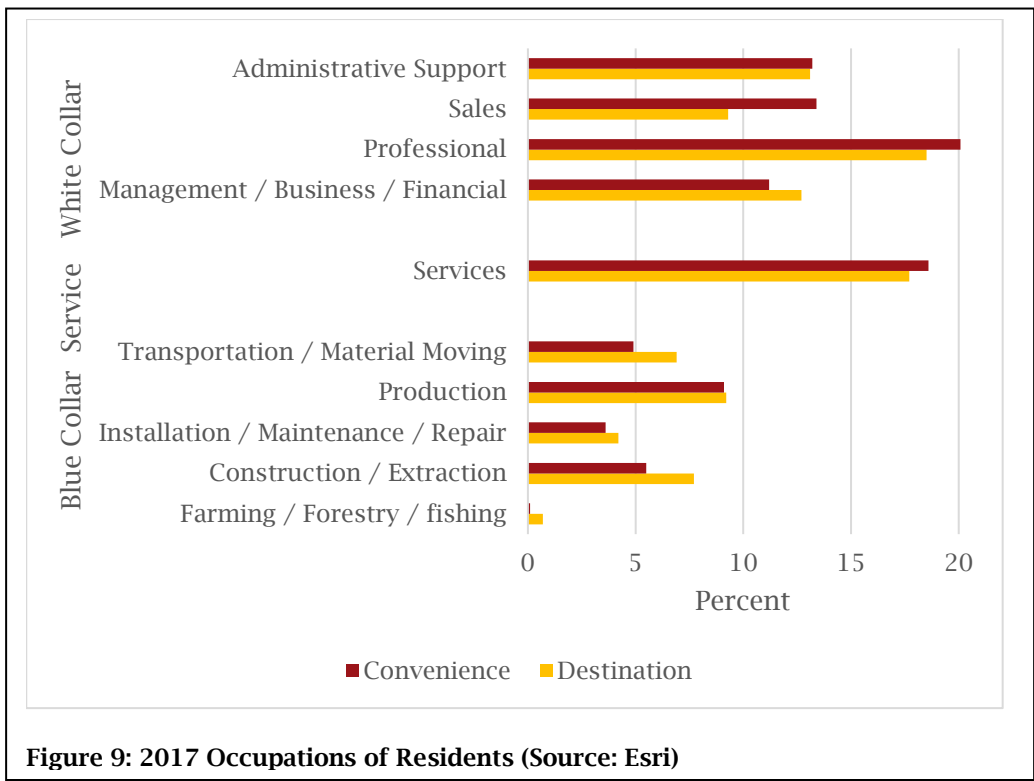
Figure 6: 2010 Population in Group Quarters (Source: U.S. Census)

Both the convenience and destination trade areas have a higher percentage of owner-occupied housing than the state. The destination trade area likely shows a high percentage of vacant housing units because seasonal housing units, like cabins, are classified as vacant by Esri (Figure 7).



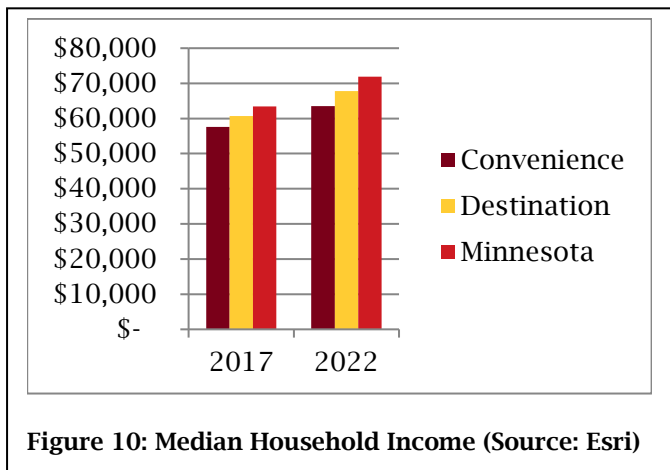
The educational levels of people living in both the convenience and destination areas are below state averages. Of the 9,578 adults age 25 and older living in the convenience area, 57 percent have some level of post-secondary education. Of the 134,347 adults age 25 and older living in the destination area, 55 percent have some level of post-secondary education. In comparison, 68 percent of Minnesotans age 25 and older do. Fewer Minnesota adults age 85 and older have a high school diploma compared to younger



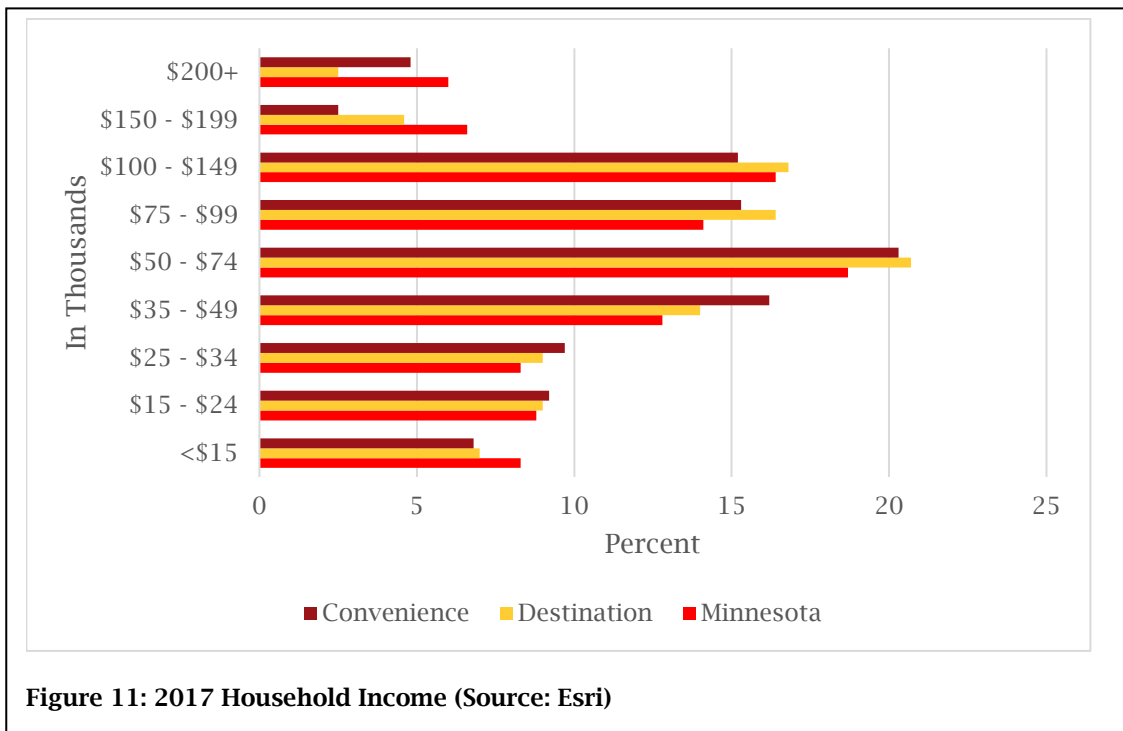


generations. Because the convenience area has more adults ages 85 and older than the state average, this may explain the larger percentage of people having less than a high school diploma. In addition, inmates at the correctional facility in the destination area may also account for a portion of lower education levels (Figure 8).

More than half of residents in the convenience area (58.1 percent) and destination area (53.6 percent) work in white collar occupations. Blue collar jobs are the second largest source of employment, with 23.3 percent of employees in the convenience area and 28.7 percent in the destination area. Service jobs employ 18.6 percent of people in the convenience area and 17.7 percent in the destination area (Figure 9).



Both convenience and destination area household incomes are less than state averages (Figure 10). The median convenience household income in 2017 was \$57,602 compared to \$60,678 in the destination area and \$63,470 in the state.

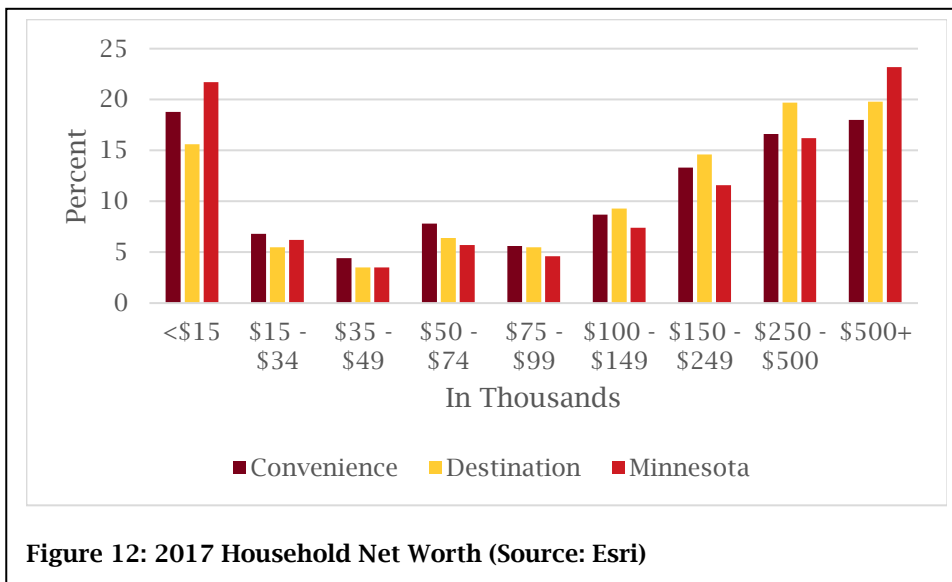


Household Size	Poverty Level
1	\$12,060
2	\$16,240
3	\$20,420
4	\$24,600
5	\$28,780
6	\$32,960
7	\$37,140
8	\$41,320
9	\$45,500
10	\$49,680

Table 1: 2017 Federal Poverty Guidelines

Demographic data suggests both the convenience and destination trade areas have some households living in poverty. The federal government defined the poverty level in 2017 for all states, except Alaska and Hawaii (Table 1).

The 2017 median household net worth for the convenience trade area was \$134,991, \$170,708 for the destination trade area and \$151,171 for the state. Figure 12 shows the distribution of household net worth.



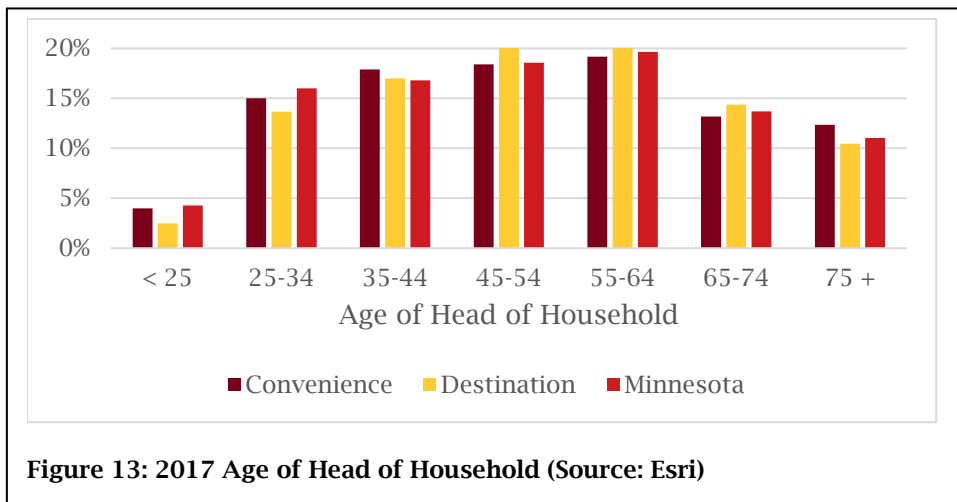


Figure 13: 2017 Age of Head of Household (Source: Esri)

Both trade areas have more households headed by people ages 35-54 years old than the state (Figure 13).

How businesses can use demographic information:

A list of helpful tools for communities to use to strengthen their downtowns can be found at <http://www.extension.umn.edu/community/retail/downtown/>. The following information is excerpt from this site.

- **Age** is an important factor to consider, as personal expenditures change as people grow older. As baby boomers age, catering to the needs of this generation may be beneficial to retailers. Consumer spending at drug stores and for assisted care services flourishes in areas with a large elderly population. In general, however, older populations tend to spend less on a majority of goods and services. Studies indicate that nightlife and entertainment spending (e.g., restaurants, bars, and theaters) by people over 65 is roughly half than the amount spent by those under 65. Older adults also spend considerably less on apparel than other age groups.

At the other end of the spectrum, toy stores, day care centers, and stores with baby care items do well in areas with families that have children. Clothing stores and fast food establishments also thrive in areas with a high adolescent population. Some entertainment and recreational venues, such as movie theatres and golf courses, serve a broad section of the population. Other venues, such as water parks or arcades, target certain age groups.

- Data show that **race and ethnicity** affects spending habits as much as other demographic characteristics, such as income and age. Retailers using segmentation based on race and ethnic groups must ensure their efforts accurately reflect the true preferences and behaviors of the community.
- **Home ownership** directly correlates with expenditures for home furnishings and equipment. Furniture, appliances, hardware, paint/wallpaper, floor covering, gardening items, and other home improvement products all prosper in active housing markets.

- In general, people living in areas with high levels of **educational attainment** tend to prefer shopping at smaller, non-chain specialty retail stores located downtown. They also tend to visit cultural establishments like museums and theaters at a frequency more than three times greater than those without a college degree. On the other hand, less educated populations generally have lower incomes and thus tend to prefer shopping at discount retail outlets and chain stores. This group also spends more money on car maintenance and tobacco products than those with a college degree.
- **Occupational concentrations** of white and blue-collar workers are used as another gauge for a market's taste preferences. Specialty apparel stores thrive in middle-to-upper income areas and those with above-average white-collar employment levels. Second-hand clothing stores and used car dealerships are successful in areas with a higher concentration of blue-collar workers. Office supply stores and large music and video stores are especially sensitive to the occupational profile, as these retailers target growth areas with a majority of white-collar workers.
- **Household income** data is a good indicator of residents' spending power, as it positively correlates with retail expenditures in many product categories. When evaluating a market, retailers should look at the median, or average, household income in a trade area and seek a minimum number of households within a certain income range before establishing a business or setting prices.

Another common practice is to analyze the distribution of household incomes. A few store categories, such as auto parts, are more commonly found in areas with lower household incomes. Highly affluent households with annual incomes above \$100,000 are strong consumers, as well as physically active and civic-minded. Gearing a retail mix toward this segment may require a focus in luxury goods and services.

Middle-income households with an annual income between \$20,000 and \$50,000 are more mindful of their expenses than highly affluent families. These households tend to be more frugal and selective with their buying behavior, shopping at discount outlets for groceries and other goods rather than high-end stores.

Big box stores are particularly popular for middle and low-income households. Low-income households with annual incomes below \$20,000 are living in poverty and thus spend very little on goods and services across the board.

COMMUTING PATTERNS

People tend to buy goods and services near where they live or work. Therefore, it is important to understand commuting patterns to better identify retail competition.

Convenience Trade Area

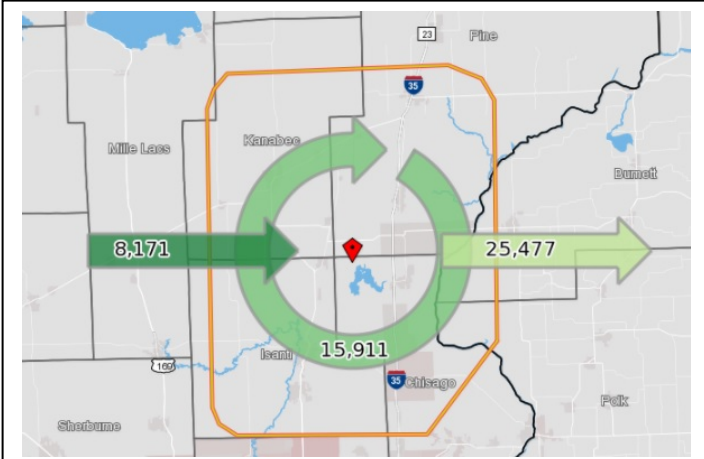


Figure14: Convenience Trade Area 2015 Worker Inflow and Outflow for Primary Job (Source: OnTheMap)

Figure 14 shows the worker inflow and outflow of the convenience trade area. It also reveals that area employers drew 8,171 workers from outside the trade area and 15,911 from residents of the trade area. More than half of employed residents (25,477), however, commuted outside the trade area for their primary job in 2015.

Employers in the convenience area drew 78.1 percent of their employees from within 24 miles, with the majority coming from the north or south (Figure 15). Figure 16 identifies home locations.

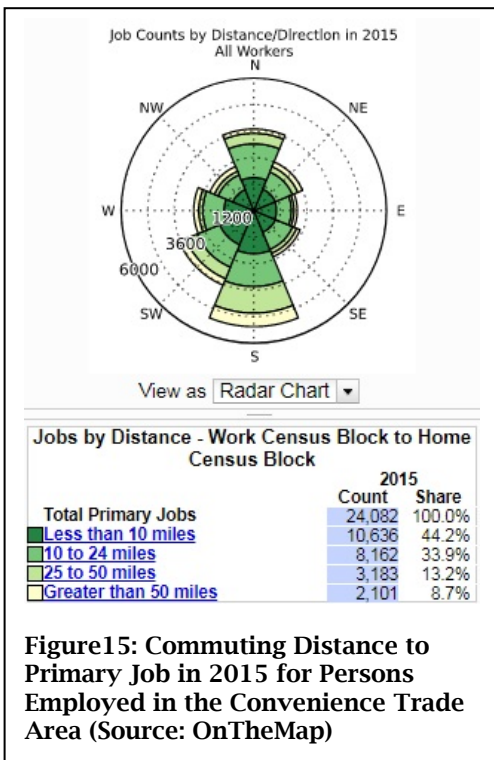


Figure15: Commuting Distance to Primary Job in 2015 for Persons Employed in the Convenience Trade Area (Source: OnTheMap)



Figure16: 2015 Home Locations of People Employed in the Convenience Trade Area (Source: OnTheMap)

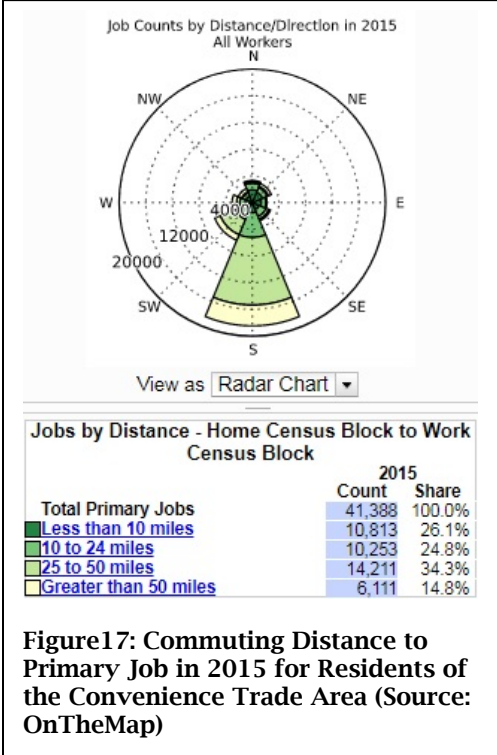


Figure17: Commuting Distance to Primary Job in 2015 for Residents of the Convenience Trade Area (Source: OnTheMap)

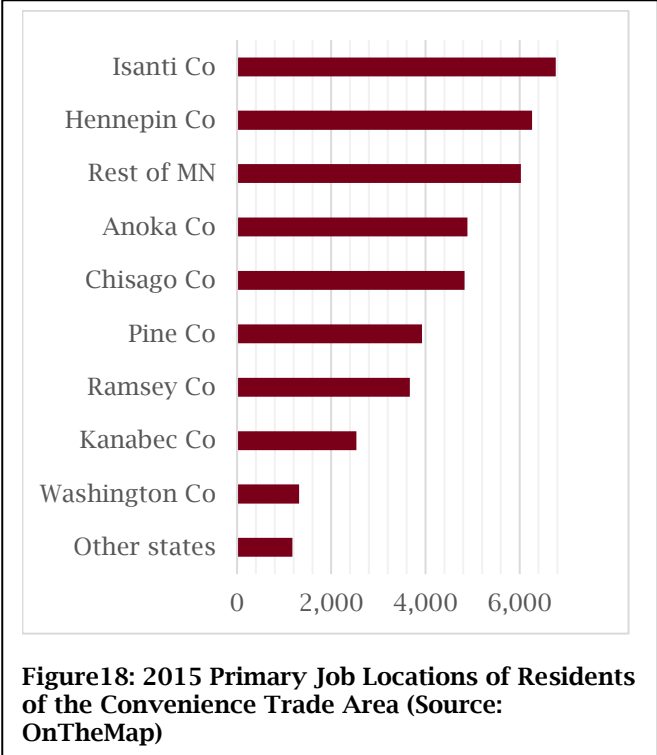


Figure18: 2015 Primary Job Locations of Residents of the Convenience Trade Area (Source: OnTheMap)

A majority of convenience area residents commuted to the south for their primary job in 2015 (Figure 17). The top eight counties, identified in Figure 18, account for 83% of the employment location of residents.

