Aitkin Seasonal Market Area Profile Executive Summary:

Based on the analysis undertaken in the Market Area Profile, we conclude three things:

1. Seasonal Residents contribute significantly to the local economy of Aitkin County (pages 10-11). Use estimates of their spending to identify possible new establishments to fill gaps in the local retail district.

2. Seasonal resident customers are concentrated in select suburban and ex-urban areas of the twin cities. These locations should be targeted if marketing cooperatively (page 7).

3. Seasonal residents are very different from local customers and their lifestyles and demographic should be used to inform how local businesses can meet their needs (pages 13-17).

   Any marketing strategy should be developed with their buying habits and lifestyles in mind (page 22):
   - Frequent vacation travelers who stay at mid-level motels/hotels.
   - Fairly heavy newspaper readership with strong interest in business content in both magazines and newspapers.
   - Moderate radio listenership with higher-than-average interest in news and talk and sports formats
   - Involved in a range of leisure activities: adult education, photography, and dining.

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Aitkin County Seasonal Market Area Profile, June 2009

Results based on an analysis using Business Analyst from ESRI (www.esri.com) and the 7,182 seasonal recreational housing records from the Aitkin County Assessor.

How large is the seasonal resident market?
There are 7,182 seasonal resident households. Seasonal residences account range from 42% of houses in the Aitkin Trade Area to 50% in McGregor Trade Area

Seasonal resident spending is estimated to approach $125 million each year in Aitkin County

Where do all those seasonal households live the rest of the year ?

Minnesota	95%	'Suburban' Cluster	69%
Florida	0.7%	'MPLS-STP' Cluster	19%
Wisconsin	0.7%	'Greater MN' Cluster	7%

Top Zip Codes
55304 (Andover)
56431 (Aitkin)
55303 (Anoka)
55760 (McGregor)
55112 (St. Paul)
55330 (Elk River)

The county in which the largest percentage of seasonal residents reside is Hennepin County with 25% of all seasonal residents, followed by Anoka (16%) and Ramsey (10%)

How do seasonal customers compare by demographics?

	Suburban MN	Greater MN	MPLS-STP
Income			
Median Household Income	$89,779	$52,064	$66,892
Median Disposable Income	$67,809	$40,424	$51,791
Median Net Worth	$276,776	$108,074	$176,063
Personal			
Median Age	38.3	43.9	36.8
Households with children	40.8%	31.2%	26.4%
Households 65+	16.2%	28.6%	18.0%
Have bachelor's degree	23.9%	12.4%	27.3%
Housing			
Median Home Value	$247,454	$160,908	$203,826

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Aitkin County Seasonal Market Area Profile

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

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

Report:
Created: June, 2009 by Ryan Pesch and John Bennett, Extension Educators, University of Minnesota Extension

Sponsors: Aitkin County

Thanks to Cindy Bistodeau and Ross Wagner, Aitkin County, for help compiling report.

Table of Contents

Aitkin Seasonal Market Area Profile

The basis of the seasonal market area profile are property tax records from Aitkin County. The records of the seasonal recreational classification of properties include both a parcel address where the seasonal property is located in Aitkin County and a permanent or "home" address where the seasonal resident resides the rest of the year (Figure1).
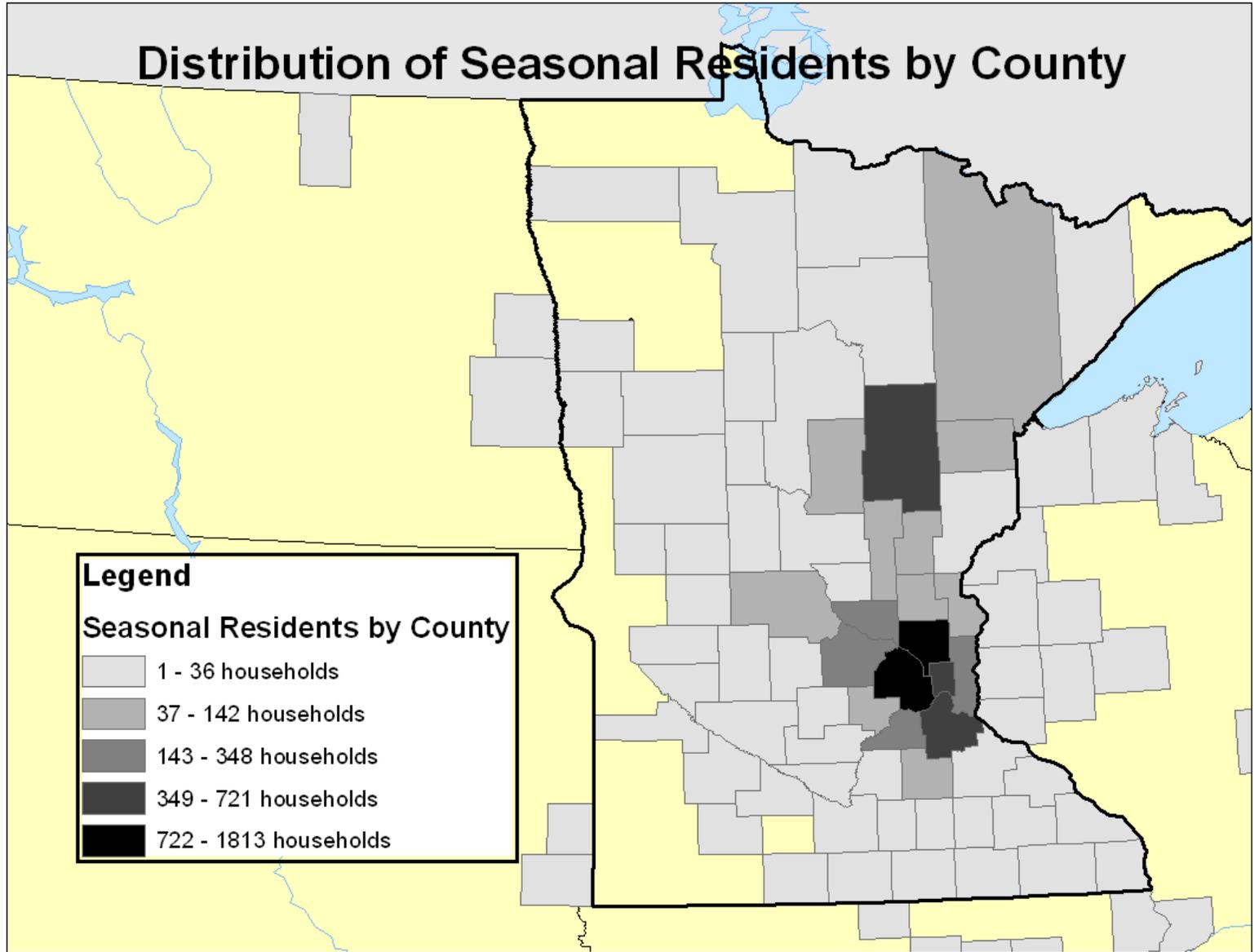
We use the records of permanent or home addresses to profile seasonal residents based on the demographic information about the block group where their home resides. A block group is the smallest geographic boundary for which complete demographic information is available and contains between 600-3,000 residents. A profile is created by averaging this demographic information across all seasonal residents.

Figure 1: Home addresses of households which own seasonal recreational properties in Aitkin County
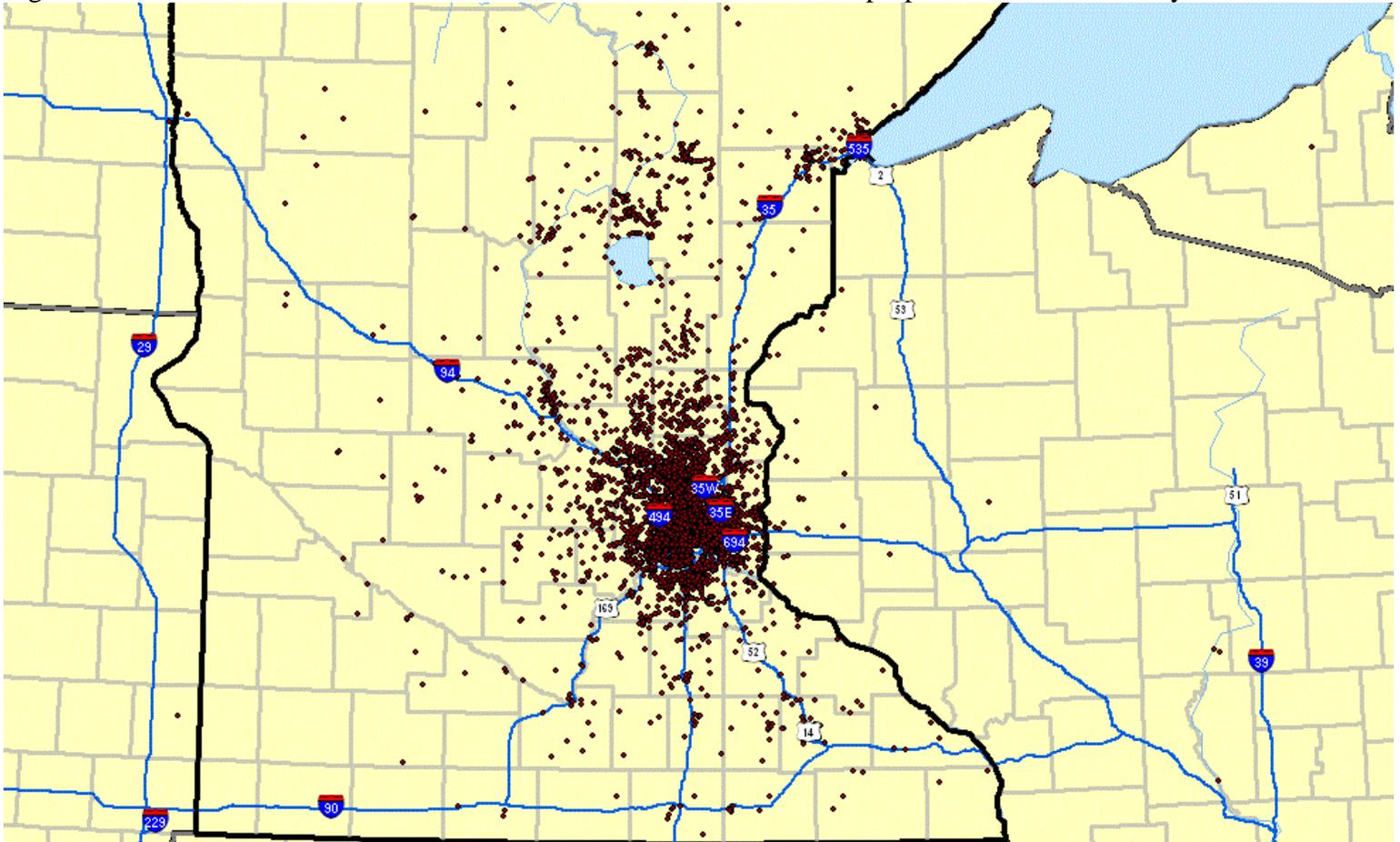
One objective of the seasonal market area profile is to highlight the distribution of seasonal residents by their home address. Clearly Minnesotans dominate the seasonal resident market in Aitkin County, accounting for nearly 95% of all households (see Geographic Summary)

Figure2: Distribution of seasonal residents by county.

Distribution of Seasonal Residents by County

Legend

Seasonal Residents by County

- 1 - 36 households
- 37 - 142 households
- 143 - 348 households
- 349 - 721 households
- 722 - 1813 households

One way of examining the distribution of seasonal residents is to measure a trade area. A common measure in retail analysis, typically an area is drawn around a retail business to include 60% of its closest customer to see from where the store "draws" customers. Since a seasonal or tourism market is not like a local retail market, we measure a trade area a bit differently. We first find the mean store location or centerpoint for all seasonal residents (see Figure XX) and then draw a trade area to include 60% of customers based around the centerpoint.

Figure 3: Seasonal trade area, centerpoint, and distribution of seasonal residents in the twin cities metro area
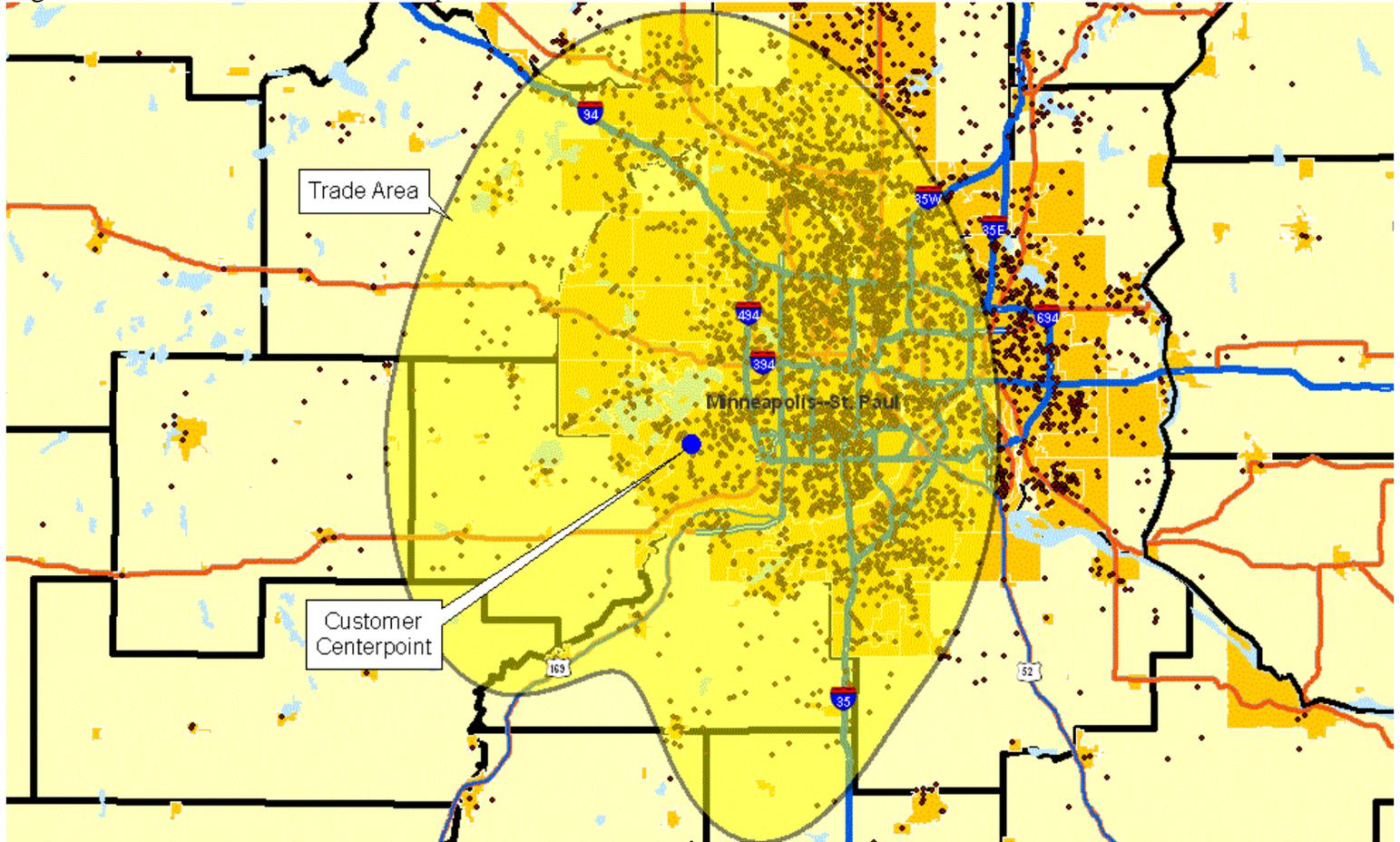
Since the twin cities and their suburbs account for such a large percentage of seasonal households, a closer look at this area is in order. This map could be used to target customers geographically, focusing in on those areas where customers are most concentrated (Figure 4).