Destination Trade Area

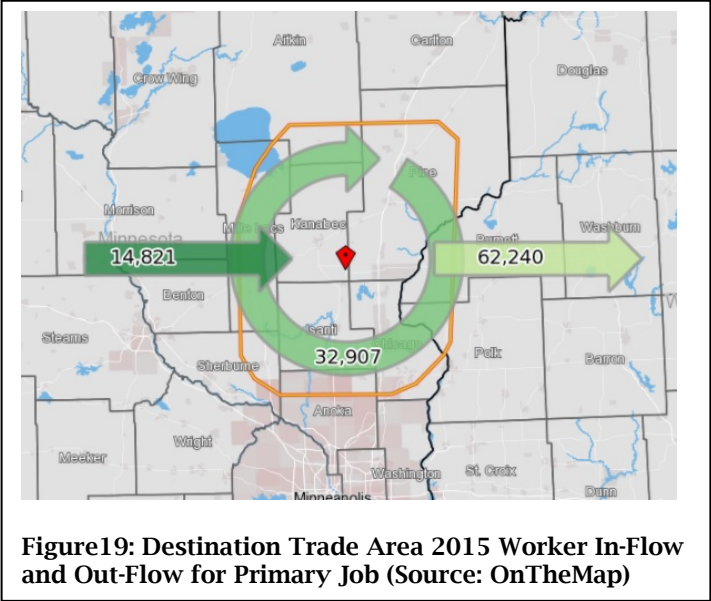


Figure19: Destination Trade Area 2015 Worker In-Flow and Out-Flow for Primary Job (Source: OnTheMap)

Figure 19 shows the worker inflow and outflow of the destination trade area. It also reveals that area employers drew 14,821 workers from outside the trade area and 32,907 from residents of the trade area. Nearly two-thirds of employed residents (62,240) commuted outside of the trade area for their primary job in 2015.

Employers in the convenience area drew 78.5 percent of their employees from within 24 miles, with the majority coming from the north or south (Figure 20). Figure 21 identifies home locations.

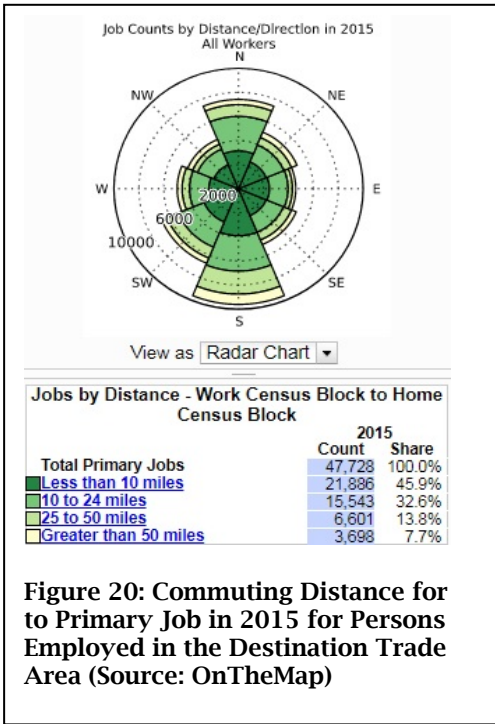


Figure 20: Commuting Distance for to Primary Job in 2015 for Persons Employed in the Destination Trade Area (Source: OnTheMap)



Figure 21: 2015 Home Locations of People Employed in the Destination Trade Area (Source: OnTheMap)

Of the 95,147 residents who are employed, 53 percent commuted 24 miles or less to their primary job in 2015, while 47 percent commuted 25 miles or more (Figure 22). Primary job locations are identified in Figure 23.

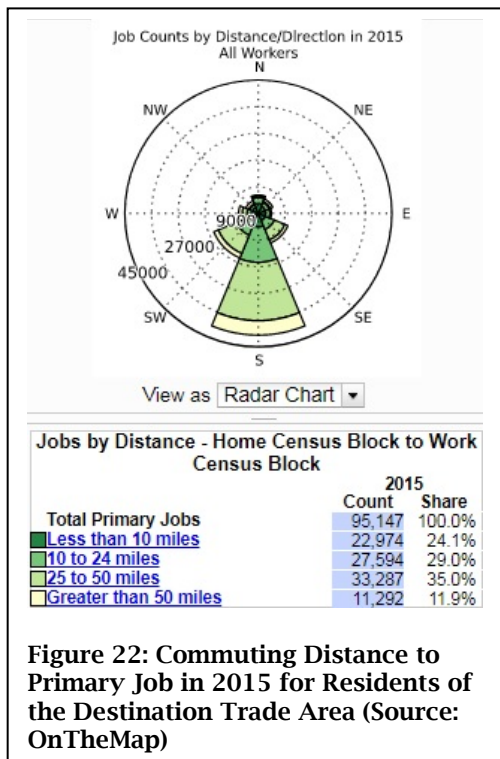


Figure 22: Commuting Distance to Primary Job in 2015 for Residents of the Destination Trade Area (Source: OnTheMap)

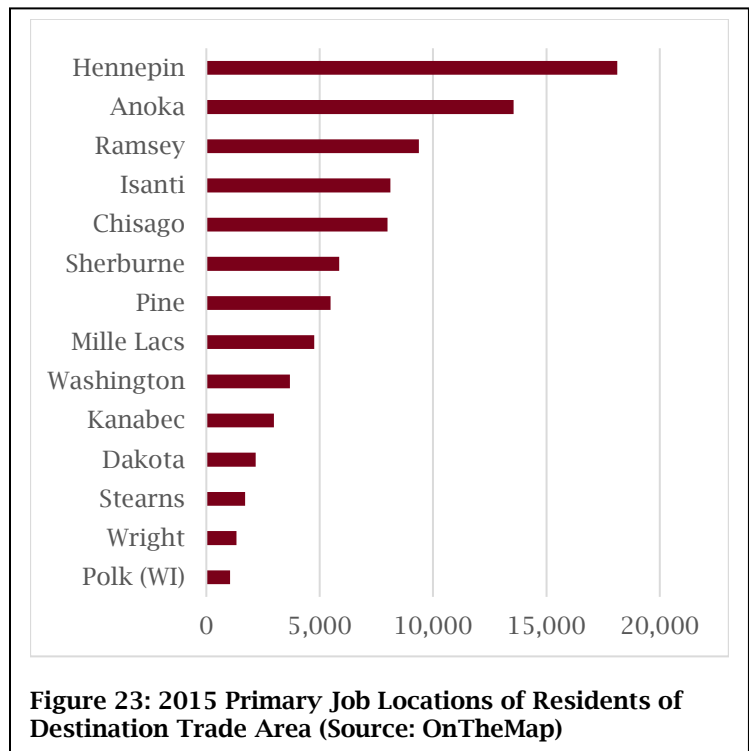


Figure 23: 2015 Primary Job Locations of Residents of Destination Trade Area (Source: OnTheMap)

How businesses can use this information:

- Identifying the commuting distance of your customers can help identify competitors. Once you have identified competitors in your area, you can then compare your merchandise selection, quality, price point, and service.
- Identifying residents' work hour and commuting times can inform store hours. If stores are closed evenings and weekends, commuting residents will shop out of town.
- Consider increasing customer convenience by providing online shopping and local delivery or shipping.
- Expanding your services, or better marketing them, can give your store an advantage over big box retailers.

TAPESTRY SEGMENTS

Tapestry segmentation starts by classifying communities based on socioeconomic composition. Esri then combines the latest data mining techniques of national consumer surveys to create robust and compelling detailed descriptions of consumers into 67 distinct LifeStyle segments.

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.

Cambridge's convenience and destination trade areas both reflect consumer diversity. Descriptions of the nine LifeStyle segments below encompass 98 percent of the convenience area and 75 percent of the destination trade area. An additional 11 Life Style segments complete the remaining 25 percent of the destination trade area with none more than 5 percent of the population.

Front Porches (24 percent of convenience trade area and 2 percent of destination trade area)

The Front Porches segment blends household types, with more young families with children or single households than the national average. This group is also more diverse than the overall U.S. population. Half of householders are renters, and many of their homes are older town homes or duplexes. Friends and family are central part of Front Porches' lives and influence household buying decisions. These type of residents enjoy driving automobiles, especially those fun to drive. Income and net worth are well below the U.S. average, and many families take out loans to make ends meet.

Great Outdoors (0 percent of convenience trade area and 8 percent of destination trade area)

This segment is found in pastoral settings throughout the United States. Consumers are educated empty nesters living an active but modest lifestyle. Their focus is land. They are more likely to invest in real estate or a vacation home than stocks. They are active gardeners and partial to homegrown and home-cooked meals. Although retirement beckons, most of these residents still work, with average incomes slightly above the U.S. level.

Green Acres (7 percent of convenience trade area and 18 percent of destination trade area)

This lifestyle features country living and self-reliance. Member of this group are avid do-it-yourselfers, maintaining and remodeling their homes with all the necessary power tools to

accomplish the job. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports— hunting, fishing, motorcycling, hiking, camping, and golfing. Self-described conservatives, Green Acres residents remain pessimistic about the near future, yet are heavily invested in it.

Middleburg (21 percent of convenience trade area and 13 percent of destination trade area)

Members of the Middleburg segment have transitioned from the easy pace of country living to semirural subdivisions during the last decade when the housing boom occurred. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise with technology. They prefer to buy American and travel within the U.S. This market is younger but growing in size and assets.

Midlife Constants (18 percent of convenience trade area and 4 percent of destination trade area)

Midlife Constants are seniors, at or approaching retirement, with below average labor force participation and above average net worth. Although located in predominantly metropolitan areas, they live outside central cities in smaller communities. Their lifestyle is more country than urban. They are generous but not spendthrifts.

Retirement Communities (11 percent of convenience trade area and 2 percent of destination trade area)

Members of the Retirement Communities segment are evenly distributed across the country. This segment lives in a range of housing type, including single-family homes, independent living with apartments, assisted living, and continuous care nursing facilities. More than half of their housing units are in multi-unit structures, and the majority of residents lease. This group enjoys watching cable TV and stays up to date with newspapers and magazines. Residents take pride in fiscal responsibility and keep a close eye on their finances. Although income and net worth are well below national averages, residents enjoy going to the theater, golfing, and taking vacations. While some residents enjoy cooking, many have paid their dues in the kitchen and would rather dine out.

Salt of the Earth (16 percent of convenience trade area and 15 percent of destination trade area)

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens in this category are older, and many have grown children that have moved away. They still cherish family time, tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors and spend most of their free time preparing for their next fishing, boating, or camping trip. The majority have at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing or related industries. They may be experts with do-it-yourself projects, but the latest technology is not their forte. They use it when absolutely necessary but seek face-to-face contact in their routine activities.

Soccer Moms (0 percent of convenience trade area and 9 percent of destination trade area)

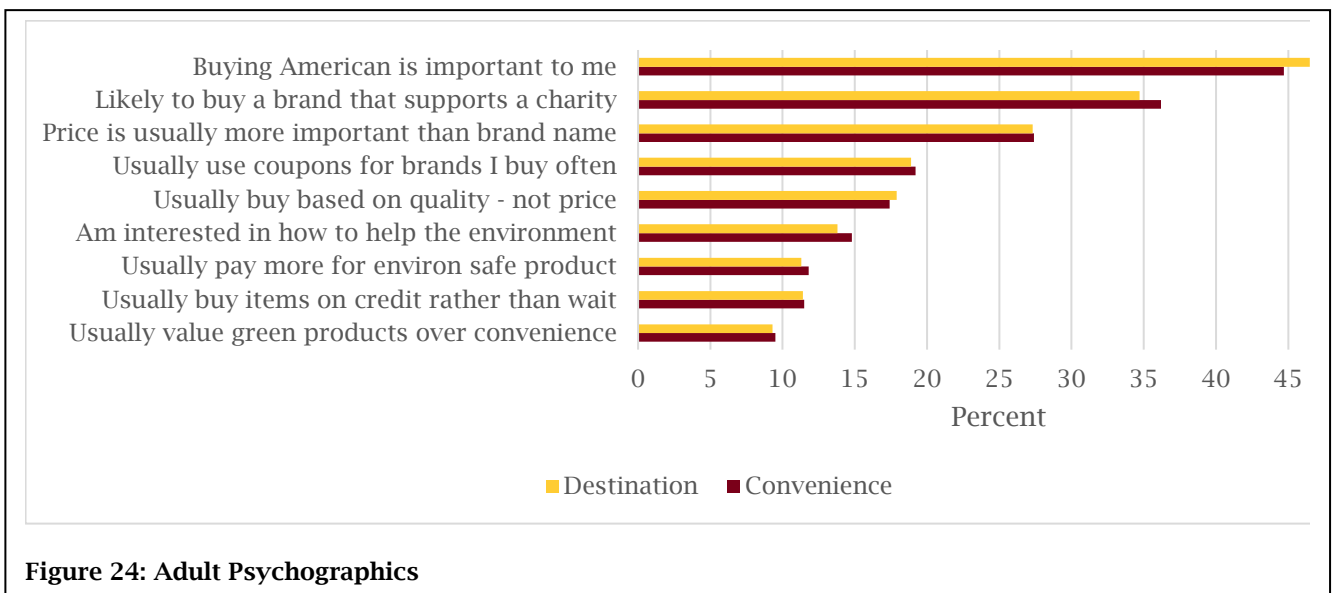
Members of the Soccer Moms segment comprise an affluent, family-oriented market with country flavor. Residents are partial to new housing away from the bustle of the city but close enough to commute to professional jobs. Life in this suburban wilderness offsets the hectic pace of two working parents with growing children. They favor time-saving devices, like banking online or housekeeping services, and family-oriented pursuits.

Up and Coming Families (2 percent of convenience trade area and 6 percent of destination trade area)

This segment is a market in transition—residents are younger and more mobile and ethnically diverse than the previous generation. They are ambitious, work hard to get ahead, and will take some risks to achieve their goals. The recession impacted their financial well-being, but they remain optimistic. Their homes are new, and their families are young. This is one of the fastest-growing markets in the country.

ADULT PSYCHOGRAPHICS

Consumers may weigh certain values in their purchasing decisions, as illustrated in Figure 24. For example, buying American is an important consideration for nearly half of residents of both the convenience and destination trade areas. Businesses that support charities are also important to a third of adults in both trade areas. Price is more important than brand name for just over a quarter of residents. Incentives, such as coupons, influence nearly a fifth of residents. Because only 11 percent of adults buy on credit, they prefer to save for their purchases. Green products are important to less than 10 percent of residents.



How businesses can use this information:

- After identifying the lifestyle customers for your business, examine merchandise to determine whether or not your price range fits with their household budget and spending patterns.
- Inform customers of American-made products within your merchandise selection.
- If you support charities, ensure your customers are aware of your donations.
- Explore coupons or other incentives for your customers.

HOUSEHOLD BUDGET INDEX

For each LifeStyle segment, Esri compares average household expenditures to the average amount spent by all United States households. An index of 100 is the national average; an index of 40 is 40 percent of the national average.

Figure 25 identifies spending for the above nine LifeStyle segments, which describe 98 percent of convenience trade area residents and 75 percent of destination trade area residents. Soccer moms, which compose 9 percent of Cambridge's destination trade area residents, spend the most in all categories. Both trade areas spend notably less on apparel and services for all LifeStyles.