Figure 4: Distribution of seasonal residents by zip code in the twin cities area.
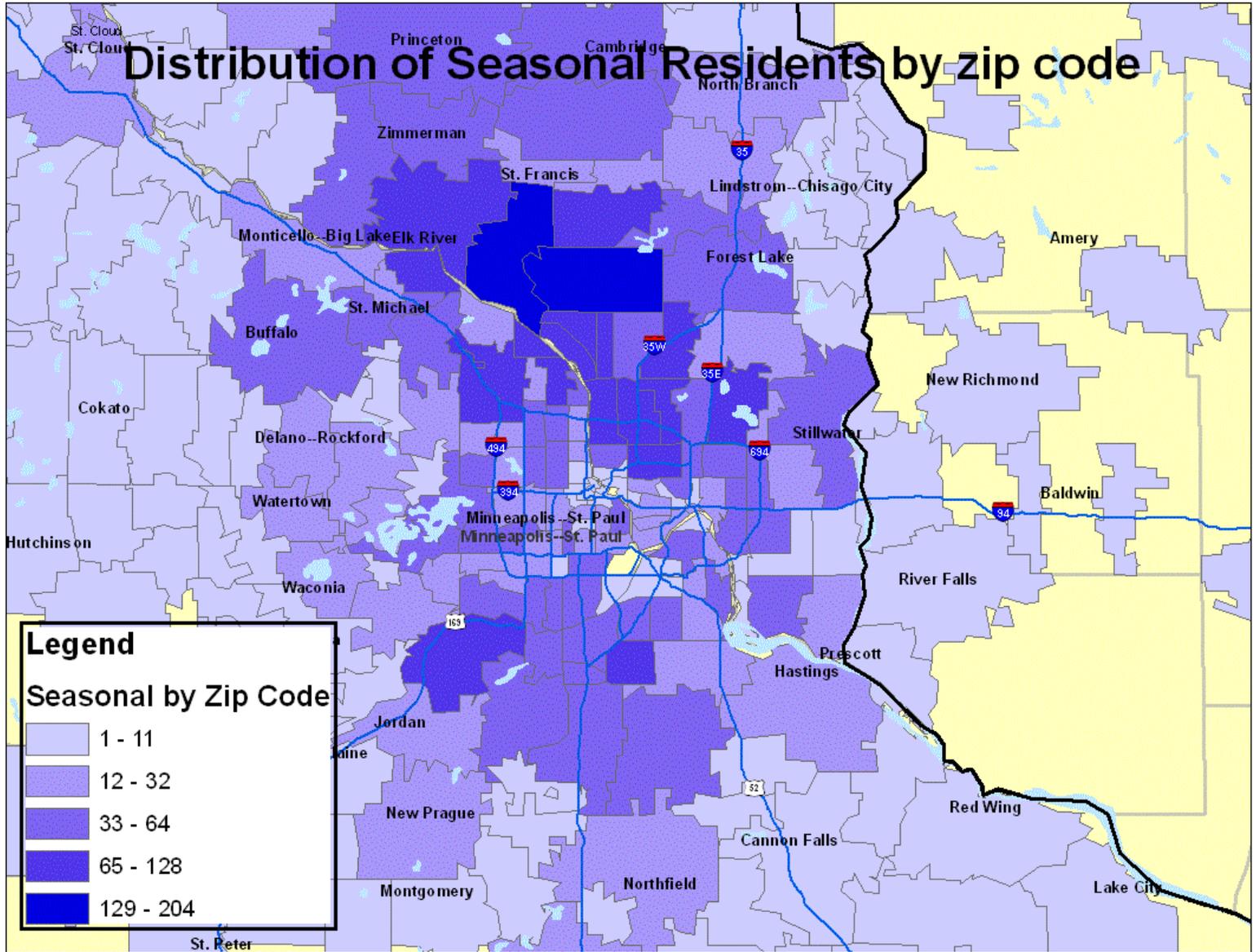
Customer Geographic Summary

Where do your customers live?

Another important aspect of understanding your customer base is knowing where they live. If you have a specific location and you know where your customers live, you get a better idea of how commuting patterns, competitive locations, etc. may play a role in who comes to your location. Additionally, if you are interested in reaching your customers for a targeted marketing mail campaign, knowing where they live allows you to target your marketing message to specific geographic areas rather than distributing them across the entire market.

ESRI further analyzed customer records and created the *Customer Geographic Summary*. You can use this report to see where most of your current customers are located. This report *summarizes* your customer records at the state, county, ZIP Code, Core Based Statistical Areas (CBSA) levels to find your top 20 geographic areas. Each record is assigned to the state, county, ZIP Code, Core Based Statistical Areas (CBSA) according to a point-in-polygon approach from the record's latitude and longitude. See the Locator (LOC_NAME) field in the output file to view the qualities of the latitude and longitude. Each geographic level is analyzed according to the record count and the percentages. Records that cannot be matched are noted at the end of each section.

This report shows you the geographic areas and percentages where most of your customers are located, ranked top to bottom according to the numbers of customers in each area. Now, you can begin to see where you should concentrate your organization and marketing planning efforts!

The state with the highest number of customers is Minnesota (94.96%) of your customer base. When you look at other levels of geography, you find that the Minneapolis-St. Paul-Bloomington, MN-WI CBSA (Core Based Statistical Areas) has the highest percentage of customers (76.36%). You should further review the list to identify other top concentrations of your customers and look at these potential opportunities.

Customer Geographic Summary

The geographic summary displays the top 20 states, counties, ZIP Codes and MAs in rank order.

A. 6,820 (94.96%) of your records are in the state of Minnesota (27).

B. 1,815 (25.27%) of your records are in Hennepin County, MN county. The number after the county (27053) is county FIPS code.

C. Records that cannot be matched at the designated level are noted at the bottom of each section.

D. 205 (2.85%) of your records are in Andover ZIP Code 55304. The top-ranked ZIP Code.

E. In addition of the top 20 ZIP Codes, there are 5,032 'Other ZIP Codes' represented in your customer database (70.06% of all records).

F. 5,484 (76.36%) of your records are located within the Minneapolis-St. Paul-Bloomington, MN-WI (33460) Metropolitan Area.

Top 20 States

State	Count	%
Minnesota (27)	6,820	94.96%
Florida (12)	49	0.68%
Wisconsin (55)	47	0.65%
Iowa (19)	37	0.52%
California (06)	34	0.47%
Illinois (17)	24	0.33%
Arizona (04)	23	0.32%
Texas (48)	20	0.28%
Colorado (08)	19	0.26%
Washington (53)	14	0.19%
Nevada (32)	9	0.13%
Missouri (29)	6	0.08%
Nebraska (31)	6	0.08%
Michigan (26)	6	0.08%
Alaska (02)	6	0.08%
New Mexico (35)	5	0.07%
North Dakota (38)	5	0.07%
Georgia (13)	5	0.07%
North Carolina (37)	4	0.06%
South Dakota (46)	4	0.06%
Other States	39	0.54%
Non-geocoded Records	0	0.00%

Top 20 Counties

County	Count	%
Hennepin County, MN (27053)	1,815	25.27%
Anoka County, MN (27003)	1,143	15.91%
Ramsey County, MN (27123)	721	10.04%
Dakota County, MN (27037)	508	7.07%
Aitkin County, MN (27001)	460	6.40%
Washington County, MN (27163)	349	4.86%
Scott County, MN (27139)	206	2.87%
Sherburne County, MN (27141)	205	2.85%
Wright County, MN (27171)	189	2.63%
Isanti County, MN (27059)	139	1.94%
Carver County, MN (27019)	109	1.52%
Kanabec County, MN (27065)	105	1.46%
Stearns County, MN (27145)	86	1.20%
St. Louis County, MN (27137)	82	1.14%
Chisago County, MN (27025)	82	1.14%
Mille Lacs County, MN (27095)	73	1.02%
Carlton County, MN (27017)	66	0.92%
Crow Wing County, MN (27035)	56	0.78%
Rice County, MN (27131)	46	0.64%
Pine County, MN (27115)	36	0.50%
Other Counties	706	9.83%
Non-geocoded Records	0	0.00%

Top 20 ZIP Codes

ZIP Code	Count	%
55304 Andover, MN	205	2.85%
56431 Aitkin, MN	202	2.81%
55303 Anoka, MN	193	2.69%
55760 McGregor, MN	148	2.06%
55112 Saint Paul, MN	129	1.80%
55330 Elk River, MN	117	1.63%
55432 Minneapolis, MN	100	1.39%
55433 Minneapolis, MN	96	1.34%
55448 Minneapolis, MN	94	1.31%
55434 Minneapolis, MN	91	1.27%
55110 Saint Paul, MN	90	1.25%
55369 Osseo, MN	89	1.24%
55316 Champlin, MN	89	1.24%
55126 Saint Paul, MN	78	1.09%
55113 Saint Paul, MN	78	1.09%
55124 Saint Paul, MN	77	1.07%
55379 Shakopee, MN	70	0.97%
55011 Cedar, MN	68	0.95%
55014 Circle Pines, MN	67	0.93%
55311 Osseo, MN	67	0.93%
Other ZIP Codes	5,032	70.06%
Records with no ZIP Code	2	0.03%

Top 20 CBSAs

CBSA	Count	%
Minneapolis-St. Paul-Bloomington, MN-	5,484	76.36%
Duluth, MN-WI (20260)	152	2.12%
St. Cloud, MN (41060)	119	1.66%
Brainerd, MN (14660)	67	0.93%
Rochester, MN (40340)	60	0.84%
Faribault-Northfield, MN (22060)	46	0.64%
Hutchinson, MN (26780)	24	0.33%
Red Wing, MN (39860)	22	0.31%
Mankato-North Mankato, MN (31860)	21	0.29%
Chicago-Naperville-Joliet, IL-IN-WI (169	18	0.25%
Des Moines-West Des Moines, IA (197	15	0.21%
Los Angeles-Long Beach-Santa Ana, C	15	0.21%
Phoenix-Mesa-Scottsdale, AZ (38060)	13	0.18%
Owatonna, MN (36940)	13	0.18%
Denver-Aurora, CO (19740)	10	0.14%
Cape Coral-Fort Myers, FL (15980)	9	0.13%
Albert Lea, MN (10660)	8	0.11%
Tucson, AZ (46060)	8	0.11%
Tampa-St. Petersburg-Clearwater, FL (	7	0.10%
Waterloo-Cedar Falls, IA (47940)	7	0.10%
Other CBSAs	236	3.29%
Records not in an CBSAs	828	11.53%

Seasonal Residents Spending Estimates

Introduction:
The estimates of spending by seasonal residents are derived from primary research conducted by Wisconsin Extension in Sawyer County, WI (Berard and Trechter, 2007. See Appendix 5). Their research gives us a profile of how much money seasonal households spend locally and in which store categories they make their purchases. We simply apply these figures to the number of seasonal households based on property tax records to estimate the spending of Aitkin County's seasonal residents.

For this analysis, we assume that the spending profile of Aitkin County's seasonal households is the same as the spending profile of Sawyer County seasonal households. Considering the bulk of Sawyer County's seasonal households also reside in the Twin Cities and others come predominately from Wisconsin and Illinois, we consider this a reasonable assumption.

Figure 5: Locations of Seasonal Recreational Properties and Trade Areas in Aitkin County
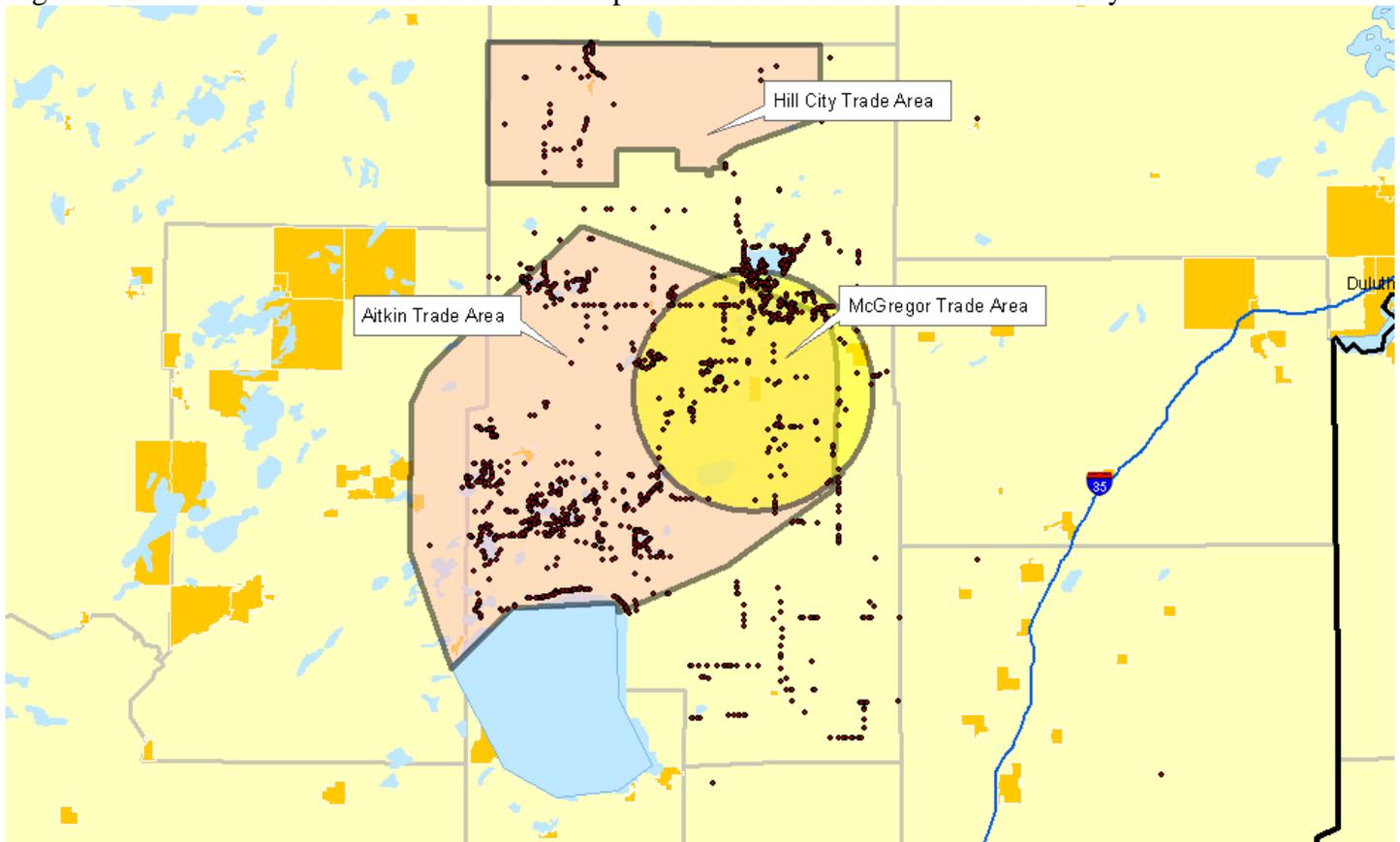
Source: Aitkin County Property Tax Records (n=7,161)

Table 1: Seasonal Resident Spending Estimates

	McGregor Trade Area	Hill City Trade Area	Aitkin Trade Area	Aitkin County
Households:	1,932	259	4,858	7,161
Basic Consumption Items				
Groceries/Liquor	$ 3,466,008	$ 464,646	$ 8,715,252	$ 12,846,834
Restaurants/Taverns	$ 2,411,136	$ 323,232	$ 6,062,784	$ 8,936,928
Gas, Auto Service	$ 1,951,320	$ 261,590	$ 4,906,580	$ 7,232,610
Other	$ 3,199,392	$ 428,904	$ 8,044,848	$ 11,858,616
Recreation Equipment				$ -
Non-Motorized Sports	$ 421,176	$ 56,462	$ 1,059,044	$ 1,561,098
Motorized Sports	$ 2,646,840	$ 354,830	$ 6,655,460	$ 9,810,570
Fishing, Hunting	$ 1,205,568	$ 161,616	$ 3,031,392	$ 4,468,464
Other Recreation Equip.	$ 1,116,696	$ 149,702	$ 2,807,924	$ 4,139,058
Needs For Home				$ -
Building Supplies	$ 3,379,068	$ 452,991	$ 8,496,642	$ 12,524,589
General Home Maintenance	$ 1,914,612	$ 256,669	$ 4,814,278	$ 7,096,551
Construction/Remodeling	$ 10,336,200	$ 1,385,650	$ 25,990,300	$ 38,311,350
Household Goods	$ 2,465,232	$ 330,484	$ 6,198,808	$ 9,137,436
Other Retail (i.e. gifts, clothing)	$ 1,632,540	$ 218,855	$ 4,105,010	$ 6,051,045
Bank, Insurance, Real Estate	$ 6,174,672	$ 827,764	$ 15,526,168	$ 22,886,556
Other Products Or Services	$ 1,978,368	$ 265,216	$ 4,974,592	$ 7,332,864
Total	$ 33,947,172.00	$ 4,550,889.00	$ 85,359,918.00	$125,825,931.00

Please note that a large percentage (about 1/3) of seasonal resident spending relates to construction and remodeling, which does not affect retail establishments, but construction services from local contractors instead.

Seasonal Resident Customer Profile

Demographic information was compiled according to three broad clusters to organize the customer profiles which follow. The purpose of clustering or segmenting seasonal residents by geography is to illustrate the differences which exist in the seasonal "customers" which make purchases in county so to better understand them as customers and meet their needs.

Considering nearly 95% of all seasonal residents have their permanent homes in Minnesota, we decided to break out customer demographics in three broad groups according to their permanent addresses: Suburban Minnesota (located in the 13 county twin cities metro excluding Minneapolis and St. Paul), Greater Minnesota (located in Minnesota excluding the 13 county metro), and Minneapolis-St. Paul.