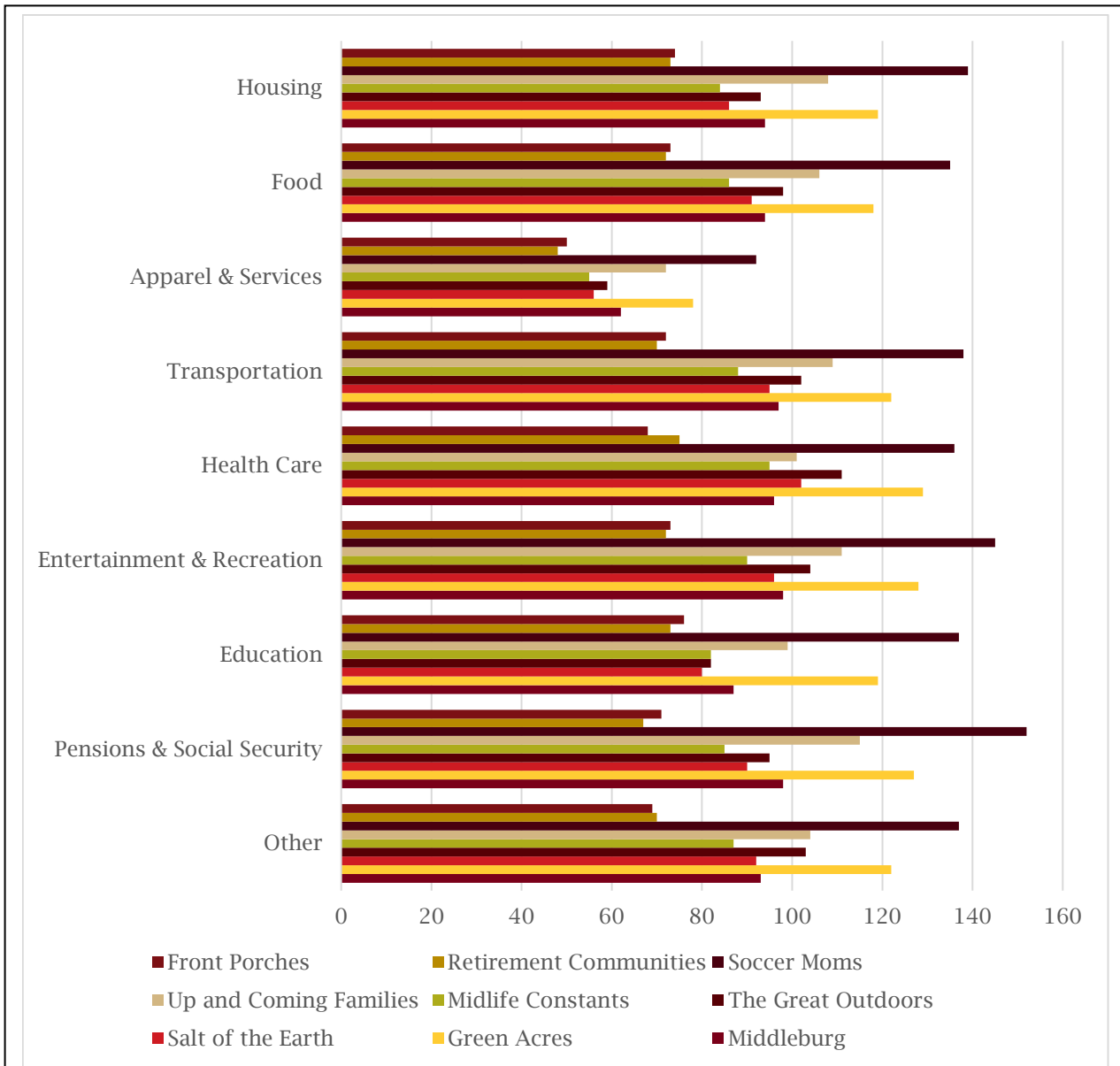


Figure 25: Household Budget Expenditures Compared to National Average of 100 by LifeStyle (Source: Esri)

POTENTIAL BUSINESS OPPORTUNITIES

After reviewing the demographics and the Esri Tapestry LifeStyle profile of both the convenience and destination trade areas for Cambridge, on February 22, 2018 a focus group of residents and business owners added their own knowledge of the community to identify the following perceived retail and service opportunities (Appendix L):

Family play activity area (variety of items)	29 votes
Restaurant -- destination	23 votes
Fast casual restaurant	13 votes
Craft / hobby store	19 votes
Amusement / camping / canoeing / marine	14 votes
Restaurant - fast casual	13 votes
Various apparel	12 votes
Sporting goods	7 votes
Pet related (food, day care, etc.)	6 votes
Musical instruments	4 votes

Family Play Activity Area

Focus group participants expressed strong interest in winter indoor recreation options, especially for children. Specific suggestions included mini-golf, batting cage, arcade, laser tag and a trampoline park. Example businesses that were identified included Jump City, Sky Zone, Pump It Up, Dave and Busters and Chuck E. Cheese. Appendix M lists some of the sports and leisure market potential in both the Convenience and Destination Trade Areas.

Restaurant

Focus group participants expressed interest in expanding the dining options in Cambridge. Options mentioned more than once include a non-chain fine dining restaurant, a destination restaurant, full service brew pub, health food options, ice cream / frozen yogurt, locally-owned coffee / bagel, and a food truck.

Esri estimated 77 percent of both convenience and destination area adult residents went to a family restaurant in the last six months, with 28% going at least four times in the past month.

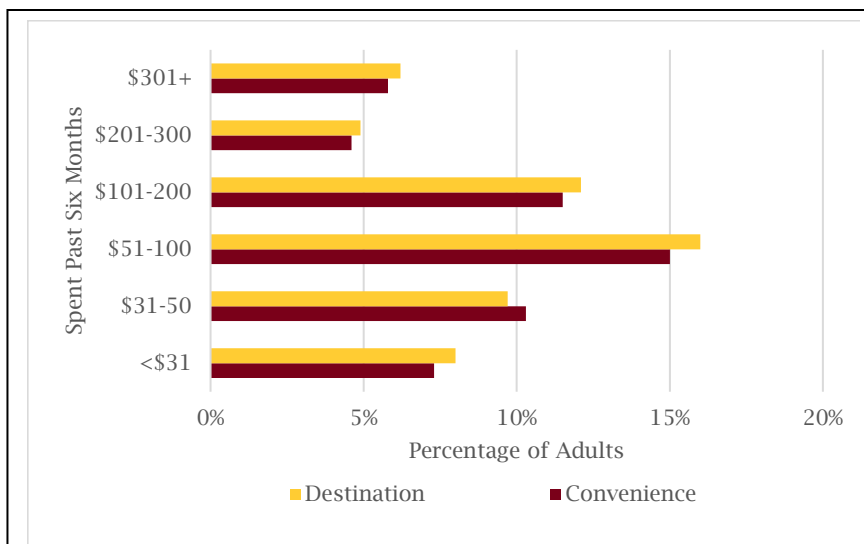


Figure 26: Family Restaurant Spending by Adults Past Six Months
(Source Esri)

Over the past six months, the majority of adult residents spent \$51-\$100 in family restaurants (Figure 26), with dinner being the most common meal (Figure 27). Dining spending by residents could be inside or outside the trade areas. Note that non-residents (visitors and people who work in the trade areas but reside elsewhere) are not included in the estimates.

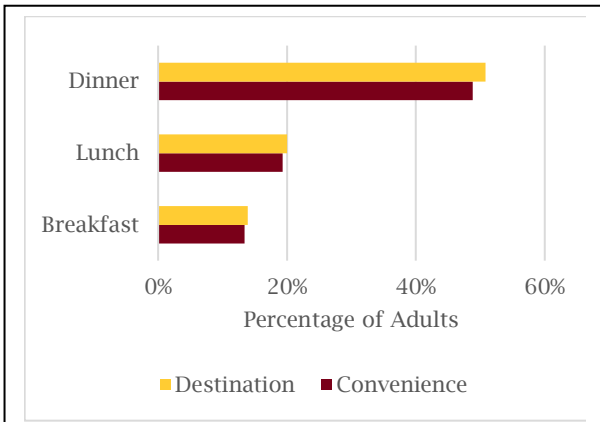


Figure 27: Family Restaurant Meals by Adults Past Six Months (Source: Esri)

Anecdotal evidence from other communities suggests that restaurateurs experience weekend sales but limited weekday night sales. According to Esri’s analysis of Cambridge lifestyles, dining would be heavier on weekends than weekdays (Figure 4).

Esri data also compares the lifestyles and demographics of an area to regional and national chain stores. In this case, the chain restaurants that most closely match Cambridge adult resident preferences are Applebee’s (24 percent), Olive Garden (18 percent), and Cracker Barrel (13.5 percent), Red Lobster (12 percent), Chili’s Grill 7 Bar (11 percent) and Buffalo Wild Wings (10 percent).

For more details on resident’s restaurant preferences, see Appendix N.

Craft / Hobby Store

Three craft / hobby stores were mentioned by focus group participants: Hobby Lobby, Michaels, and Joann Fabrics. The information available from Esri on trade areas residents’ hobbies is in Appendices N and O.

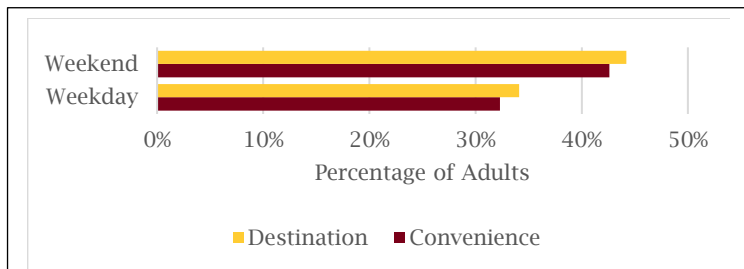


Figure 28: Family Restaurant Dining Days the Past Six Months (Source: Esri)

Recreation / Sporting Goods

With Cambridge’s Rum River as well as numerous nearby Minnesota lakes, businesses that provide goods and services for water recreation was identified by focus group participants. Suggestions included a marine dealer that also offers rental and repair. Appendices N and O provide Esri’s data on the sports market potential and expenditures.

APPENDIX A

Esri's Data Collection Process

The following information describes Esri's data collection process:

These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2015 and 2020.

The *Survey of the American Consumer* provides a detailed view of the 226 million adult consumers in the U.S. – their media choices, demographics, lifestyles and attitudes, and usage of almost 6,000 products in 550 categories. Data are collected in person, with in-home, face-to-face interviews. At each state of the data collection process—from recruiting respondents and interviewing them, to working with them to understand and complete a comprehensive product and lifestyle questionnaire—GfK MRI relies on direct personal interaction. Every year, GfK MRI interviews almost 26,000 adult consumers in the 48 contiguous states for the *Survey of the American Consumer*. Data collection for the *Survey* is a two-state process, and in each state the personal approach advances the reliability of the data.

During the initial in-home interview, GfK MRI interviewers observe and verify household and respondent characteristics and collect a wide range of demographic and media usage data.

The interviewer also solicits cooperation for participation in the second, self-administered phase of the data collection process. The interviewer explains how to fill out the questionnaire booklet and arranges for its return to GfK MRI, often by personally picking it up the completed booklet. This level of attention makes it highly likely that participants will complete the questionnaire, further enhancing the reliability of *Survey* data.

For more detailed information about the data collection, visit:

<http://www.gfkmri.com/Products/TheSurveyoftheAmericanConsumer.aspx>

To view personal interview questions, visit:

http://www.gfkmri.com/PDF/GfKMRI_Wave65PersonalInterview.pdf

To view the survey, visit:

http://www.gfkmri.com/PDF/GfKMRI_Wave65ProductBooklet.pdf



LifeMode Group: Middle Ground

Front Porches

8E

Households: 1,910,000

Average Household Size: 2.55

Median Age: 34.2

Median Household Income: \$39,000

WHO ARE WE?

Front Porches blends household types, with more young families with children or single households than average. This group is also more diverse than the US. Half of householders are renters, and many of the homes are older town homes or duplexes. Friends and family are central to *Front Porches* residents and help to influence household buying decisions. Residents enjoy their automobiles and like cars that are fun to drive. Income and net worth are well below the US average, and many families have taken out loans to make ends meet.

OUR NEIGHBORHOOD

- Nearly one in five homes is a duplex, triplex, or quad; half are older single-family dwellings.
- Just over half the homes are occupied by renters.
- Older, established neighborhoods; three quarters of all homes were built before 1980.
- Single-parent families or singles living alone make up almost half of the households.

SOCIOECONOMIC TRAITS

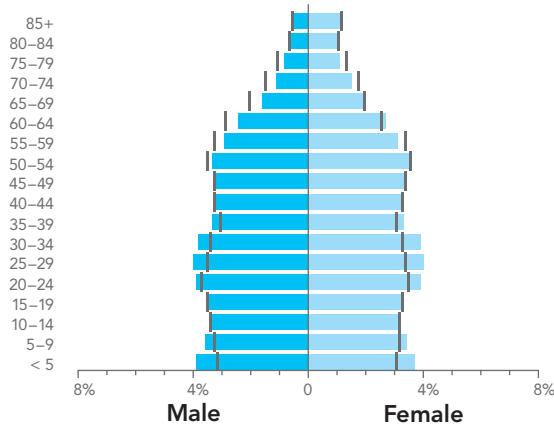
- Composed of a blue-collar work force with a strong labor force participation rate, but unemployment is high at 11%.
- Price is more important than brand names or style to these consumers.
- With limited incomes, these are not adventurous shoppers.
- They would rather cook a meal at home than dine out.
- They seek adventure and strive to have fun.



AGE BY SEX (Esri data)

Median Age: **34.2** US: 37.6

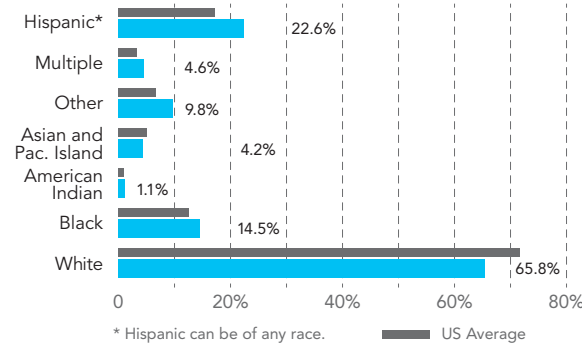
I Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

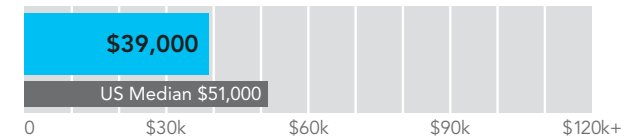
Diversity Index: **70.4** US: 62.1



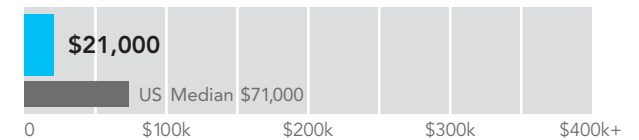
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

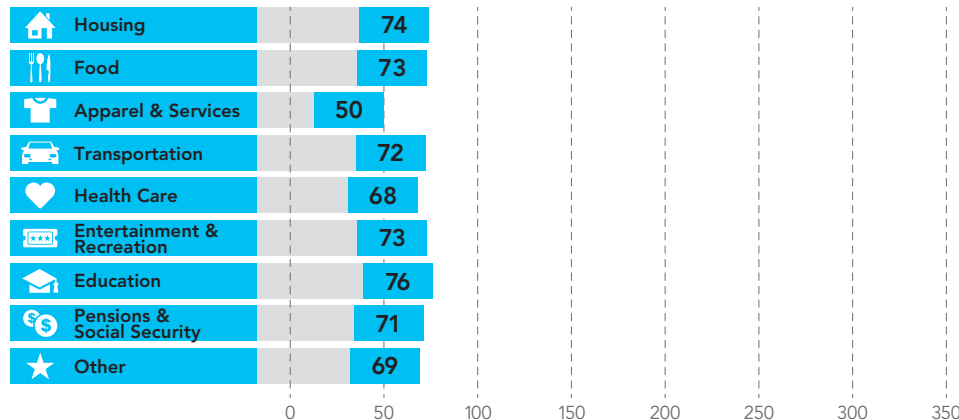


Median Net Worth



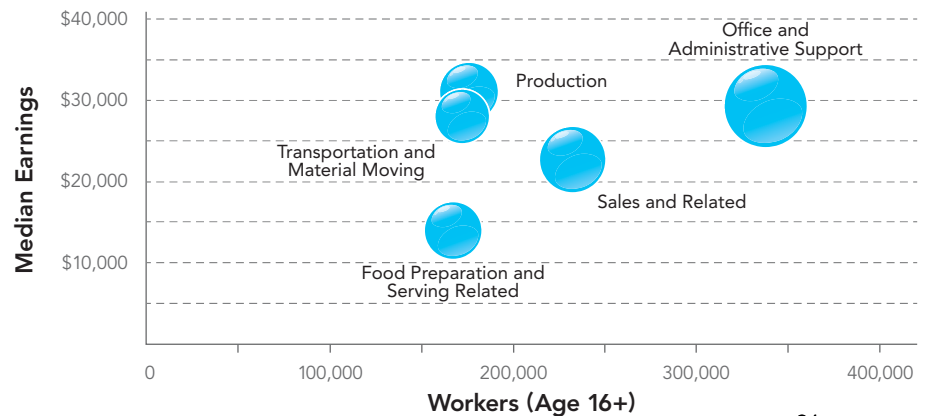
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Go online for gaming, online dating, and chat rooms.
- Use their cell phones to redeem mobile coupons and listen to hip hop and R&B music.
- Drink energy and sports drinks.
- Participate in leisure activities including sports, indoor water parks, bingo, and video games.
- Watch Comedy Central, Nickelodeon, and PBS Kids Sprout.

HOUSING

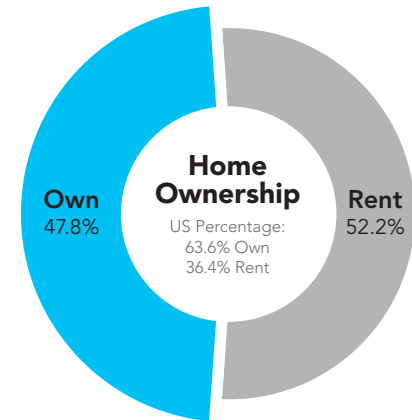
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family;
Multiunits

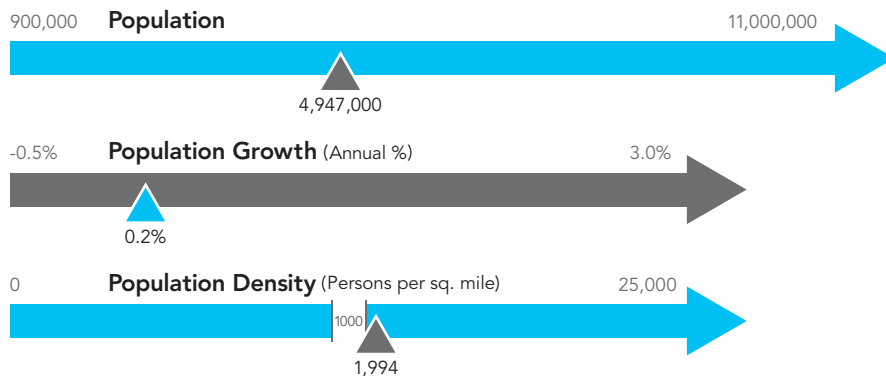
Average Rent:
\$890

US Average: \$990



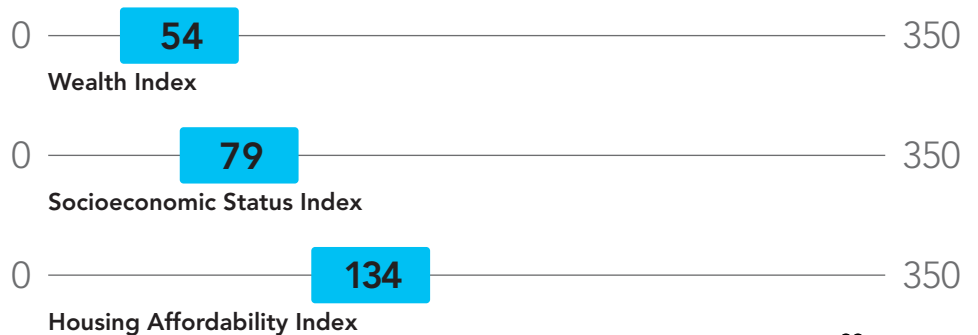
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Cozy Country Living The Great Outdoors



Households: 1,850,000

Average Household Size: 2.43

Median Age: 46.3

Median Household Income: \$53,000

WHO ARE WE?

These neighborhoods are found in pastoral settings throughout the United States. Consumers are educated empty nesters living an active but modest lifestyle. Their focus is land. They are more likely to invest in real estate or a vacation home than stocks. They are active gardeners and partial to homegrown and home-cooked meals. Although retirement beckons, most of these residents still work, with incomes slightly above the US level.

OUR NEIGHBORHOOD

- Over 55% of households are married-couple families; 36% are couples with no children living at home.
- Average household size is slightly smaller at 2.43.
- Typical of areas with rustic appeal, the housing inventory features single-family homes (76%) and mobile homes (16%); a significant inventory of seasonal housing is available (Index 398).
- Residents live in small towns and rural communities throughout the West, South, and Northeast regions of the country.
- More than half of all homes were constructed between 1970 and 2000.
- Most households have one or two vehicles; average travel time to work is slightly higher (28 minutes) despite a disproportionate number that work from home (Index 155).

SOCIOECONOMIC TRAITS

- Nearly 60% have attended college or hold a degree.
- Unemployment is lower at 8% (Index 88), but so is labor force participation at 60%.
- Typical of neighborhoods with older residents, income from retirement and Social Security is common, but residents also derive income from self-employment and investments.
- Residents are very do-it-yourself oriented and cost conscious.
- Many service their own autos, work on home improvement and remodeling projects, and maintain their own yards.
- They prefer domestic travel to trips abroad.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



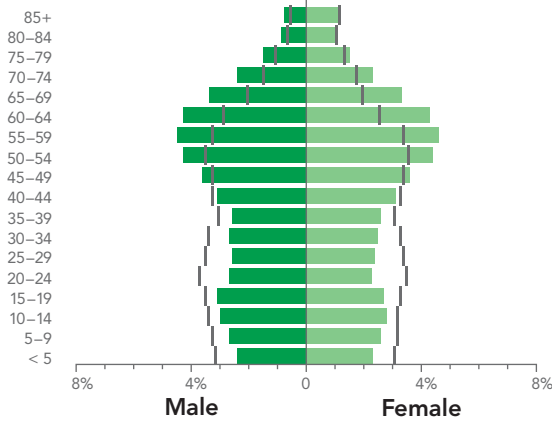
The Great Outdoors



AGE BY SEX (Esri data)

Median Age: **46.3** US: 37.6

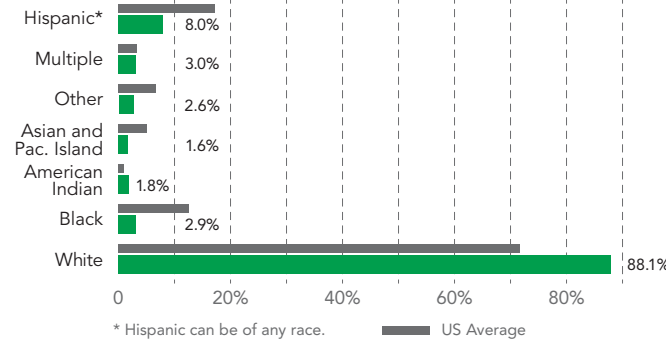
I Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

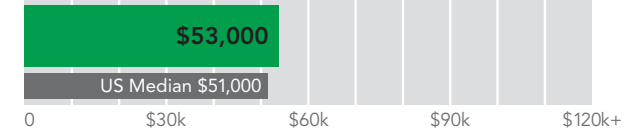
Diversity Index: **33.7** US: 62.1



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

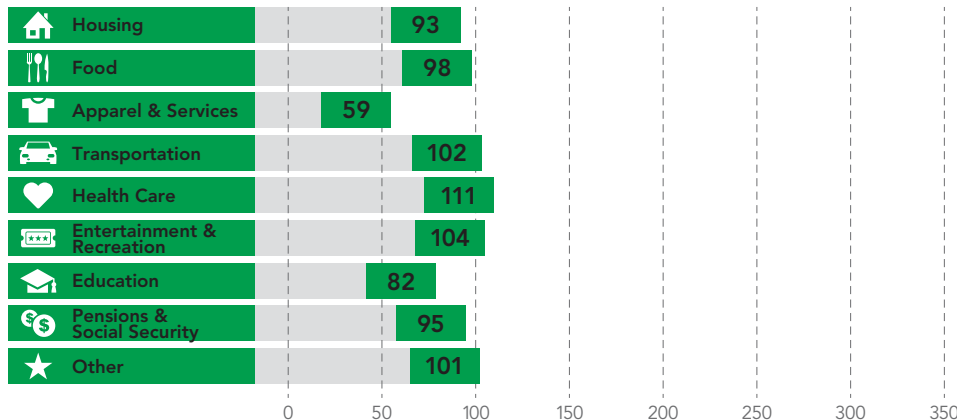


Median Net Worth



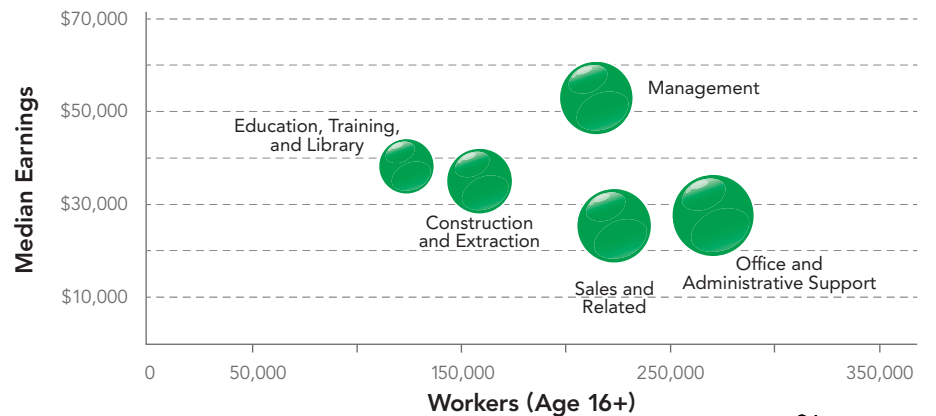
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Satellite dishes and riding lawn mowers are familiar sights in these rural settings, along with multiple vehicles; four-wheel drive trucks are popular, too.
- Residents are members of AARP and veterans' clubs and support various civic causes.
- Technology is not central in their lives: light use of Internet connectivity for shopping and entertainment.
- Most households have pets—dogs or cats.
- Television channels such as CMT, History, and Fox News are popular.
- They enjoy outdoor activities such as hiking, hunting, fishing, and boating.

HOUSING

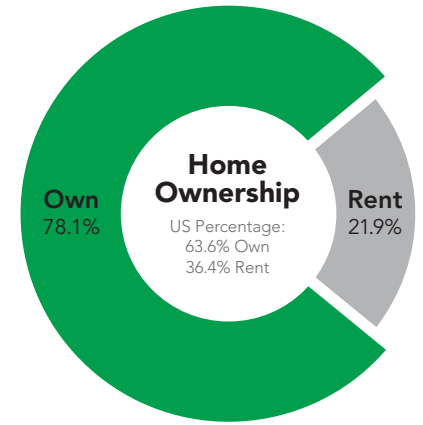
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

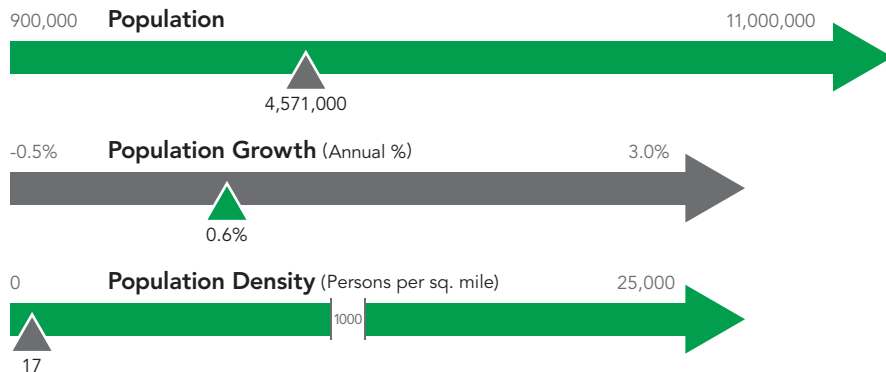
Median Value:
\$189,000

US Median: \$177,000



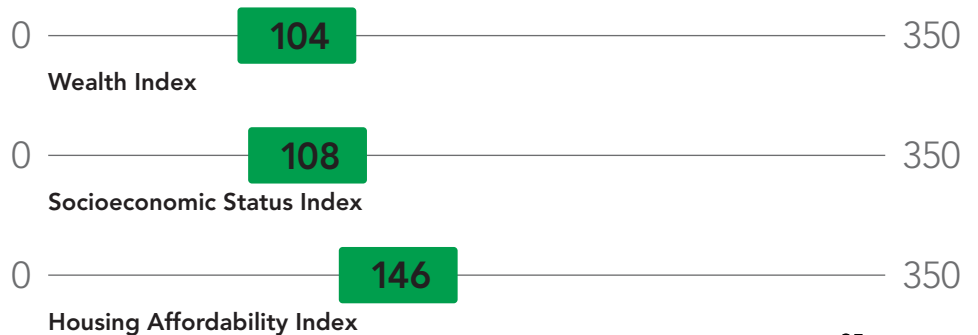
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Cozy Country Living

Green Acres

6A

Households: 3,794,000

Average Household Size: 2.69

Median Age: 43.0

Median Household Income: \$72,000

WHO ARE WE?

The *Green Acres* lifestyle features country living and self-reliance. They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf. Self-described conservatives, residents of *Green Acres* remain pessimistic about the near future yet are heavily invested in it.

OUR NEIGHBORHOOD

- Rural enclaves in metropolitan areas, primarily (not exclusively) older homes with acreage; new housing growth in the past 10 years.
- Single-family, owner-occupied housing, with a median value of \$197,000.
- An older market, primarily married couples, most with no children.

SOCIOECONOMIC TRAITS

- Education: 60% are college educated.
- Unemployment is low at 6% (Index 70); labor force participation rate is high at 67.4% (Index 108).
- Income is derived not only from wages and salaries but also from self-employment (more than 15% of households), investments (30% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the Internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.





AGE BY SEX (Esri data)

Median Age: 43.0 US: 37.6

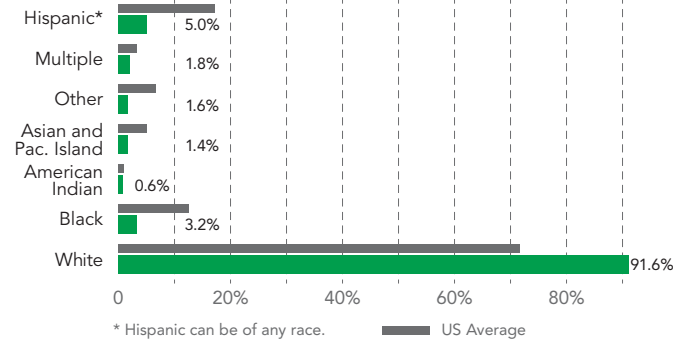
I Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

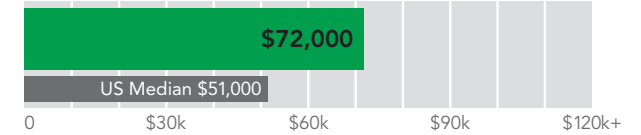
Diversity Index: 24.0 US: 62.1



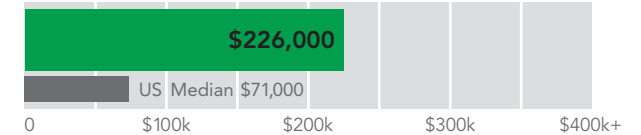
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

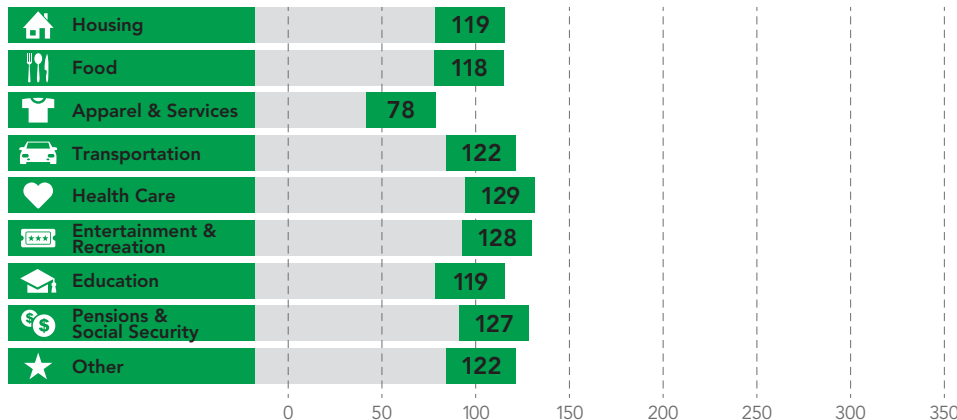


Median Net Worth



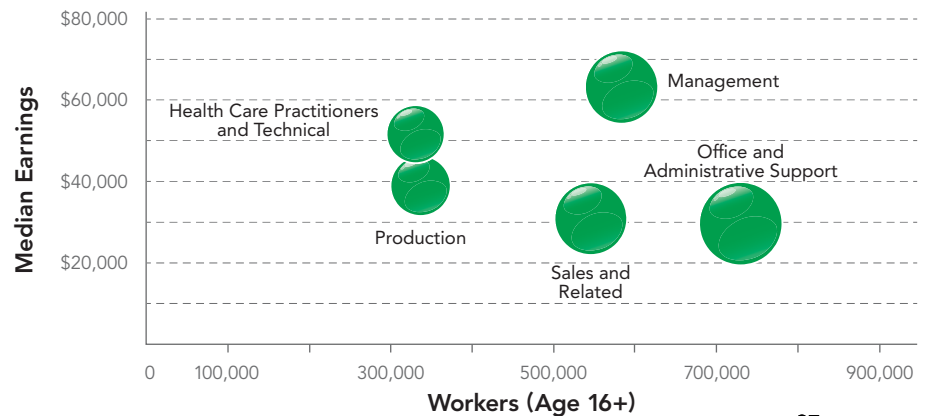
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Purchasing choices reflect *Green Acres*' residents country life, including a variety of vehicles from trucks and SUVs to ATVs and motorcycles, preferably late model.
- Homeowners favor DIY home improvement projects and gardening.
- Media of choice are provided by satellite service, radio, and television, also with an emphasis on country and home and garden.
- *Green Acres* residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.
- Residents are active in their communities and a variety of social organizations, from fraternal orders to veterans' clubs.

HOUSING

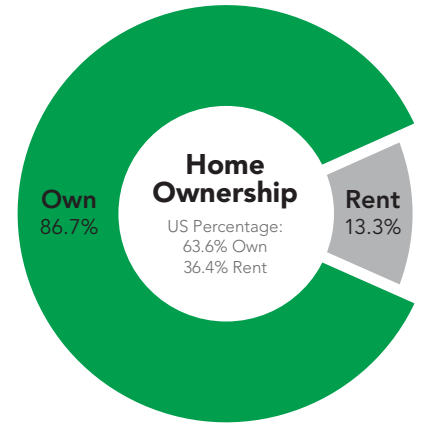
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

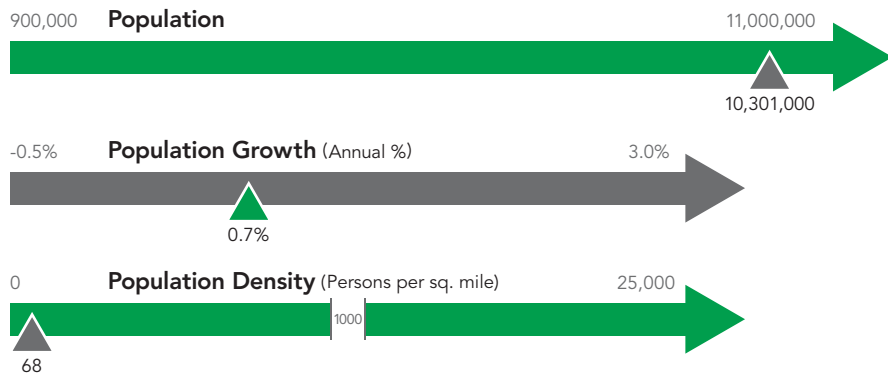
Median Value:
\$197,000

US Median: \$177,000



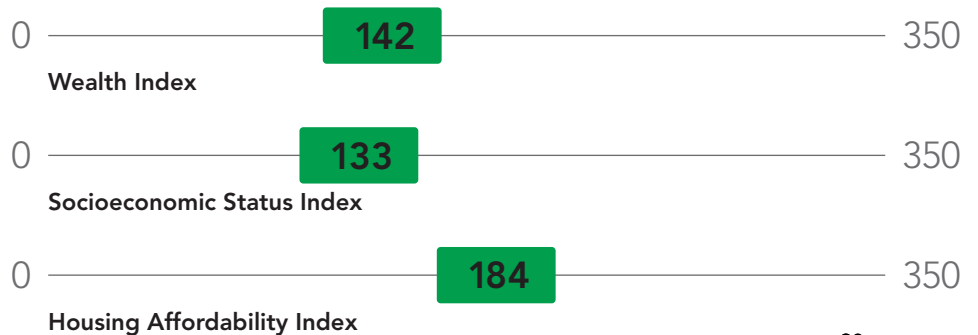
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Family Landscapes
Middleburg

4C

Households: 3,319,000

Average Household Size: 2.73

Median Age: 35.3

Median Household Income: \$55,000

WHO ARE WE?

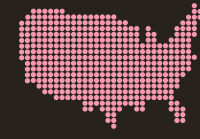
Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, when the housing boom reached out. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

OUR NEIGHBORHOOD

- Semirural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes (Index 152).
- Affordable housing, median value of \$158,000 (Index 89) with a low vacancy rate.
- Young couples, many with children; average household size is 2.73.