Figure 6: Location of seasonal residents' permanent addresses by cluster
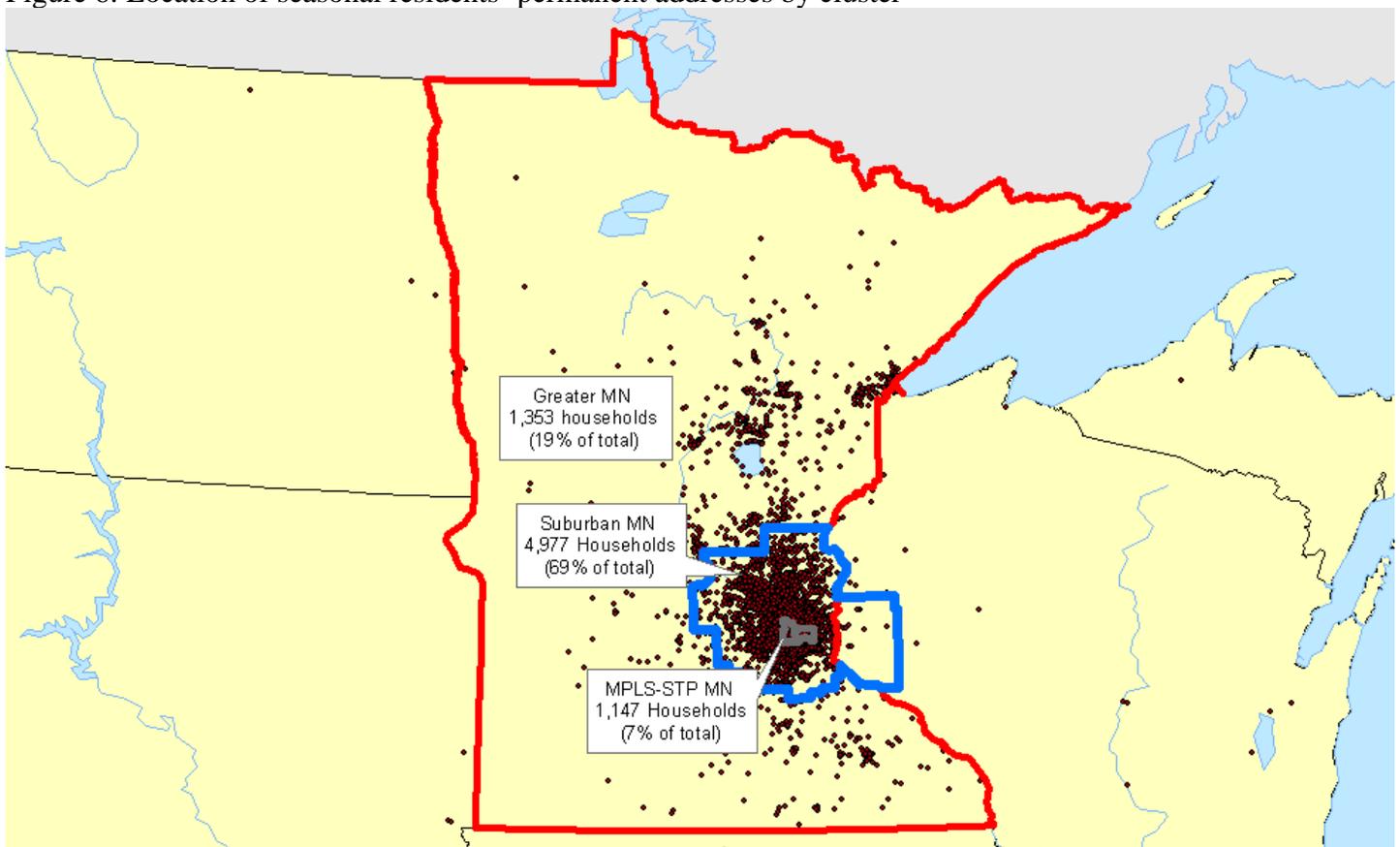
Customer Profile
Aitkin Seasonal Residents

Demographic	Overall	Suburbs MN	Greater MN	MPLS-STP
2008 Estimated Total Population	18,762	13,446	3,307	1,147
2008 Households	7,182	4,977	1,353	509
2006 Average Household Size	2.61	2.70	2.44	2.25
2000-2006 Annual Rate	1.69%	1.90%	1.35%	0.10%
2006-2011 Annual Rate	1.43%	1.60%	1.27%	0.09%
Median Household Income				
2008	$80,094	$89,779	$52,064	$66,892
2008 Household by Income				
<15,000	5.0%	3.1%	10.5%	6.9%
$15,000 - $24,999	5.8%	4.2%	10.9%	7.0%
$25,000 - $34,999	6.7%	5.0%	11.6%	8.9%
$35,000 - $49,999	11.2%	9.5%	15.7%	14.0%
$50,000 - $74,999	20.7%	19.5%	24.9%	21.6%
$75,000 - $99,999	15.7%	16.6%	13.8%	12.9%
$100,000 - $149,999	22.7%	27.7%	8.2%	17.7%
$150,000 - $199,999	5.9%	7.0%	2.4%	4.3%
$200,000+	6.3%	7.5%	2.0%	5.5%
Average Household Income	$95,156	$105,728	$61,578	$84,564
2008 Households by Net Worth				
Median Net Worth	$237,049	$276,776	$108,074	$176,063
2008 Households by Disposable Income				
Median Disposable Income	$60,881	$67,809	$40,424	$51,791
Per Capita Income				
2000	$26,192	$27,833	$19,380	$27,035
2008	$36,088	$38,849	$24,966	$38,353

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony.

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth,

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

	Overall	Suburbs MN	Greater MN	MPLS-STP
2000 Households by Urban/Rural				
Urban Area	62.1%	72.4%	9.4%	98.8%
Urban Cluster	8.2%	6.9%	15.6%	0.0%
Rural Farm	1.8%	1.0%	5.8%	0.0%
Rural Non-farm	27.9%	19.7%	69.1%	0.0%
2000 Households by Type				
Married-couple Family	57.8%	65.1%	61.5%	38.4%
With Related Children	28.6%	33.5%	24.2%	17.2%
Other Family (No Spouse)	10.5%	11.0%	10.3%	14.6%
With Related Children	6.9%	7.3%	7.0%	9.2%
Households with Related Children	35.6%	40.8%	31.2%	26.4%
Households with Persons 65+	17.0%	16.2%	28.6%	18.0%
Median Age				
2008	39.5	38.3	43.9	36.8
2008 Population by Age				
Estimated Total	18,762	13.446	3.307	1.147
0 - 4	6.6%	7.0%	5.7%	6.1%
5 - 9	6.6%	7.0%	5.7%	5.4%
10 - 14	6.9%	7.4%	6.0%	5.4%
15 - 24	12.3%	12.3%	11.6%	14.0%
25 - 34	12.0%	12.2%	10.2%	15.5%
35 - 44	14.9%	15.7%	12.1%	15.8%
45 - 54	16.2%	16.4%	16.1%	15.4%
55 - 64	12.0%	11.5%	14.3%	10.5%
65 - 74	6.6%	5.7%	10.0%	4.7%
75 - 84	4.1%	3.4%	5.9%	3.7%
85 +	1.7%	1.4%	2.3%	2.2%
18 +	75.6%	74.2%	78.7%	78.5%
2008 Population by Race/Ethnicity				
Estimated Total	18,762	13,446	3,307	1,147
White Alone	90.4%	91.2%	95.3%	73.2%
Black Alone	2.7%	2.3%	0.4%	10.8%
American Indian Alone	0.8%	0.4%	2.0%	1.1%
Asian or Pacific Islander Alone	3.2%	3.4%	0.7%	6.9%
Some Other Race Alone	1.2%	0.9%	0.5%	3.1%
Two or More Races	1.8%	1.7%	1.1%	3.6%
Hispanic Origin	3.0%	2.5%	1.6%	6.6%
Diversity Index	20.4	19.6	11.0	43.3
2000 Population 25+ by Educational Attainment				
Less Than 9th Grade	2.5%	1.7%	4.8%	2.8%
9th to 12th Grade, No Diploma	5.2%	4.2%	8.5%	5.2%
High School Graduate	28.1%	26.4%	37.4%	20.9%
Some College, No Degree	23.3%	23.9%	23.0%	19.3%
Associate Degree	9.1%	9.7%	8.1%	6.7%
Bachelor's Degree	21.9%	23.9%	12.4%	27.3%
Master's/Prof/Doctorate Degree	10.0%	10.2%	5.9%	16.6%