SOCIOECONOMIC TRAITS

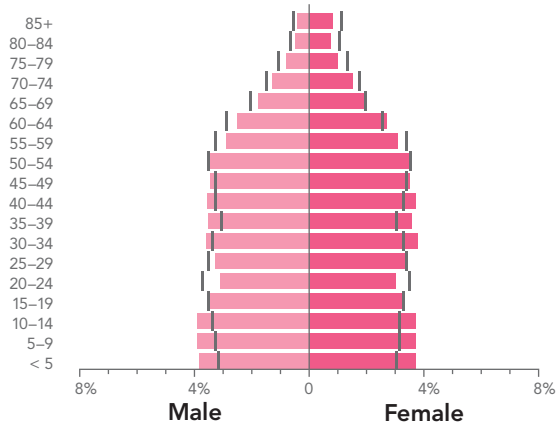
- Education: 66% with a high school diploma or some college.
- Unemployment rate lower at 7.4% (Index 85).
- Labor force participation typical of a younger population at 66.7% (Index 106).
- Traditional values are the norm here—faith, country, and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology, for convenience (online banking or saving money on landlines) and entertainment.



AGE BY SEX (Esri data)

Median Age: **35.3** US: 37.6

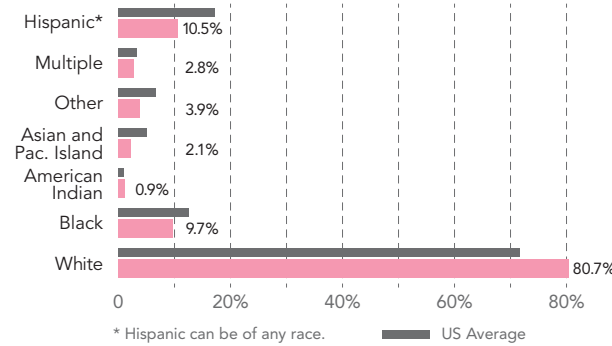
I Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

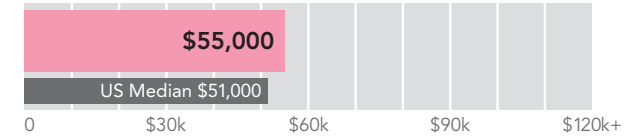
Diversity Index: **46.3** US: 62.1



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

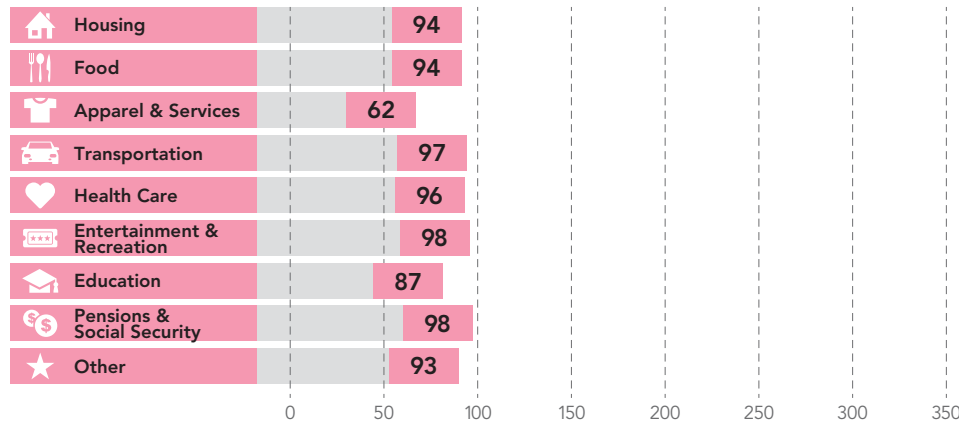


Median Net Worth



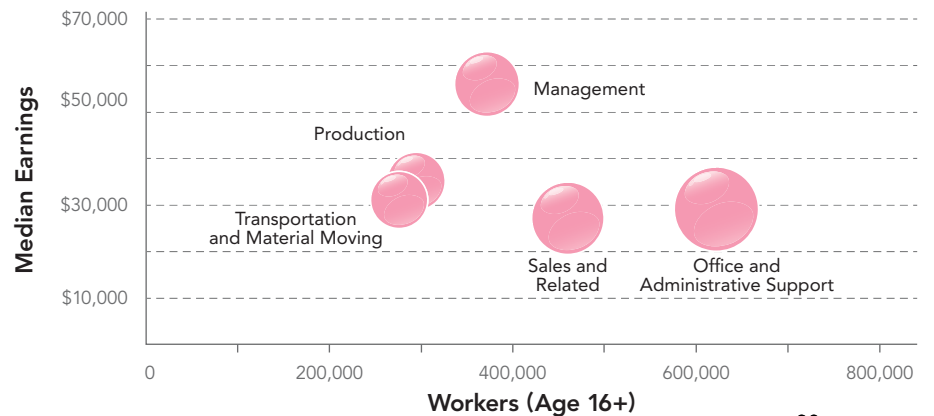
AVERAGE HOUSEHOLD BUDGET INDEX

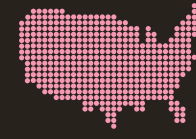
The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Residents are partial to trucks, SUVs, and occasionally, convertibles, or motorcycles.
- Entertainment is primarily family-oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children’s toys and apparel) or home DIY projects.
- Sports include hunting, target shooting, bowling, and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

HOUSING

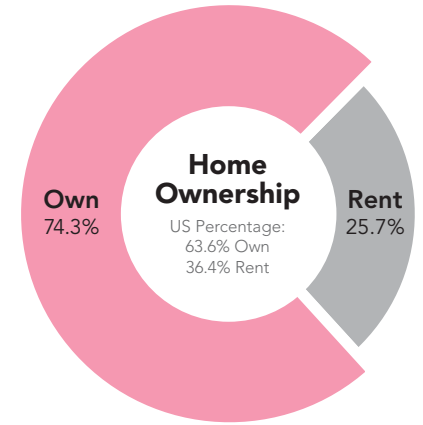
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.



Typical Housing:
Single Family

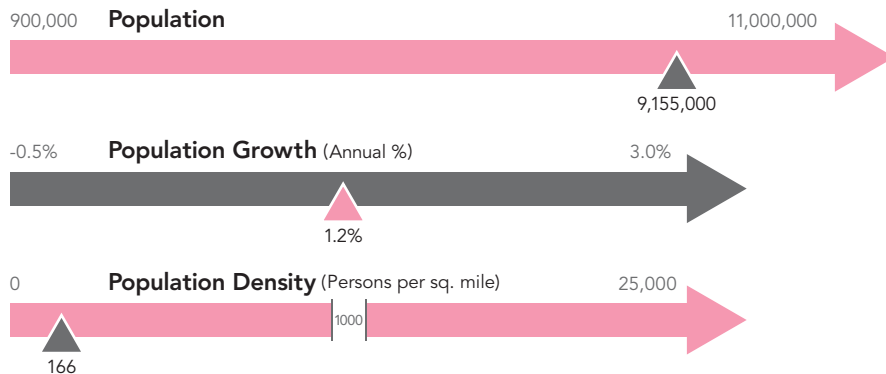
Median Value:
\$158,000

US Median: \$177,000



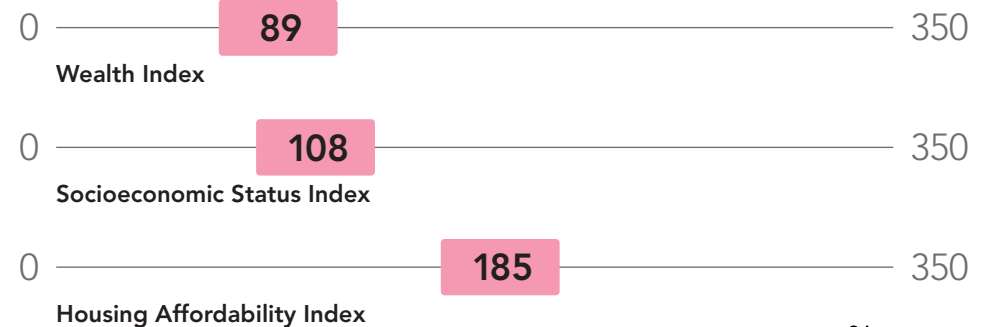
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: GenXurban

Midlife Constants



Households: 3,043,000

Average Household Size: 2.30

Median Age: 45.9

Median Household Income: \$48,000

WHO ARE WE?

Midlife Constants residents are seniors, at or approaching retirement, with below average labor force participation and above average net worth. Although located in predominantly metropolitan areas, they live outside the central cities, in smaller communities. Their lifestyle is more country than urban. They are generous, but not spendthrifts.

OUR NEIGHBORHOOD

- Older homes (most built before 1980) found in the suburban periphery of smaller metropolitan markets.
- Primarily married couples, with a growing share of singles.
- Settled neighborhoods with slow rates of change and residents that have lived in the same house for years.
- Single-family homes, less than half still mortgaged, with a median home value of \$141,000 (Index 80).

SOCIOECONOMIC TRAITS

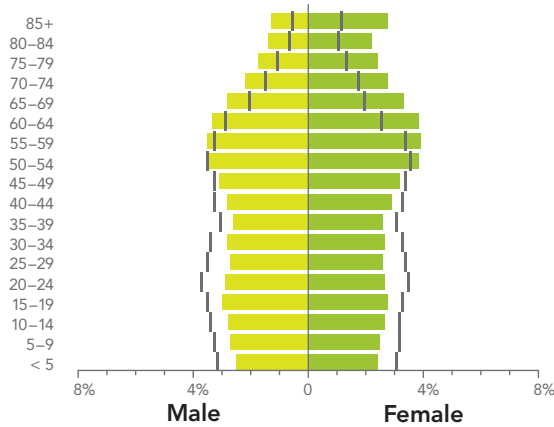
- Education: 64% have a high school diploma or some college.
- Unemployment is lower in this market at 7.4% (Index 86), but so is the labor force participation rate (Index 89).
- Almost 42% of households are receiving Social Security (Index 150); 28% also receive retirement income (Index 160).
- Traditional, not trendy; opt for convenience and comfort, not cutting-edge. Technology has its uses, but the bells and whistles are a bother.
- Attentive to price, but not at the expense of quality, they prefer to buy American and natural products.
- Radio and newspapers are the media of choice (after television).



AGE BY SEX (Esri data)

Median Age: **45.9** US: 37.6

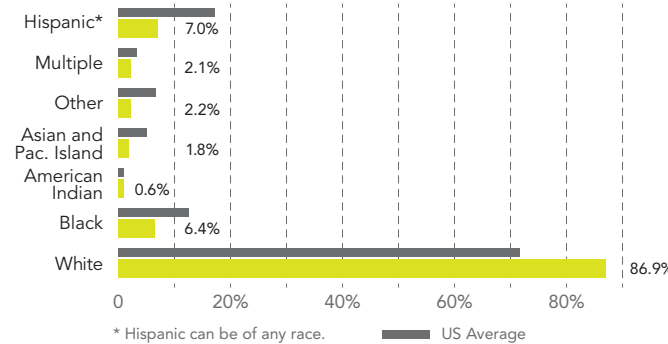
I Indicates US



RACE AND ETHNICITY (Esri data)

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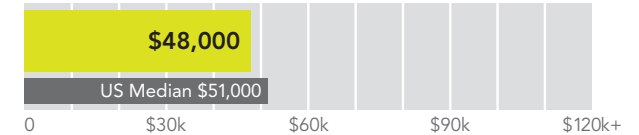
Diversity Index: **34.0** US: 62.1



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

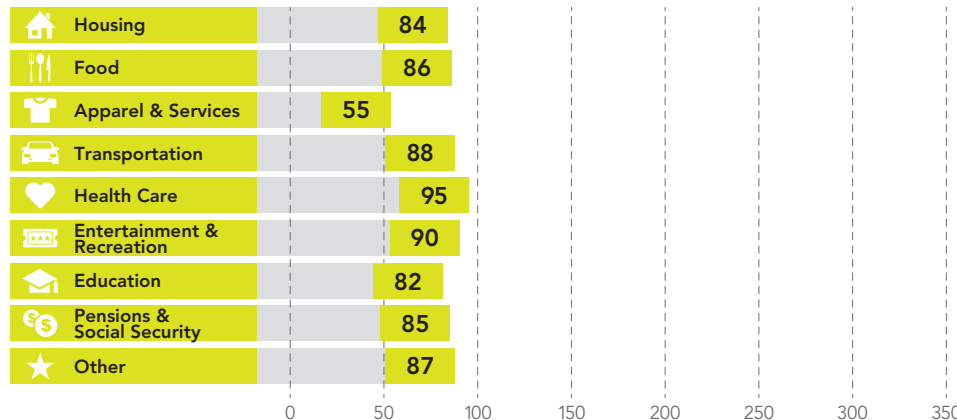


Median Net Worth



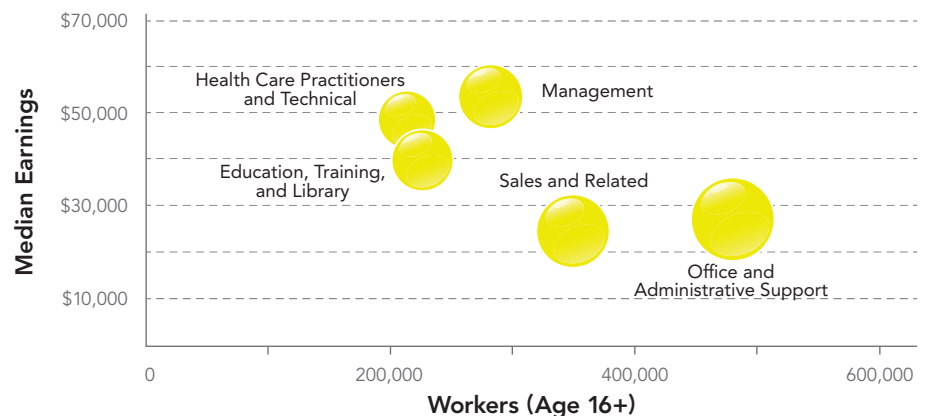
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Prefer practical vehicles like SUVs and trucks (domestic, of course).
- Sociable, church-going residents belonging to fraternal orders, veterans' clubs and charitable organizations and do volunteer work and fund-raising.
- Contribute to arts/cultural, educational, political, and social services organizations.
- DIY homebodies that spend on home improvement and gardening.
- Media preferences: country or Christian channels.
- Leisure activities include scrapbooking, movies at home, reading, fishing, and golf.

HOUSING

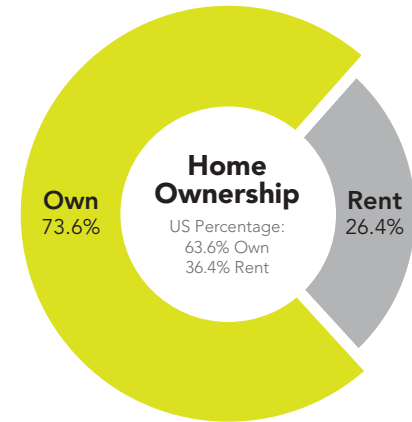
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

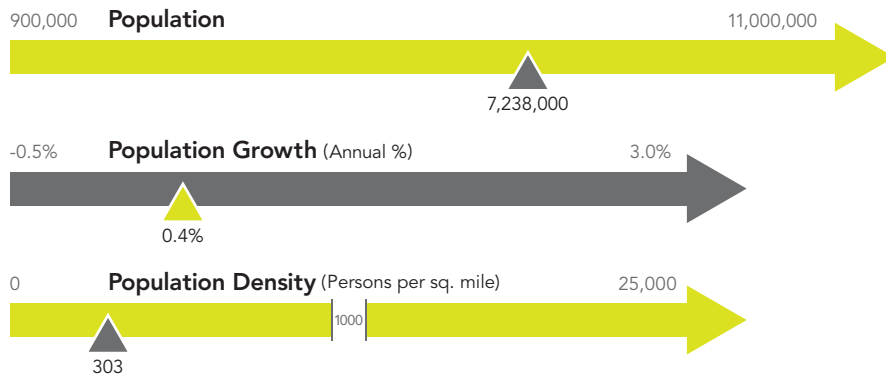
Median Value:
\$141,000

US Median: \$177,000



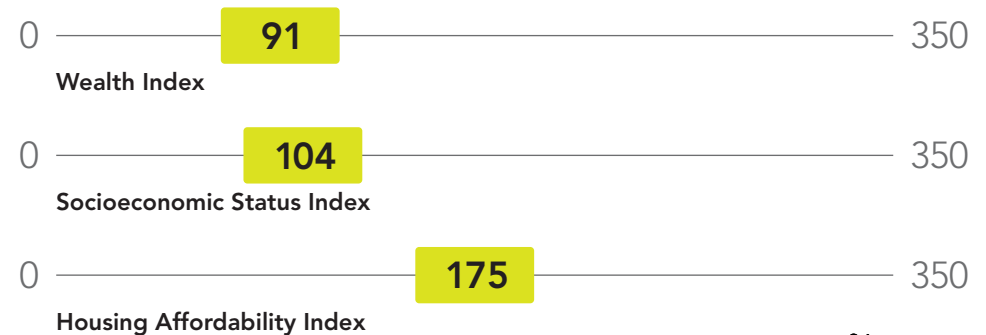
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Senior Styles

Retirement Communities



Households: 1,451,000

Average Household Size: 1.86

Median Age: 52.0

Median Household Income: \$35,000

WHO ARE WE?

Retirement Communities neighborhoods are evenly distributed across the country. They combine single-family homes and independent living with apartments, assisted living, and continuous care nursing facilities. Over half of the housing units are in multiunit structures, and the majority of residents have a lease. This group enjoys watching cable TV and stays up-to-date with newspapers and magazines. Residents take pride in fiscal responsibility and keep a close eye on their finances. Although income and net worth are well below national averages, residents enjoy going to the theater, golfing, and taking vacations. While some residents enjoy cooking, many have paid their dues in the kitchen and would rather dine out.

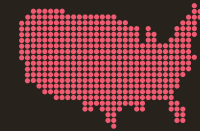
OUR NEIGHBORHOOD

- Much of the housing was built in the 1970s and 1980s—a mix of single-family homes and large multiunit structures that function at various levels of senior care.
- Small household size; many residents have outlived their partners and live alone.
- Over half of the homes are renter occupied.
- Average rent is slightly below the US average.
- One in five households has no vehicle.

SOCIOECONOMIC TRAITS

- Brand loyal, this segment will spend a little more for their favorite brands, but most likely they will have a coupon.
- Frugal, they pay close attention to finances.
- They prefer reading magazines over interacting with computers.
- They are health conscious and prefer name brand drugs.