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

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Aitkin Seasonal Residents

Demographic	Overall	Suburbs MN	Greater MN	MPLS-STP
2008 Employed Population 16+ by Industry				
Agriculture/Mining	1.1%	0.4%	3.7%	0.1%
Construction	7.4%	7.2%	9.3%	3.6%
Manufacturing	13.5%	14.4%	13.3%	8.8%
Wholesale Trade	3.8%	4.4%	2.5%	2.5%
Retail Trade	10.9%	11.2%	10.8%	8.6%
Transportation/Utilities	4.9%	5.1%	4.6%	4.6%
Information	2.2%	2.2%	1.6%	3.0%
Finance/Insurance/Real Estate	8.9%	9.7%	5.2%	10.3%
Services	44.1%	42.5%	45.7%	53.7%
Public Administration	3.2%	2.9%	3.6%	3.5%
2008 Employed Population 16+ by Occupation				
White Collar	64.5%	67.1%	52.6%	69.6%
Management/Business/Financial	16.7%	18.0%	12.7%	15.6%
Professional	22.4%	22.6%	18.1%	30.4%
Sales	11.6%	12.1%	10.1%	10.0%
Administrative Support	13.7%	14.3%	11.8%	13.6%
Services	14.3%	12.7%	19.1%	14.8%
Blue Collar	21.3%	20.2%	28.3%	14.4%
Farming/Forestry/Fishing	0.4%	0.2%	1.1%	0.1%
Construction/Extraction	5.5%	5.1%	7.6%	3.0%
Installation/Maintenance/Repair	3.6%	3.6%	4.2%	2.2%
Production	6.8%	6.6%	8.7%	4.9%
Transportation/Material Moving	5.1%	4.8%	6.7%	4.2%
2000 Workers 16+ by Travel Time to Work				
Average Travel Time to Work (in min)	24.8	24.6	21.8	19.5
2000 Households by Vehicles Available				
Average Number of Vehicles Available	2.0	2.0	2.0	1.5

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

Demographic	Overall	Suburbs MN	Greater MN	MPLS-STP
Median Home Value				
2008	$229,768	$247,454	$160,908	$203,826
2008 Housing Units				
Owner Occupied Housing Units	76.7%	82.8%	62.0%	63.4%
Renter Occupied Housing Units	15.1%	13.9%	11.8%	30.5%
Vacant Housing Units	8.2%	3.3%	26.2%	5.0%
2000 Households by Year Householder Moved In				
Moved from other county (1995-2000)	21.6%	21.4%	20.4%	23.9%
Moved within same county (1995-2000)	18.8%	18.6%	16.0%	24.6%
Median Year Householder Moved In	1992	1992	1992	1970
2000 Housing Units by Units in Structure				
1, Detached	75.4%	76.8%	77.5%	62.5%
1, Attached	6.5%	8.3%	1.5%	3.5%
2	1.7%	1.0%	1.3%	8.3%
3 or 4	1.4%	1.1%	1.1%	3.3%
5 to 9	1.6%	1.3%	1.2%	2.6%
10 to 19	2.2%	2.0%	1.4%	5.6%
20 +	6.7%	7.1%	2.7%	12.9%
Mobile Home	4.2%	2.4%	11.7%	0.2%
Other	0.3%	0.0%	1.5%	0.0%
2000 Housing Units by Year Structure Built				
1999 to March 2000	3.5%	3.9%	2.9%	0.5%
1995 to 1998	9.2%	10.1%	8.2%	0.7%
1990 to 1994	9.9%	11.3%	8.0%	0.8%
1980 to 1989	17.7%	20.2%	13.0%	4.8%
1970 to 1979	19.5%	20.7%	19.7%	7.1%
1969 or Earlier	40.2%	33.8%	48.1%	84.9%
Median Year Structure Built	1973	1977	1969	1923

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

Lifestyle Profile Summary

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

Top Segments:	Number of Households	Percent	Index
06 Sophisticated Squires	1,475	20.6%	683
04 Boomburbs	600	8.4%	439
12 Up and Coming Families	577	8.1%	267

06 Sophisticated Squires

6. Sophisticated Squires
Sophisticated Squires residents enjoy cultured country living in newer home developments with low density and a median home value of $268,921. These urban escapees are primarily married-couple families, educated, and well employed. They prefer to commute to maintain their semi-rural lifestyle. The median age is 38.3 years. They do their own lawn and landscaping work as well as home improvement and remodeling projects such as installing carpet or hardwood floors and interior painting. They like to barbeque on their gas grills and make bread with their bread-making machines. This is the top market for owning three or more vehicles. Vehicles of choice are minivans and full-sized SUVs. Family activities include playing volleyball, bicycling, playing board games and cards, going to the zoo, and attending soccer and baseball games.

04 Boomburbs

The newest additions to the suburbs, Boomburbs communities are home to younger families who live a busy, upscale lifestyle. The median age is 33.7 years. This market has the highest population growth at 5.3 percent annually—more than four and one-half times the national figure. The median home value is $334,829, and most households have two earners and two vehicles. This is the top market for households to own projection TVs, MP3 players, scanners, and laser printers as well as owning or leasing full-sized SUVs. It is the second-ranked market for owning flat-screen or plasma TVs, video game systems, and digital camcorders as well as owning or leasing minivans. Family vacations are a top priority. Popular vacation destinations are Disney World and Universal Studios, Florida. For exercise, residents play tennis and golf, ski, and jog.

12 Up and Coming Families

Up and Coming Families represents the second highest household growth market and, with a median age of 31.9 years, is the youngest of Community Tapestry's affluent family markets. The profile for these neighborhoods is young, affluent families with young children. Approximately half of the households are concentrated in the South, with another half in the West and Midwest. Neighborhoods are located in suburban outskirts of midsized metropolitan areas. The homes are newer, with a median value of $213,306. Because family and home priorities dictate their consumer purchases, they frequently shop for baby and children's products and household furniture. Leisure activities include playing softball, going to the zoo, and visiting theme parks (generally SeaWorld or Disney World). Residents enjoy watching science fiction, comedy, and family-type movies on DVD.

Source: ESRI, 2008 Estimates and Projections

Tapestry LifeMode Groups

2008 Households

	Number	Percent	Index
Total	7,161	100.0%	
L1. High Society	2,624	36.6%	299
01 Top Rung	29	0.4%	76
02 Suburban Splendor	296	4.1%	246
03 Connoisseurs	19	0.3%	19
04 Boomburbs	600	8.4%	439
05 Wealthy Seaboard Suburbs	5	0.1%	4
06 Sophisticated Squires	1,475	20.6%	683
07 Exurbanites	200	2.8%	131
L2. Upscale Avenues	1,398	19.5%	136
09 Urban Chic	4	0.1%	4
10 Pleasant-Ville	1	0.0%	1
11 Pacific Heights	1	0.0%	2
13 In Style	382	5.3%	204
16 Enterprising Professionals	112	1.6%	103
17 Green Acres	427	6.0%	179
18 Cozy and Comfortable	471	6.6%	210
L3. Metropolis	264	3.7%	51
20 City Lights	0	0.0%	0
22 Metropolitans	259	3.6%	233
45 City Strivers	0	0.0%	0
51 Metro City Edge	5	0.1%	5
54 Urban Rows	0	0.0%	0
62 Modest Income Homes	0	0.0%	0
L4. Solo Acts	326	4.6%	76
08 Laptops and Lattes	2	0.0%	4
23 Trendsetters	5	0.1%	7
27 Metro Renters	70	1.0%	84
36 Old and Newcomers	171	2.4%	148
39 Young and Restless	78	1.1%	71
L5. Senior Styles	253	3.5%	28
14 Prosperous Empty Nesters	41	0.6%	30
15 Silver and Gold	25	0.3%	68
29 Rustbelt Retirees	41	0.6%	23
30 Retirement Communities	39	0.5%	38
43 The Elders	13	0.2%	30
49 Senior Sun Seekers	29	0.4%	44
50 Heartland Communities	60	0.8%	29
57 Simple Living	2	0.0%	2
65 Social Security Set	3	0.0%	7
L6. Scholars & Patriots	39	0.5%	42
40 Military Proximity	1	0.0%	12
55 College Towns	13	0.2%	26
63 Dorms to Diplomas	25	0.3%	74

Tapestry LifeMode Groups	2008 Households		
	Number	**Percent**	**Index**
Total	7,161	100.0%	
L7. High Hopes	140	2.0%	47
28 Aspiring Young Families	72	1.0%	48
48 Great Expectations	68	0.9%	45
L8. Global Roots	32	0.4%	6
35 International Marketplace	3	0.0%	3
38 Industrious Urban Fringe	13	0.2%	16
44 Urban Melting Pot	0	0.0%	0
47 Las Casas	1	0.0%	2
52 Inner City Tenants	12	0.2%	11
58 NeWest Residents	1	0.0%	1
60 City Dimensions	2	0.0%	4
61 High Rise Renters	0	0.0%	0
L9. Family Portrait	597	8.3%	112
12 Up and Coming Families	577	8.1%	267
19 Milk and Cookies	13	0.2%	8
21 Urban Villages	2	0.0%	3
59 Southwestern Families	5	0.1%	11
64 City Commons	0	0.0%	0
L10. Traditional Living	674	9.4%	103
24 Main Street, USA	461	6.4%	272
32 Rustbelt Traditions	173	2.4%	75
33 Midlife Junction	39	0.5%	22
34 Family Foundations	1	0.0%	1
L11. Factories & Farms	159	2.2%	23
25 Salt of the Earth	123	1.7%	70
37 Prairie Living	31	0.4%	37
42 Southern Satellites	2	0.0%	1
53 Home Town	3	0.0%	3
56 Rural Bypasses	0	0.0%	0
L12. American Quilt	655	9.1%	110
26 Midland Crowd	50	0.7%	22
31 Rural Resort Dwellers	564	7.9%	471
41 Crossroads	13	0.2%	13
46 Rooted Rural	28	0.4%	20
66 Unclassified	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the settlement density of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