AGE BY SEX (Esri data)

Median Age: 52.0 US: 37.6

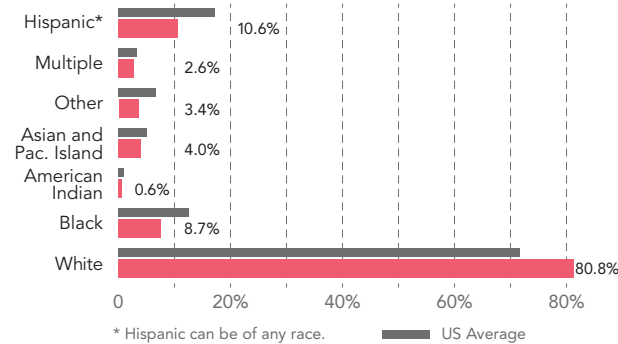
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RACE AND ETHNICITY (Esri data)

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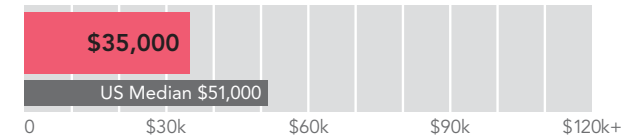
Diversity Index: 46.4 US: 62.1



INCOME AND NET WORTH

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Median Household Income

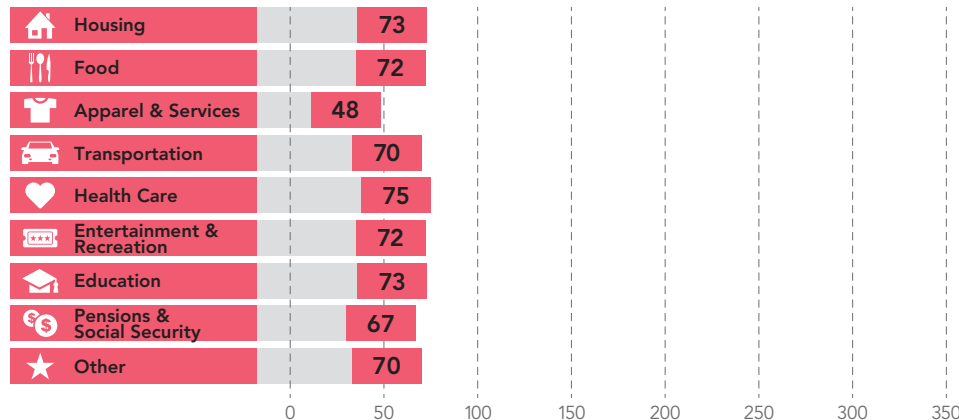


Median Net Worth



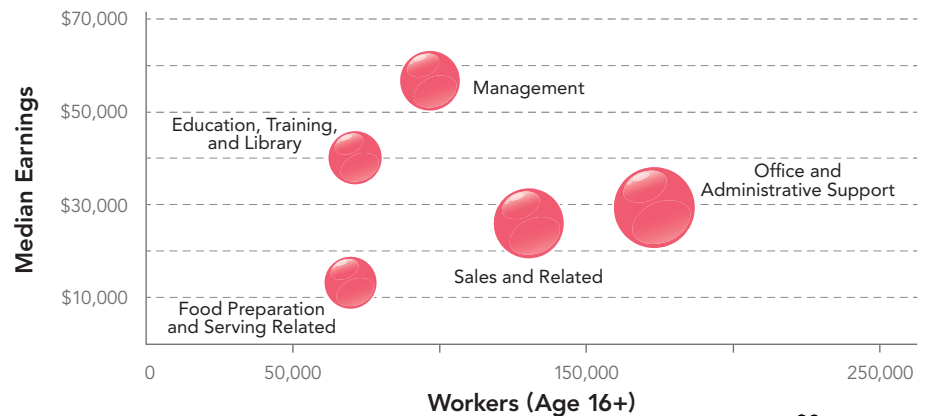
AVERAGE HOUSEHOLD BUDGET INDEX

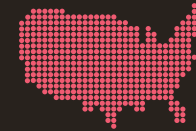
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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Enjoy hard-cover books, book clubs, crossword puzzles, and Sudoku.
- Contribute to political organizations and other groups.
- Entertainment preferences: bingo, opera, and the theater.
- Watch QVC, Golf Channel, CNN, and sports on TV.
- Like to travel—including visits to foreign countries.
- Shop at large department stores for convenience.

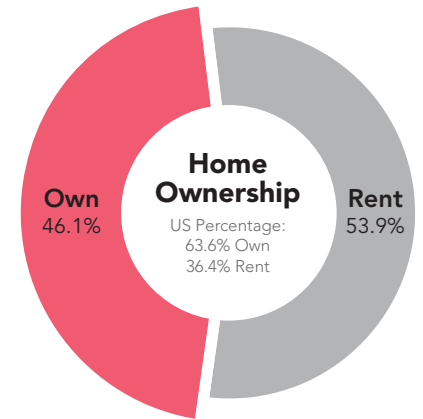
HOUSING

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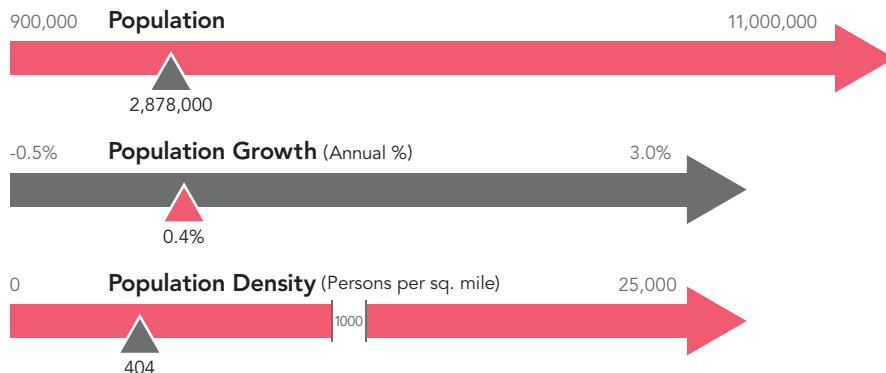
Typical Housing:
Multiunits;
Single Family

Average Rent:
\$980
US Average: \$990



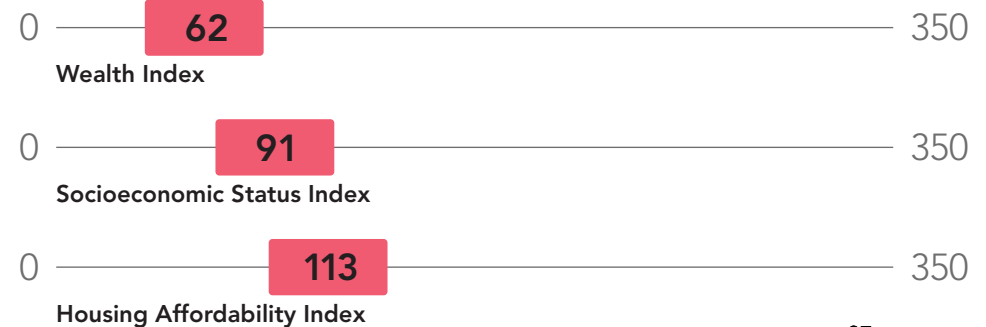
POPULATION CHARACTERISTICS

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ESRI INDEXES

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LifeMode Group: Cozy Country Living

Salt of the Earth

6B

Households: 3,517,000

Average Household Size: 2.58

Median Age: 43.1

Median Household Income: \$53,000

WHO ARE WE?

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary, but seek face-to-face contact in their routine activities.

OUR NEIGHBORHOOD

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana.
- Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries.
- Home ownership rates are very high (Index 132). Single-family homes are affordable, valued at 25 percent less than the national market.
- Two in three households are composed of married couples; less than half have children at home.

SOCIOECONOMIC TRAITS

- Steady employment in construction, manufacturing, and related service industries.
- Completed education: 42% with a high school diploma only.
- Household income just over the national median, while net worth is double the national median.
- Spending time with family their top priority.
- Cost-conscious consumers, loyal to brands they like, with a focus on buying American.
- Last to buy the latest and greatest products.
- Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.





AGE BY SEX (Esri data)

Median Age: 43.1 US: 37.6

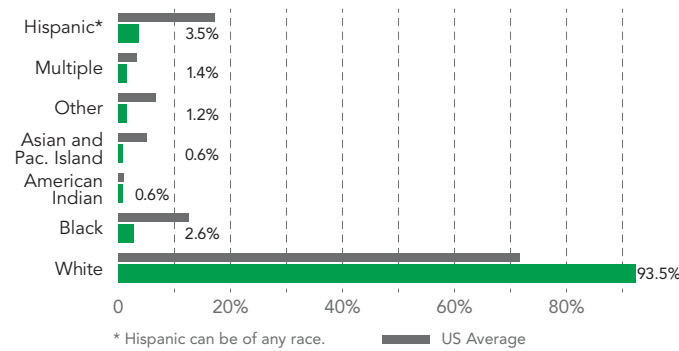
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RACE AND ETHNICITY (Esri data)

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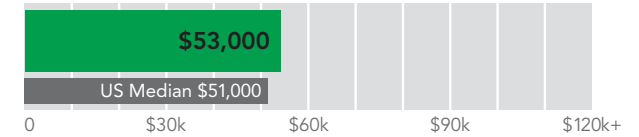
Diversity Index: 18.3 US: 62.1



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

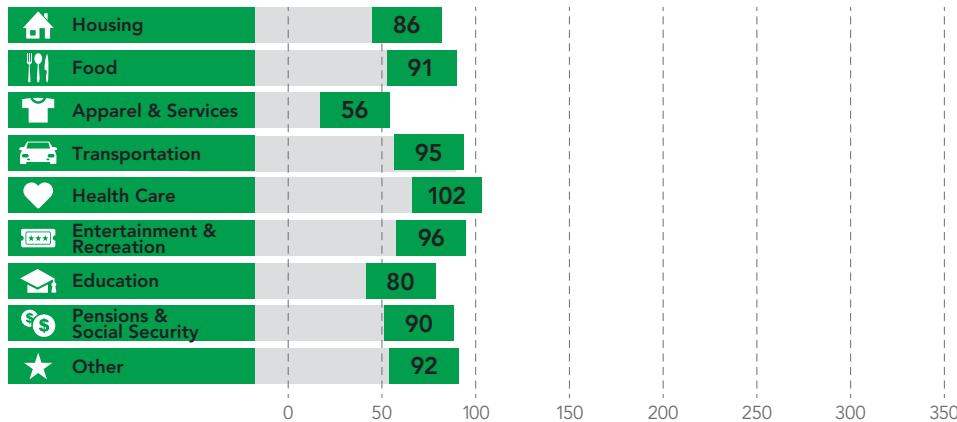


Median Net Worth



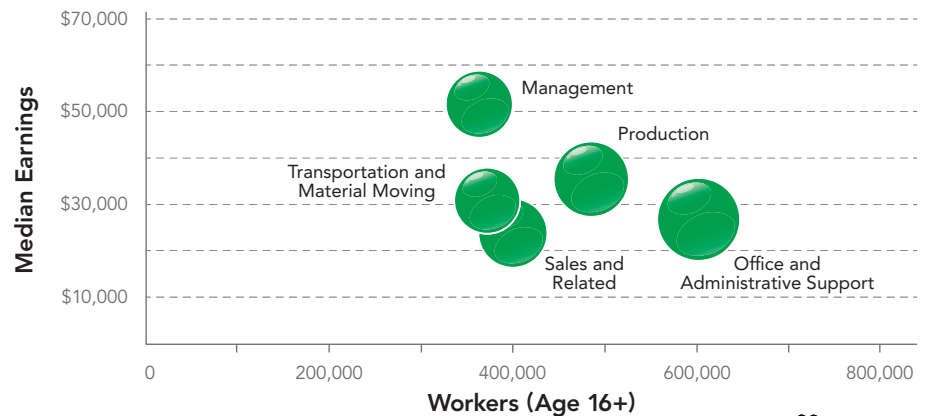
AVERAGE HOUSEHOLD BUDGET INDEX

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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips are popular.
- To support their pastimes, truck ownership is high; many also own an ATV.
- They own the equipment to maintain their lawns and tend to their vegetable gardens.
- Residents often tackle home remodeling and improvement jobs themselves.
- Due to their locale, they own satellite dishes, and many still require dial-up modems to access the Internet.
- These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

HOUSING

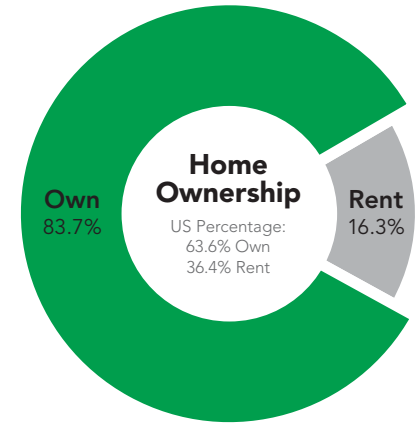
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Typical Housing:
Single Family

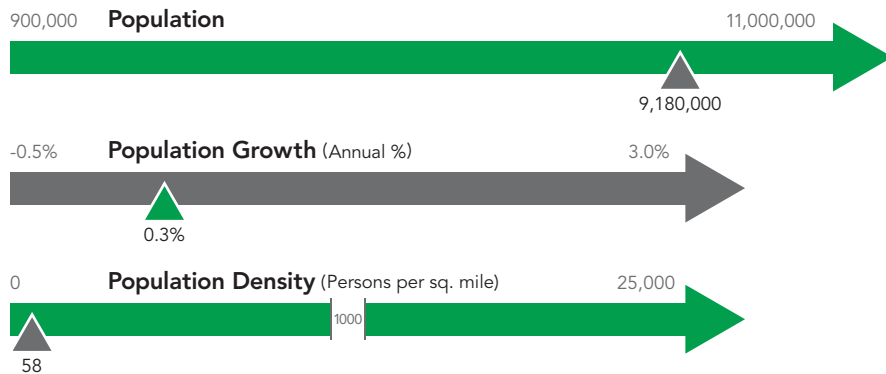
Median Value:
\$134,000

US Median: \$177,000



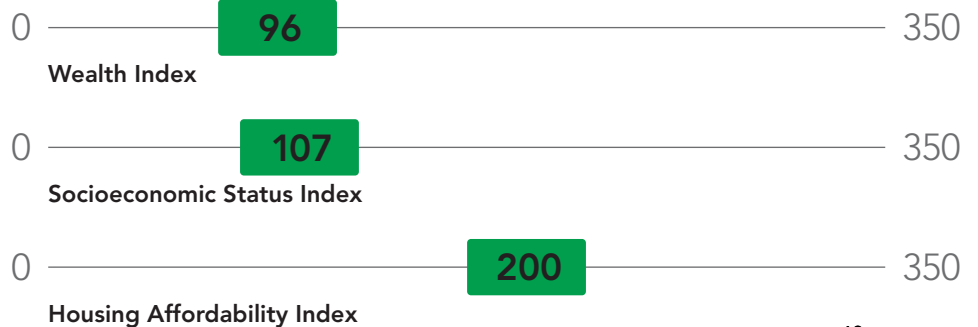
POPULATION CHARACTERISTICS

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ESRI INDEXES

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LifeMode Group: Family Landscapes

Soccer Moms

4A

Households: 3,327,000

Average Household Size: 2.96

Median Age: 36.6

Median Household Income: \$84,000

WHO ARE WE?

Soccer Moms is an affluent, family-oriented market with a country flavor. Residents are partial to new housing away from the bustle of the city but close enough to commute to professional job centers. Life in this suburban wilderness offsets the hectic pace of two working parents with growing children. They favor time-saving devices, like banking online or housekeeping services, and family-oriented pursuits.

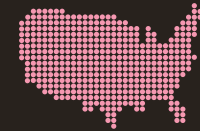
OUR NEIGHBORHOOD

- Soccer Moms residents prefer the suburban periphery of metropolitan areas.
- Predominantly single family, homes are in newer neighborhoods, 36% built in the 1990s (Index 253), 31% built since 2000.
- Owner-occupied homes have high rate of mortgages at 74% (Index 163), and low rate vacancy at 5%.
- Median home value is \$226,000.
- Most households are married couples with children; average household size is 2.96.
- Most households have 2 or 3 vehicles; long travel time to work including a disproportionate number commuting from a different county (Index 133).

SOCIOECONOMIC TRAITS

- Education: 37.7% college graduates; more than 70% with some college education.
- Low unemployment at 5.9%; high labor force participation rate at 72%; 2 out of 3 households include 2+ workers (Index 124).
- Connected, with a host of wireless devices from iPods to tablets—anything that enables convenience, like banking, paying bills, or even shopping online.
- Well insured and invested in a range of funds, from savings accounts or bonds to stocks.
- Carry a higher level of debt, including first (Index 159) and second mortgages (Index 154) and auto loans (Index 151).

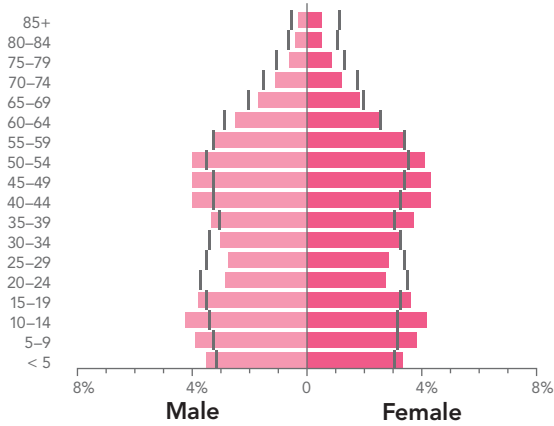




AGE BY SEX (Esri data)

Median Age: **36.6** US: 37.6

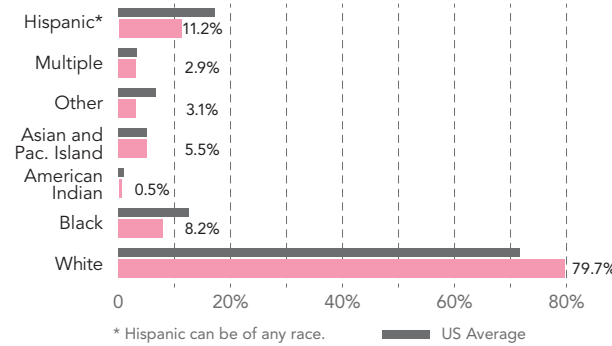
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RACE AND ETHNICITY (Esri data)

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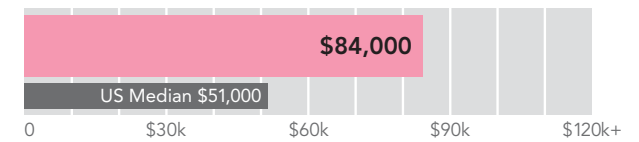
Diversity Index: **48.3** US: 62.1



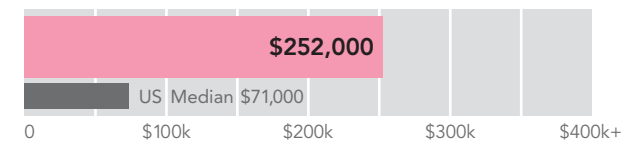
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

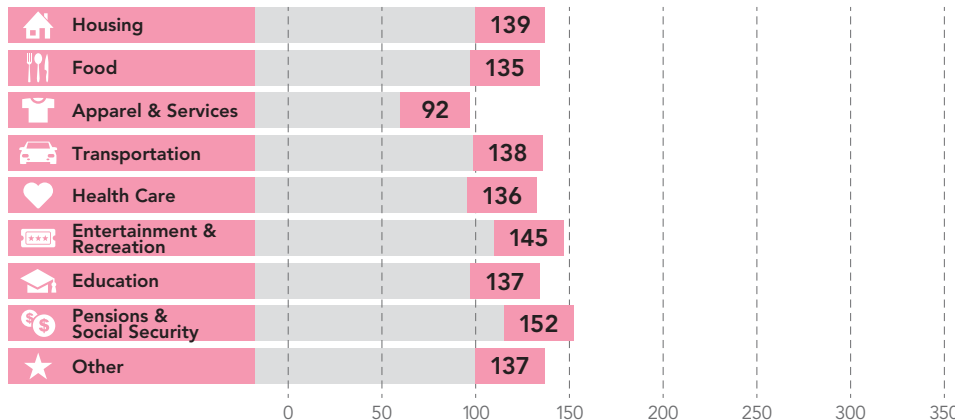


Median Net Worth



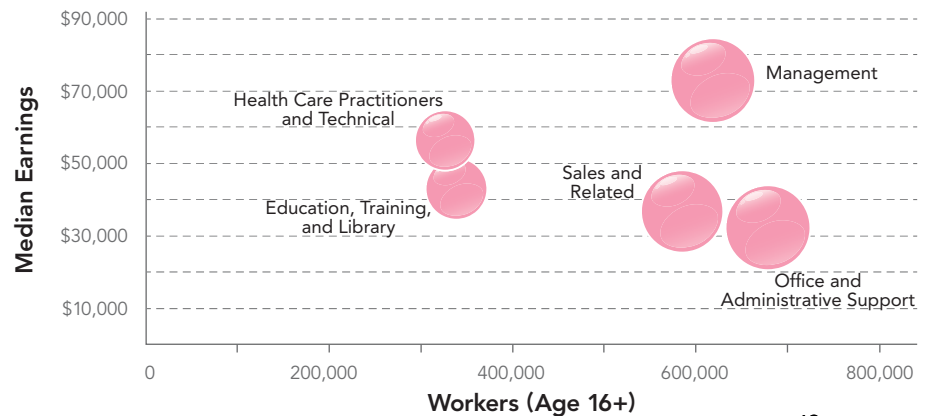
AVERAGE HOUSEHOLD BUDGET INDEX

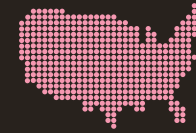
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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Most households own at least 2 vehicles; the most popular types are minivans and SUVs.
- Family-oriented purchases and activities dominate, like 4+ televisions (Index 165), movie purchases or rentals, children’s apparel and toys, and visits to theme parks or zoos.
- Outdoor activities and sports are characteristic of life in the suburban periphery, like bicycling, jogging, golfing, boating, and target shooting.
- Home maintenance services are frequently contracted, but these families also like their gardens and own the tools for minor upkeep, like riding mowers and tillers.

HOUSING

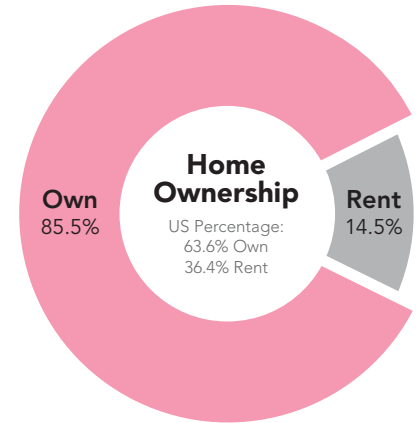
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Typical Housing:
Single Family

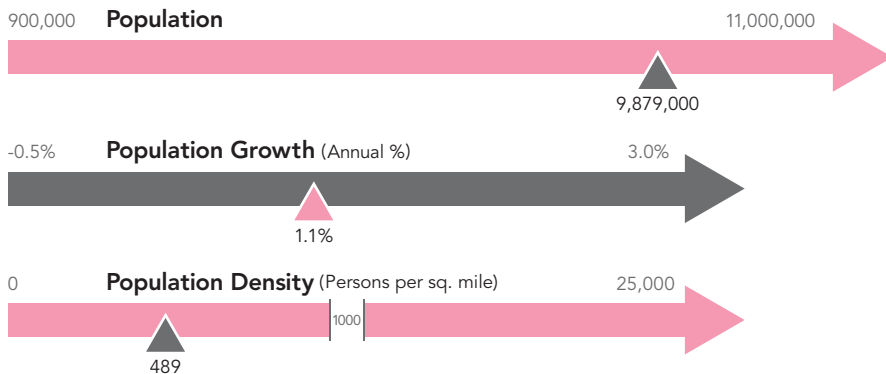
Median Value:
\$226,000

US Median: \$177,000



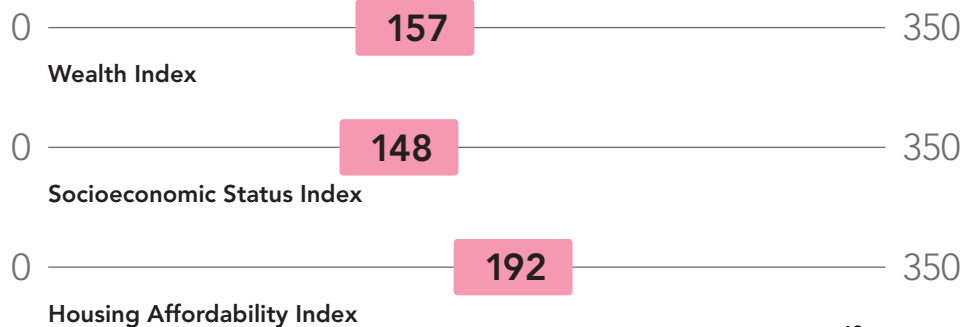
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ESRI INDEXES

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LifeMode Group: Ethnic Enclaves

Up and Coming Families

7A

Households: 2,562,000

Average Household Size: 3.10

Median Age: 30.7

Median Household Income: \$64,000

WHO ARE WE?

Up and Coming Families is a market in transition—residents are younger and more mobile and ethnically diverse than the previous generation. They are ambitious, working hard to get ahead, and willing to take some risks to achieve their goals. The recession has impacted their financial well-being, but they are optimistic. Their homes are new; their families are young. And this is one of the fastest-growing markets in the country.

OUR NEIGHBORHOOD

- New suburban periphery: new families in new housing subdivisions.
- Building began in the housing boom of the 2000s and continues in this fast-growing market.
- Single-family homes with a median value of \$174,000 and a lower vacancy rate.
- The price of affordable housing; longer commute times (Index 116).

SOCIOECONOMIC TRAITS

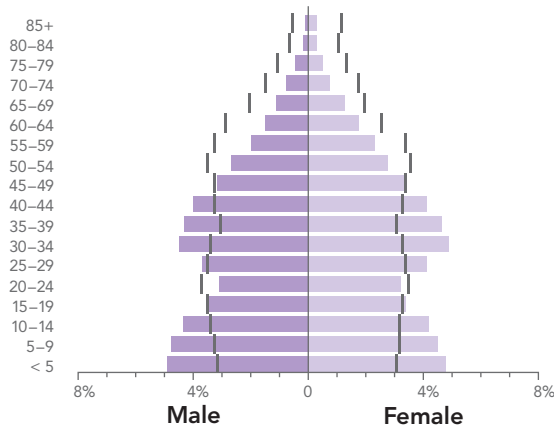
- Education: 66% have some college education or degree(s).
- Hard-working labor force with a participation rate of 71% (Index 114) and low unemployment at 7% (Index 81).
- Most households (63%) have 2 or more workers.
- Careful shoppers, aware of prices, willing to shop around for the best deals and open to influence by others' opinions.
- Seek the latest and best in technology.
- Young families still feathering the nest and establishing their style.

Up and Coming Families

AGE BY SEX (Esri data)

Median Age: **30.7** US: 37.6

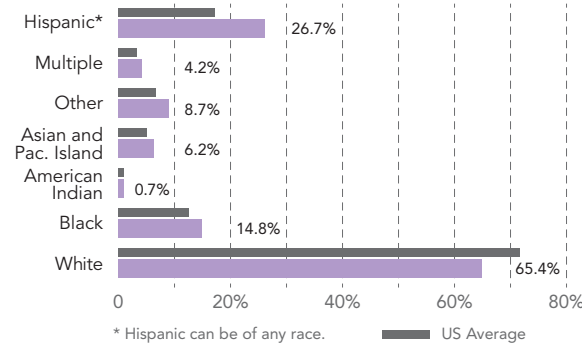
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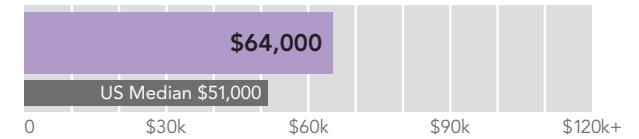
Diversity Index: **72.4** US: 62.1



INCOME AND NET WORTH

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Median Household Income

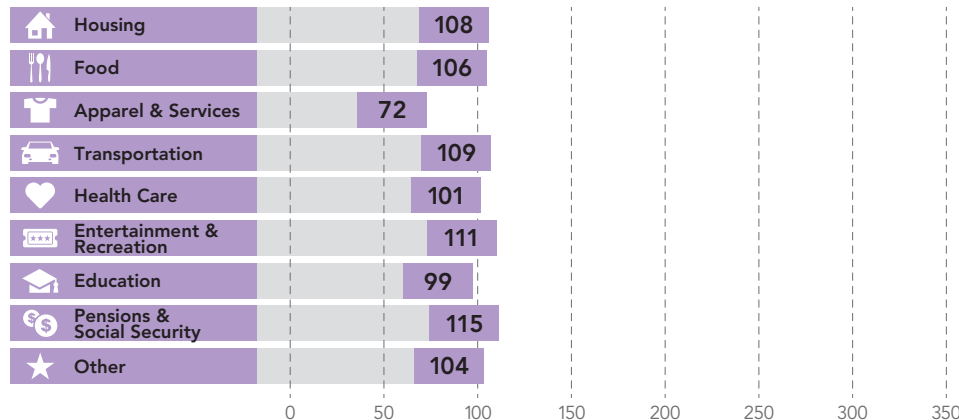


Median Net Worth



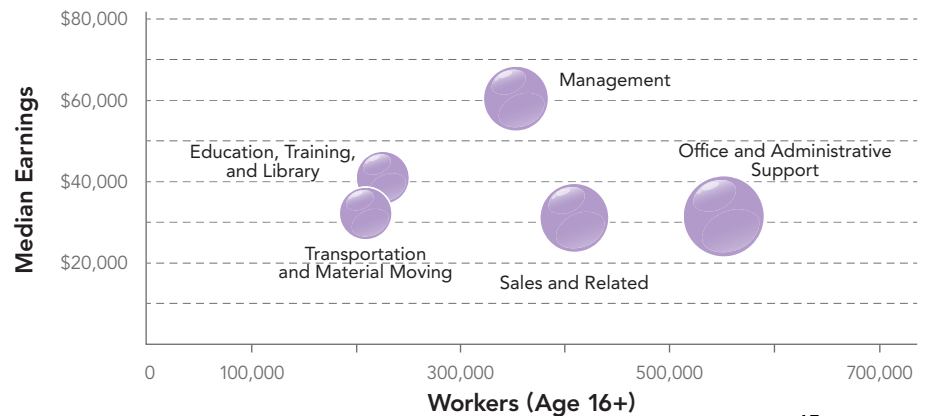
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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Rely on the Internet for entertainment, information, shopping, and banking.
- Prefer imported SUVs or compact cars, late models.
- Carry debt from credit card balances to student loans and mortgages, but also maintain retirement plans and make charitable contributions.
- Busy with work and family; use home and landscaping services to save time.
- Find leisure in family activities, movies at home, trips to theme parks or the zoo, and sports, from backpacking and baseball to weight lifting and yoga.

HOUSING

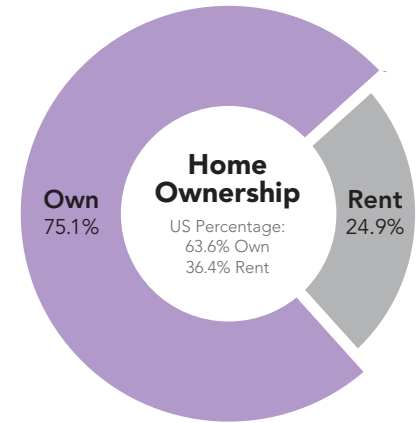
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

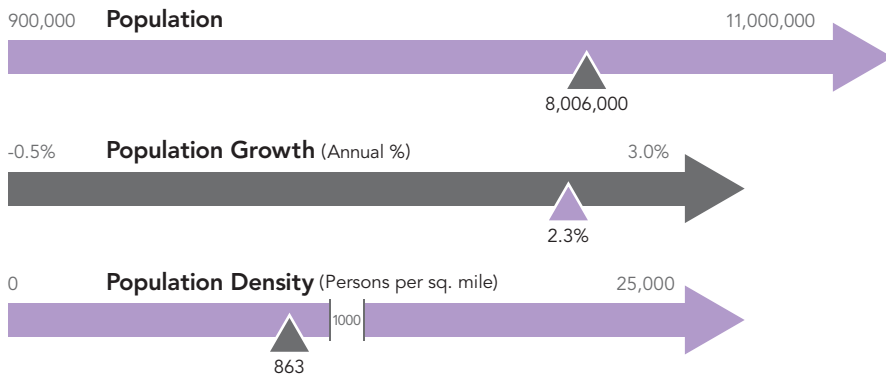
Median Value:
\$174,000

US Median: \$177,000



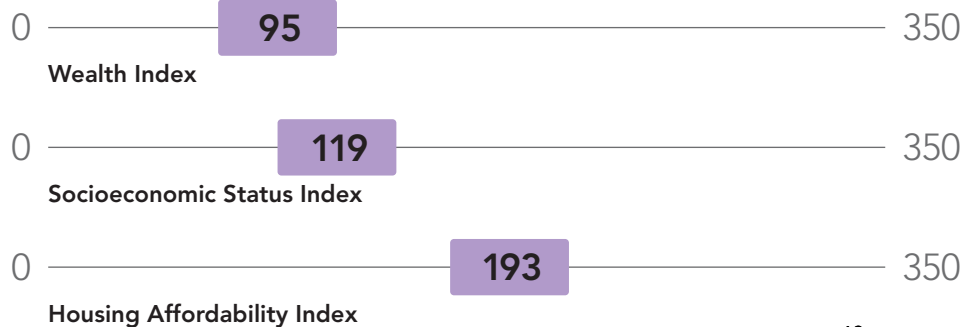
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





Appendix K: Household Budget Expenditures

Demographic Summary

	2017	2017
Population	14,288	194,231
Households	5,348	71,870
Average Household Size	2.60	2.64
Families	3,625	51,578
Median Age	37.9	40.2
Median Household Income	\$57,602	\$60,678

Convenience Trade Area

Destination Trade Area

	Spending Potential Index	Average Amount Spent	Total	Percent	Spending Potential Index	Average Amount Spent	Total	Percent
Total Expenditures	96	\$66,834.60	\$357,431,459	100.0%	93	\$64,697.61	\$4,649,817,081	100.0%
Food	97	\$8,082.05	\$43,222,811	12.1%	94	\$7,826.67	\$562,503,025	12.1%
Food at Home	97	\$4,885.58	\$26,128,060	7.3%	94	\$4,736.21	\$340,391,462	7.3%
Food Away from Home	96	\$3,196.48	\$17,094,752	4.8%	93	\$3,090.46	\$222,111,563	4.8%
Alcoholic Beverages	95	\$529.09	\$2,829,598	0.8%	91	\$503.95	\$36,218,771	0.8%
Housing	96	\$20,469.59	\$109,471,382	30.6%	91	\$19,320.75	\$1,388,582,618	29.9%
Shelter	96	\$15,534.33	\$83,077,583	23.2%	89	\$14,488.73	\$1,041,305,304	22.4%
Utilities, Fuel and Public Services	98	\$4,935.27	\$26,393,799	7.4%	96	\$4,832.02	\$347,277,314	7.5%
Household Operations	96	\$1,773.51	\$9,484,714	2.7%	93	\$1,721.79	\$123,745,032	2.7%
Housekeeping Supplies	98	\$696.18	\$3,723,178	1.0%	96	\$685.88	\$49,294,547	1.1%
Household Furnishings and Equipment	96	\$1,875.64	\$10,030,919	2.8%	95	\$1,849.54	\$132,926,187	2.9%
Apparel and Services	95	\$2,047.04	\$10,947,574	3.1%	91	\$1,969.16	\$141,523,850	3.0%
Transportation	97	\$7,910.44	\$42,305,057	11.8%	96	\$7,781.39	\$559,248,248	12.0%
Travel	95	\$1,964.38	\$10,505,481	2.9%	93	\$1,920.54	\$138,029,398	3.0%
Health Care	99	\$5,529.97	\$29,574,292	8.3%	98	\$5,495.01	\$394,926,453	8.5%
Entertainment and Recreation	96	\$3,010.66	\$16,101,026	4.5%	95	\$2,959.33	\$212,687,074	4.6%
Personal Care Products & Services	96	\$767.71	\$4,105,714	1.1%	93	\$742.04	\$53,330,275	1.1%
Education	93	\$1,350.91	\$7,224,657	2.0%	85	\$1,240.48	\$89,153,118	1.9%
Smoking Products	99	\$413.71	\$2,212,547	0.6%	100	\$416.50	\$29,934,207	0.6%
Lotteries & Pari-mutuel Losses	102	\$56.41	\$301,683	0.1%	95	\$52.68	\$3,785,888	0.1%
Legal Fees	98	\$180.99	\$967,922	0.3%	92	\$170.03	\$12,220,044	0.3%
Funeral Expenses	102	\$85.92	\$459,478	0.1%	102	\$86.05	\$6,184,147	0.1%
Checking Account/Banking Service Charges	98	\$34.08	\$182,276	0.1%	89	\$31.04	\$2,230,959	0.0%
Accounting Fees	96	\$78.40	\$419,294	0.1%	93	\$76.57	\$5,503,401	0.1%
Miscellaneous Personal Services/Advertising/Fine	98	\$61.79	\$330,466	0.1%	92	\$58.34	\$4,192,810	0.1%
Occupational Expenses	95	\$59.88	\$320,218	0.1%	89	\$56.43	\$4,055,955	0.1%
Expenses for Other Properties	109	\$114.30	\$611,255	0.2%	118	\$123.37	\$8,866,671	0.2%
Credit Card Membership Fees	90	\$4.59	\$24,543	0.0%	82	\$4.19	\$301,313	0.0%
Shopping Club Membership Fees	95	\$20.09	\$107,452	0.0%	90	\$19.13	\$1,375,019	0.0%
Support Payments/Cash Contributions/Gifts in	97	\$2,273.82	\$12,160,386	3.4%	95	\$2,236.20	\$160,715,414	3.5%
Life/Other Insurance	97	\$415.38	\$2,221,453	0.6%	98	\$419.39	\$30,141,740	0.6%
Pensions and Social Security	95	\$7,013.66	\$37,509,071	10.5%	94	\$6,918.06	\$497,201,252	10.7%

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: Esri forecasts for 2017 and 2022; Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys.