Tapestry Urbanization Groups	2008 Households		
	Number	Percent	Index
Total	7,161	100.0%	
U1. Principal Urban Centers I	83	1.2%	16
08 Laptops and Lattes	2	0.0%	4
11 Pacific Heights	1	0.0%	2
20 City Lights	0	0.0%	0
21 Urban Villages	2	0.0%	3
23 Trendsetters	5	0.1%	7
27 Metro Renters	70	1.0%	84
35 International Marketplace	3	0.0%	3
44 Urban Melting Pot	0	0.0%	0
U2. Principal Urban Centers II	5	0.1%	1
45 City Strivers	0	0.0%	0
47 Las Casas	1	0.0%	0
54 Urban Rows	0	0.0%	0
58 NeWest Residents	1	0.0%	0
61 High Rise Renters	0	0.0%	0
64 City Commons	0	0.0%	0
65 Social Security Set	3	0.0%	0
U3. Metro Cities I	442	6.2%	51
01 Top Rung	29	0.4%	76
03 Connoisseurs	19	0.3%	19
05 Wealthy Seaboard Suburbs	5	0.1%	4
09 Urban Chic	4	0.1%	4
10 Pleasant-Ville	1	0.0%	1
16 Enterprising Professionals	112	1.6%	103
19 Milk and Cookies	13	0.2%	8
22 Metropolitans	259	3.6%	233
U4. Metro Cities II	400	5.6%	53
28 Aspiring Young Families	72	1.0%	48
30 Retirement Communities	39	0.5%	38
34 Family Foundations	1	0.0%	1
36 Old and Newcomers	171	2.4%	148
39 Young and Restless	78	1.1%	71
52 Inner City Tenants	12	0.2%	11
60 City Dimensions	2	0.0%	4
63 Dorms to Diplomas	25	0.3%	74
U5. Urban Outskirts I	1,315	18.4%	172
04 Boomburbs	600	8.4%	439
24 Main Street, USA	461	6.4%	272
32 Rustbelt Traditions	173	2.4%	75
38 Industrious Urban Fringe	13	0.2%	16
48 Great Expectations	68	0.9%	45

Tapestry Urbanization Groups

2008 Households

	Number	Percent	Index
Total	7,161	100.0%	
U6. Urban Outskirts II	25	0.3%	6
51 Metro City Edge	5	0.1%	5
55 College Towns	13	0.2%	26
57 Simple Living	2	0.0%	2
59 Southwestern Families	5	0.1%	11
62 Modest Income Homes	0	0.0%	0
U7. Suburban Periphery I	2,996	41.8%	280
02 Suburban Splendor	296	4.1%	246
06 Sophisticated Squires	1,475	20.6%	683
07 Exurbanites	200	2.8%	131
12 Up and Coming Families	577	8.1%	267
13 In Style	382	5.3%	204
14 Prosperous Empty Nesters	41	0.6%	30
15 Silver and Gold	25	0.3%	68
U8. Suburban Periphery II	568	7.9%	77
18 Cozy and Comfortable	471	6.6%	210
29 Rustbelt Retirees	41	0.6%	23
33 Midlife Junction	39	0.5%	22
40 Military Proximity	1	0.0%	12
43 The Elders	13	0.2%	30
53 Home Town	3	0.0%	3
U9. Small Towns	102	1.4%	27
41 Crossroads	13	0.2%	13
49 Senior Sun Seekers	29	0.4%	44
50 Heartland Communities	60	0.8%	29
U10. Rural I	1,164	16.3%	152
17 Green Acres	427	6.0%	179
25 Salt of the Earth	123	1.7%	70
26 Midland Crowd	50	0.7%	22
31 Rural Resort Dwellers	564	7.9%	471
U11. Rural II	61	0.9%	11
37 Prairie Living	31	0.4%	37
42 Southern Satellites	2	0.0%	1
46 Rooted Rural	28	0.4%	20
56 Rural Bypasses	0	0.0%	0
66 Unclassified	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the settlement density of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

Market Potential Summary

Based on the mix of customer demographics and lifestyles, we have knowledge of their media, leisure, and travel habits from national marketing data. Below are some highlights of this information, although full information on media, leisure, and travel habits is compiled in Appendices 2-4.

Media: *How to reach your customers*

A. Magazine Readership

Product/consumer behavior:	Expected # of Housholds	Expected % of Households	MPI
Light magazine reader	1165	16%	80
Light-medium magazine reader	1436	20%	100
Medium magazine reader	1568	22%	110
Medium-heavy magazine reader	1520	21%	106
Heavy magazine reader	1472	21%	104
Read business/finance magazines	1511	21%	122
Read boating magazines	237	3%	114
Read home service magazines	2764	39%	111

B. Newspaper Readership

Light newspaper reader	1215	17%	82
Light-medium newspaper reader	1493	21%	103
Medium newspaper reader	1346	19%	94
Medium-heavy newspaper reader	1547	22%	110
Heavy newspaper reader	1561	22%	111
Read any daily newspaper	3676	51%	107
Read any Sunday newspaper	4596	64%	110
Read newspaper: business/finance section	2573	36%	121
Read newspaper: general news section	4531	63%	108
Read newspaper: home/furnishings/gardening section	1759	25%	120

C. Radio Listenership

Light radio listener	1250	17%	87
Light-medium radio listener	1547	22%	109
Medium radio listener	1569	22%	110
Medium-heavy radio listener	1458	20%	102
Heavy radio listener	1338	19%	93
Radio format listen to: adult contemporary	1547	22%	120
Radio format listen to: sports	395	6%	128
Radio format listen to: news/talk	1112	16%	135

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

Travel: *What travel products do your customers use?*

Product/consumer behavior:	Expected # of Housholds	Expected % of Households	MPI
Stayed 1+ nights at hotel/motel in last 12 months	3747	52%	120
Hotel/motel stayed in/12 mo: Best Western	636	9%	117
Hotel/motel stayed in/12 mo: Courtyard	261	4%	146
Hotel/motel stayed in/12 mo: Fairfield Inn	226	3%	136
Hotel/motel stayed in/12 mo: Marriott	482	7%	135
Hotel/motel stayed in/12 mo: Holiday Inn Express	330	5%	131
Domestic travel in last 12 months	4625	65%	118
Spent on domestic vacations last 12 mo: <$1000	1178	16%	114
Spent on domestic vacations last 12 mo: $1000-1499	647	9%	121
Spent on domestic vacations last 12 mo: $1500-1999	405	6%	136
Spent on domestic vacations last 12 mo: $2000-2999	359	5%	132
Spent on domestic vacations last 12 mo: $3000+	370	5%	130
Domestic travel for business in last 12 months	815	11%	134
Domestic travel for personal reasons in last 12 mo	1258	18%	111
Domestic travel for vacation/honeymoon last 12 mo	3233	45%	123

Leisure: *What types of activities do your customers engage in?*

Played musical instrument in last 12 months	641	9%	117
Did photography in last 12 months	1083	15%	123
Read book in last 12 months	3309	46%	116
Attended adult education course in last 12 months	612	9%	129
Dined out in last 12 months	4192	59%	117
Dine out < once a month	369	5%	112
Dine out once a month	491	7%	111
Dine out 2-3 times a month	986	14%	117
Dine out once a week	1074	15%	127
Dine out 2+ times per week	869	12%	114
Gambled at casino in last 12 months	1453	20%	110
Did birdwatching in last 12 months	421	6%	123
Participated in boating (power)	576	8%	122
Participated in fishing (fresh water)	1096	15%	109

Please see Appendix 1 for more detail.

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

Source: These data area based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of US households.

Appendix I: Data and Methodology

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

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

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

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

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

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

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

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

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

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

Retail Gap Analysis:
The retail gap analysis is a basic comparison of the demand for retail goods and services in an area and the supply of retail goods and services in the same area. Store categories where demand is greater than supply hold opportunity for business development and possible investigation.

Demand Data and Methodology:
Demand is calculated from 2002 US Economic Census data updated for inflation. The US Economic Census is a federally-mandated census of businesses, which surveys all medium, large, and multi-establishment firms as well as compiles data on small firms and select industries from other federal administration records.