Appendix L: Focus Group Results from February 22, 2018

	Initial identification / brainstorm	Front Porches	Middleburg	Midlife Constants	Retirement Communities	Salt of the Earth	Total Lifestyle	Would personally shop there
Note: businesses grouped by City Of Cambridge staff								
		Lifestyle Groups						
CLOTHING								
Quality clothing for larger size men / women: C. Banks / Lane Bryant	1							1
Formal wear	1							
Fashion forward, quality clothing, custom clothing	2		1			1	2	5
Children's clothing	1							1
Boutique style clothing	1							
Consignment shop -- Turnstyle	2	1					1	1
Modern dry cleaner	1							
FURNITURE								
HOM furniture	3							
Household furniture reasonable price e.g.. Ikea	2			1			1	1
Office furniture	3							
carpet store	1							
Office supplies	3			1			1	3
Hotel	0							
EATING & DRINKING								
Olive Garden	3	1					1	1
Red Lobster	2							
Non-chain nice sit down (The Local in Stark)	7					1	1	3
Destination restaurant (supper club, steak house, celebration dining)	10		1	1			2	9
Swedish - Scandinavian	1							
Brew Pub -- Full service	3	1	1			1	3	3
Wine bar - restaurant	1			1		1	2	1
Health Food Options (whole foods, Panera, chipotle, deli)	3	1					1	4
Ice cream parlor / frozen yogurt	7			1			1	4
Hot dog / sandwich	2							
Potato-theme restaurant	1							
Locally-owned coffee / bagel	2					1	1	
Food truck downtown / park	1	1					1	3
Trader Joes	1			1			1	3

ELECTRONICS								
Apple Store	1	1					1	1
Cell Phones	1							
PERSONAL SERVICES								
Fashion forward quality clothes (men / women) formal wear	3							1
Optical - lower price classes	0				1		1	1
Medical supplies	1				1		1	
Radio shack -- general electronics	1	1					1	1
Framing Shop	1							
AMUSEMENT								
Skating rink (roller?)	1							2
River rental (canoe, kayak, outfitters)	4	1		1			1	1
Live music venue	0	1	1				2	3
Outdoor camping	1	1					1	1
Private Event Center	4			1			1	4
Improv / Play Theatre	1	1					1	7
Indoor Play (all ages)	0	1					1	
LEISURE GOODS								
Marine dealer / repair / rental	3							
RV Center / Recreation vehicles	3							
Music Store	4			1			1	2
Book store	1							
Furniture	1							
Antiques	2							
REI	0						1	1
Pet Care: Supplies, Pet Day Care	4		1				1	1
Fitness Center Pool Youth	7	1	1				2	1
Updated Movie Theatre	1						1	1
Schueller Shoes (specialty shoes / braces / orthotics)	3				1	1	2	2
Hobby Lobby	1				1		1	
Morning Tuesday	1							
Dick's Sporting Goods / Skate sharpening	3	1					1	
Play it Again (new / used equipment)	3				1		1	1
Michaels	4				1		1	2
Joann Fabrics (knitting, weaving, fiber arts)	3							1
Scheels	1							1
Gift Store (wedding, hostess, graduation, spec)	1							1
Bowling Alley	7							
Kids based activities	3							
Family Entertainment (mini-golf, batting cage, arcade, jump city, sky zone, pump it up, laser tag)	14	1	1				1	3
Art Gallery w local art	1						1	1
Cookware -- specialty food store	4						1	1



Appendix M: Sports and Leisure Market Potential

	Convenience Trade Area			Destination Trade Area		
Demographic Summary	2017			2017		
Population	14,288			194,231		
Adults (Population 18+)	10,771			149,499		
Households	5,348			71,870		
Median Household Income	\$57,602			\$60,678		
Product/Consumer Behavior	Expected Number of Adults	Percent of Adults	MPI	Expected Number of Adults	Percent of Adults	MPI
Participated in bicycling (road) in last 12 months	1,105	10.3%	100	14,645	9.8%	95
Participated in bowling in last 12 months	1,023	9.5%	99	14,436	9.7%	101
Participated in fishing (fresh water) in last 12 months	1,495	13.9%	116	23,107	15.5%	129
Participated in hiking in last 12 months	1,014	9.4%	91	14,819	9.9%	96
Participated in jogging/running in last 12 months	1,314	12.2%	91	18,407	12.3%	92
Participated in swimming in last 12 months	1,559	14.5%	93	24,153	16.2%	104
Participated in walking for exercise in last 12 months	2,866	26.6%	99	41,722	27.9%	103
Participated in weight lifting in last 12 months	1,027	9.5%	94	14,059	9.4%	93
Member of AARP	1,401	13.0%	109	19,994	13.4%	112
Did baking in last 12 months	2,656	24.7%	105	37,889	25.3%	108
Went to bar/night club in last 12 months	1,853	17.2%	102	24,193	16.2%	96
Went to beach in last 12 months	2,424	22.5%	88	35,503	23.7%	93
Played board game in last 12 months	1,567	14.5%	108	21,437	14.3%	106
Read book in last 12 months	3,644	33.8%	100	53,395	35.7%	106
Went on overnight camping trip in last 12 months	1,366	12.7%	104	21,400	14.3%	118
Played cards in last 12 months	1,731	16.1%	106	23,057	15.4%	102
Played computer game (online w/o software)/12 months	1,034	9.6%	105	15,206	10.2%	111
Cooked for fun in last 12 months	2,429	22.6%	96	34,244	22.9%	97
Did crossword puzzle in last 12 months	1,127	10.5%	105	15,522	10.4%	104
Dined out in last 12 months	4,923	45.7%	101	70,551	47.2%	104
Gambled at casino in last 12 months	1,489	13.8%	100	20,246	13.5%	98
Participate in indoor gardening/plant care	970	9.0%	98	14,819	9.9%	107
Bought lottery ticket in last 12 months	3,593	33.4%	93	54,101	36.2%	101
Played lottery 6+ times in last 30 days	1,253	11.6%	101	17,766	11.9%	103
Bought lottery ticket in last 12 months: Daily Drawing	298	2.8%	77	4,273	2.9%	80
Bought lottery ticket in last 12 months: Instant Game	1,973	18.3%	99	28,525	19.1%	104
Bought lottery ticket in last 12 months: Mega Millions	1,603	14.9%	87	24,326	16.3%	95
Bought lottery ticket in last 12 months: Powerball	2,062	19.1%	94	32,788	21.9%	108
Attended a movie in last 6 months	6,142	57.0%	96	85,214	57.0%	96
Attended movie in last 90 days: once/week or more	276	2.6%	106	2,829	1.9%	79
Attended movie in last 90 days: 2-3 times a month	555	5.2%	90	6,951	4.6%	81
Attended movie in last 90 days: once a month	916	8.5%	86	12,687	8.5%	86
Attended movie in last 90 days: < once a month	3,790	35.2%	100	54,559	36.5%	104

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2017 and 2022.

Product/Consumer Behavior	Expected			Expected		
	Number of Adults	Percent of Adults	MPI	Number of Adults	Percent of Adults	MPI
Movie genre seen at theater/6 months: action	2,505	23.3%	93	34,041	22.8%	91
Movie genre seen at theater/6 months: adventure	2,968	27.6%	93	41,244	27.6%	93
Movie genre seen at theater/6 months: comedy	2,696	25.0%	94	36,772	24.6%	92
Movie genre seen at theater/6 months: crime	1,410	13.1%	87	19,099	12.8%	85
Movie genre seen at theater/6 months: drama	2,357	21.9%	91	32,351	21.6%	90
Movie genre seen at theater/6 months: family	868	8.1%	87	12,696	8.5%	91
Movie genre seen at theater/6 months: fantasy	1,617	15.0%	91	22,720	15.2%	92
Movie genre seen at theater/6 months: horror	691	6.4%	79	9,818	6.6%	80
Movie genre seen at theater/6 months: romance	845	7.8%	82	11,605	7.8%	81
Movie genre seen at theater/6 months: science fiction	1,838	17.1%	94	24,339	16.3%	90
Movie genre seen at theater/6 months: thriller	1,590	14.8%	87	22,600	15.1%	89
Went to museum in last 12 months	1,225	11.4%	92	15,948	10.7%	87
Did photography in last 12 months	1,103	10.2%	99	15,661	10.5%	101
Did Sudoku puzzle in last 12 months	1,050	9.7%	106	15,183	10.2%	111
Went to live theater in last 12 months	1,292	12.0%	92	17,519	11.7%	90
Visited a theme park in last 12 months	1,630	15.1%	85	24,724	16.5%	93
Played video/electronic game (console) last 12 months	1,202	11.2%	113	14,733	9.9%	99
Participated in word games in last 12 months	1,086	10.1%	101	15,554	10.4%	104
Rented DVDs in last 30 days: 3+	1,466	13.6%	110	19,514	13.1%	105
Rented movie/oth video/30 days: action/adventure	2,549	23.7%	101	36,256	24.3%	103
Rented movie/oth video/30 days: comedy	2,527	23.5%	101	35,358	23.7%	102
Rented movie/oth video/30 days: drama	1,733	16.1%	102	23,921	16.0%	101
Rented movie/oth video/30 days: family/children	1,276	11.8%	112	16,951	11.3%	107
Rented DVD/Blu-ray/30 days: from netflix.com	1,323	12.3%	99	18,565	12.4%	100
Rented/purch DVD/Blu-ray/30 days: from Redbox	2,190	20.3%	107	30,313	20.3%	107
Bought any children`s toy/game in last 12 months	3,556	33.0%	101	52,262	35.0%	107
Spent on toys/games for child last 12 months: <\$50	675	6.3%	107	9,772	6.5%	112
Spent on toys/games for child last 12 months: \$50-99	298	2.8%	105	4,350	2.9%	110
Spent on toys/games for child last 12 months: \$100-199	748	6.9%	107	10,512	7.0%	108
Spent on toys/games for child last 12 months: \$200-499	858	8.0%	90	14,433	9.7%	109
Spent on toys/games for child last 12 months: \$500+	578	5.4%	112	7,779	5.2%	108
Bought for child last 12 months: board game	1,184	11.0%	107	16,997	11.4%	111
Bought for child last 12 months: educational toy	1,212	11.3%	99	18,565	12.4%	109
Bought for child last 12 months: water toy	1,009	9.4%	103	15,592	10.4%	114
Bought digital book in last 12 months	1,513	14.0%	99	21,970	14.7%	104
Bought hardcover book in last 12 months	2,084	19.3%	94	30,360	20.3%	99
Bought paperback book in last 12 months	3,008	27.9%	94	44,189	29.6%	99
Bought 1-3 books in last 12 months	1,950	18.1%	95	28,087	18.8%	99
Bought 4-6 books in last 12 months	1,108	10.3%	100	14,670	9.8%	95
Bought 7+ books in last 12 months	1,801	16.7%	98	25,848	17.3%	101
Bought book (fiction) in last 12 months	2,823	26.2%	97	41,784	27.9%	103
Bought book (non-fiction) in last 12 months	2,385	22.1%	96	33,699	22.5%	97
Bought mystery book in last 12 months	1,193	11.1%	98	18,110	12.1%	107
Bought novel in last 12 months	1,539	14.3%	93	22,584	15.1%	98
Bought book online in last 12 months	1,829	17.0%	88	28,193	18.9%	98
Bought book last 12 months: amazon.com	1,751	16.3%	89	25,956	17.4%	95
Bought book last 12 months: Barnes & Noble book store	1,348	12.5%	91	18,529	12.4%	91
Bought book last 12 months: other book store (not B&N)	1,231	11.4%	102	16,823	11.3%	101



Appendix N: Restaurant Market Potential

	Convenience Trade Area			Destination Trade Area		
Demographic Summary	2017			2017		
Population	14,288			194,231		
Adults (Population 18+)	10,771			149,499		
Households	5,348			71,870		
Median Household Income	\$57,602			\$60,678		
Product/Consumer Behavior	Expected Number			Expected Number		
	Adults	Percent	MPI	Adults	Percent	MPI
Went to family restaurant/steak house in last 6 mo	8,264	76.7%	103	115,533	77.3%	103
Went to family restaurant/steak house 4+ times/mo	2,958	27.5%	100	43,073	28.8%	105
Spent at family rest/steak hse last 6 months: <\$31	781	7.3%	95	11,938	8.0%	104
Spent at family rest/steak hse last 6 months: \$31-50	1,112	10.3%	120	14,571	9.7%	113
Spent at family rest/steak hse last 6 months: \$51-100	1,615	15.0%	101	23,964	16.0%	108
Spent at family rest/steak hse last 6 months: \$101-200	1,243	11.5%	103	18,065	12.1%	108
Spent at family rest/steak hse last 6 months: \$201-300	491	4.6%	96	7,356	4.9%	104
Spent at family rest/steak hse last 6 months: \$301+	622	5.8%	95	9,242	6.2%	101
Family restaurant/steak house last 6 months: breakfast	1,445	13.4%	106	20,833	13.9%	110
Family restaurant/steak house last 6 months: lunch	2,081	19.3%	101	29,834	20.0%	105
Family restaurant/steak house last 6 months: dinner	5,257	48.8%	105	75,895	50.8%	110
Family restaurant/steak house last 6 months: weekday	3,475	32.3%	105	51,033	34.1%	111
Family restaurant/steak house last 6 months: weekend	4,585	42.6%	103	66,100	44.2%	107
Fam rest/steak hse/6 months: Applebee`s	2,594	24.1%	106	36,347	24.3%	107
Fam rest/steak hse/6 months: Buffalo Wild Wings	1,117	10.4%	108	15,466	10.3%	108
Fam rest/steak hse/6 months: Chili`s Grill & Bar	1,145	10.6%	96	17,104	11.4%	103
Fam rest/steak hse/6 months: Cracker Barrel	1,388	12.9%	124	20,917	14.0%	134
Fam rest/steak hse/6 months: Olive Garden	1,911	17.7%	104	27,992	18.7%	110
Fam rest/steak hse/6 months: Red Lobster	1,359	12.6%	110	18,452	12.3%	107
Fam rest/steak hse/6 months: Texas Roadhouse	1,100	10.2%	127	15,989	10.7%	133
Went to fast food/drive-in restaurant in last 6 mo	9,744	90.5%	100	137,261	91.8%	102
Went to fast food/drive-in restaurant 9+ times/mo	4,047	37.6%	96	60,666	40.6%	103
Fast food/drive-in last 6 months: eat in	3,888	36.1%	99	58,711	39.3%	108
Fast food/drive-in last 6 months: take-out/drive-thru	5,245	48.7%	106	75,178	50.3%	109
Fast food/drive-in last 6 months: take-out/walk-in	2,035	18.9%	94	28,661	19.2%	95
Fast food/drive-in last 6 months: breakfast	3,565	33.1%	101	52,732	35.3%	108
Fast food/drive-in last 6 months: lunch	5,547	51.5%	104	80,087	53.6%	108
Fast food/drive-in last 6 months: dinner	5,039	46.8%	104	72,894	48.8%	108
Fast food/drive-in last 6 months: weekday	6,510	60.4%	103	94,439	63.2%	108
Fast food/drive-in last 6 months: weekend	4,924	45.7%	99	70,403	47.1%	102
Fast food/drive-in last 6 months: Chick-fil-A	1,943	18.0%	95	30,259	20.2%	107
Fast food/drive-in last 6 months: Dairy Queen	1,798	16.7%	112	27,055	18.1%	121
Fast food/drive-in last 6 months: KFC	2,523	23.4%	111	34,250	22.9%	109

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2017 and 2022.



Appendix O: Recreation Expenditures

Demographic Summary

Population	14,288	14,871
Households	5,348	5,555
Families	3,625	3,757
Median Age	37.9	38.6
Median Household Income	\$57,602	\$63,541

Convenience Trade Area

	2017	2022
Population	14,288	14,871
Households	5,348	5,555
Families	3,625	3,757
Median Age	37.9	38.6
Median Household Income	\$57,602	\$63,541

Destination Trade Area

	2017	2022
Population	194,231	198,299
Households	71,870	73,297
Families	51,578	52,515
Median Age	40.2	40.8
Median Household Income	\$60,678	\$67,785

	Convenience Trade Area		Destination Trade Area			
	Spending Potential Index	Average Amount Spent / Household	Total	Spending Potential Index	Average Amount Spent / Household	Total
Tv/Video/Audio	98	\$1,251.21	\$6,691,486	94	\$1,205.66	\$86,650,436
Televisions & Video	96	\$227.86	\$1,218,580	91	\$216.26	\$15,542,601
Audio	94	\$83.79	\$448,105	92	\$81.61	\$5,865,262
Entertainment/Recreation Fees and Admissions	93	\$594.41	\$3,178,903	89	\$568.69	\$40,871,711
Tickets to Movies/Museums/Parks	93	\$71.33	\$381,484	87	\$66.93	\$4,809,934
Toys/Games/Crafts/Hobbies	97	\$117.93	\$630,679	95	\$115.33	\$8,288,485
Toys/Games/Arts/Crafts/Tricycles	97	\$102.68	\$549,127	94	\$99.63	\$7,160,135
Recreational Vehicles and Fees	98	\$99.63	\$532,841	105	\$107.08	\$7,695,812
Rental of RVs or Boats	91	\$16.09	\$86,027	89	\$15.60	\$1,121,515
Sports, Recreation and Exercise Equipment	94	\$161.15	\$861,849	95	\$162.44	\$11,674,742
Exercise Equipment and Gear, Game Tables	96	\$56.94	\$304,514	100	\$59.37	\$4,267,039
Bicycles	90	\$25.34	\$135,529	86	\$24.15	\$1,735,419
Camping Equipment	96	\$15.74	\$84,191	93	\$15.31	\$1,100,661
Hunting and Fishing Equipment	96	\$40.67	\$217,527	96	\$40.89	\$2,938,855
Winter Sports Equipment	89	\$5.30	\$28,333	84	\$5.03	\$361,217
Water Sports Equipment	89	\$5.04	\$26,970	89	\$5.05	\$363,029
Other Sports Equipment	95	\$10.09	\$53,938	100	\$10.62	\$763,038
Rental/Repair of Sports/Recreation/Exercise Equipment	93	\$2.03	\$10,847	93	\$2.02	\$145,484

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. **Total** is spending by all households living in the trade area, but not necessarily spent in the trade area.

Source: Esri forecasts for 2017 and 2022; Consumer Spending data are derived from the 2014 and 2015 Consumer Expenditure Surveys, Bureau of Labor Statistics.