Of particular note are the gross sales estimates per stores category (NAICS code), which we use to calculate demand. Only Minnesota data were used to represent local consumption patterns and calculate per capita spending. For each Market Area Profile, the population of the target trade area is multiplied by per capita spending across all store categories, giving an estimate of gross sales demand. To best illustrate a store gap, total sales are converted into store equivalents using the average sales per store in each category.

Supply Data and Methodology:
Supply data is from InfoUSA, a national private business data compiler. The company collects information on over 12 million private and public US companies from various public data sources, including yellow pages, annual reports, and others business directories. For each Market Area Profile, business listings in the target area are sorted according to store category (NAICS code) and matched with the demand estimate in the same category for comparison.

Market Potential: Media

Aitkin Seasonal

Total 2008 Households: **7,161**

Product/Consumer Behavior	Expected Number of Households	Expected Percent of Households	MPI
Light viewer of daytime TV	703	10%	98
Medium viewer of daytime TV	598	8%	83
Heavy viewer of daytime TV	528	7%	73
Light viewer of primetime TV	1506	21%	105
Light-medium viewer of primetime TV	1527	21%	107
Medium viewer of primetime TV	1451	20%	101
HH watched 15+ hours of cable TV last week	4075	57%	104
Watched 1-9 hours of cable TV last week	5745	80%	108
Watched 10-20 hours of cable TV last week	1336	19%	95
Watched 21+ hours of cable TV last week	248	3%	77
Watched last week: A&E Television Network	1702	24%	114
Watched last week: ABC Family Channel	1452	20%	102
HH has cable TV available in neighborhood	6610	92%	101
HH subscribes to cable TV	4832	67%	107
HH subscribes to digital cable TV	1040	15%	113
HH has pay TV	2312	32%	108
HH has satellite dish	1245	17%	109
HH watched cable TV last week	5700	80%	107
Medium-heavy viewer of primetime TV	1356	19%	95
Heavy viewer of primetime TV	1322	18%	92
Light magazine reader	1165	16%	80
Light-medium magazine reader	1436	20%	100
Medium magazine reader	1568	22%	110
Medium-heavy magazine reader	1520	21%	106
Heavy magazine reader	1472	21%	104
Read airline magazines	513	7%	132
Read automotive magazines	975	14%	100
Read baby magazines	364	5%	95
Read boating magazines	237	3%	114
Read bridal magazines	292	4%	90
Read business/finance magazines	1511	21%	122
Read computer magazines	537	8%	109

Data Note: An MPI (Market Potential Index measures the relative likelihood of the household in the specified trade area to exhibit certain consumer behavior purchasing patterns compared to the US average. An MPI of

Source: These data area based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally

Product/Consumer Behavior	Expected Number of Households	Expected Percent of Households	MPI
Read Epicurean magazines	425	6%	116
Read fishing/hunting magazines	925	13%	99
Read gardening magazines	360	5%	106
Read general editorial magazines	3541	49%	103
Read health magazines	973	14%	107
Read home service magazines	2764	39%	111
Read motorcycle magazines	268	4%	102
Read music magazines	732	10%	83
Read news - weekly magazines	3229	45%	105
Read parenthood magazines	1040	15%	100
Read science/technology magazines	535	7%	110
Read sports magazines	1206	17%	111
Read travel magazines	776	11%	118
Read women`s fashion magazines	422	6%	93
Light newspaper reader	1215	17%	82
Light-medium newspaper reader	1493	21%	103
Medium newspaper reader	1346	19%	94
Medium-heavy newspaper reader	1547	22%	110
Heavy newspaper reader	1561	22%	111
Read any daily newspaper	3676	51%	107
Read one daily newspaper	2920	41%	107
Read two or more daily newspapers	756	11%	106
Read any Sunday newspaper	4596	64%	110
Read one Sunday newspaper	3948	55%	110
Read two or more Sunday newspapers	649	9%	108
Read newspaper: business/finance section	2573	36%	121
Read newspaper: classified section	2455	34%	98
Read newspaper: comics section	2249	31%	106
Read newspaper: editorial page section	2486	35%	111
Read newspaper: fashion section	1123	16%	108
Read newspaper: food/cooking section	2013	28%	110
Read newspaper: general news section	4531	63%	108
Read newspaper: home/furnishings/gardening section	1759	25%	120
Read newspaper: movie listings/reviews section	2088	29%	112
Read newspaper: science & technology section	1477	21%	119
Read newspaper: sports section	2686	38%	110
Read newspaper: travel section	1677	23%	122
Read newspaper: TV/radio listings section	1854	26%	106
Light radio listener	1250	17%	87
Light-medium radio listener	1547	22%	109
Medium radio listener	1569	22%	110
Medium-heavy radio listener	1458	20%	102
Heavy radio listener	1338	19%	93
Radio format listen to: adult contemporary	1547	22%	120
Radio format listen to: all news	417	6%	103

Product/Consumer Behavior	Expected Number of Households	Expected Percent of Households	MPI
Radio format listen to: all talk	337	5%	118
Radio format listen to: alternative	847	12%	122
Radio format listen to: classic hits	412	6%	128
Radio format listen to: classic rock	872	12%	114
Radio format listen to: classical	327	5%	116
Radio format listen to: contemporary hit radio	1331	19%	98
Radio format listen to: country	1575	22%	104
Radio format listen to: Hispanic	190	3%	47
Radio format listen to: jazz	346	5%	107
Radio format listen to: news/talk	1112	16%	135
Radio format listen to: oldies	920	13%	112
Radio format listen to: public	247	3%	117
Radio format listen to: religious	397	6%	103
Radio format listen to: rock	931	13%	115
Radio format listen to: soft adult contemporary	591	8%	125
Radio format listen to: sports	395	6%	128
Radio format listen to: urban	682	10%	77
Radio format listen to: variety/other	616	9%	101
Radio listening: auto racing (NASCAR)	443	6%	101
Radio listening: baseball playoffs/World Series	701	10%	111
Radio listening: baseball (regular season)	845	12%	117
Radio listening: basketball (college)	450	6%	109
Radio listening: basketball (pro)	420	6%	100
Radio listening: football (college)	698	10%	113
Radio listening: football-Monday night (pro)	487	7%	108
Radio listening: football-weekend (pro)	776	11%	117
Radio listening: golf	181	3%	95
Radio listening: ice hockey	301	4%	120
Radio listening: NFL playoffs/Superbowl	494	7%	110
Listen to Radio: 6:00 am - 10:00 am weekday	4208	59%	109
Listen to Radio: 10:00 am - 3:00 pm weekday	2759	39%	101
Listen to Radio: 3:00 pm - 7:00 pm weekday	3526	49%	109
Listen to Radio: 7:00 pm - midnight weekday	1095	15%	96
Listen to Radio: midnight - 6:00 am weekday	351	5%	91
Listen to Radio: 6:00 am - 10:00 am weekend	2268	32%	100
Listen to Radio: 10:00 am - 3:00 pm weekend	3097	43%	102
Listen to Radio: 3:00 pm - 7:00 pm weekend	2347	33%	98
Listen to Radio: 7:00 pm - midnight weekend	1055	15%	89
Listen to Radio: midnight - 6:00 am weekend	287	4%	87

Data Note: An MPI (Market Potential Index measures the relative likelihood of the household in the specified trade area to exhibit certain consumer behavior purchasing patterns compared to the US average. An MPI of

Source: These data area based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally

Market Potential: Travel

Aitkin Seasonal

Total 2008 Households: 7,161

Product/Consumer Behavior	Expected Number of Households	Expected Percent of Households	MPI
Member of 1 frequent flyer program	868	12%	135
Member of 2 frequent flyer programs	460	6%	128
Member of 3+ frequent flyer programs	341	5%	135
Stayed 1+ nights at hotel/motel in last 12 months	3747	52%	120
Hotel/motel stayed in/12 mo: Best Western	636	9%	117
Hotel/motel stayed in/12 mo: Comfort Inn	490	7%	119
Hotel/motel stayed in/12 mo: Courtyard	261	4%	146
Hotel/motel stayed in/12 mo: Days Inn	401	6%	110
Hotel/motel stayed in/12 mo: Econo Lodge	149	2%	98
Hotel/motel stayed in/12 mo: Embassy Suites	224	3%	123
Hotel/motel stayed in/12 mo: Fairfield Inn	226	3%	136
Hotel/motel stayed in/12 mo: Hampton Inn	387	5%	135
Hotel/motel stayed in/12 mo: Hilton	313	4%	123
Hotel/motel stayed in/12 mo: Holiday Inn	542	8%	118
Hotel/motel stayed in/12 mo: Holiday Inn Express	330	5%	131
Hotel/motel stayed in/12 mo: Marriott	482	7%	135
Hotel/motel stayed in/12 mo: Motel 6	165	2%	91
Hotel/motel stayed in/12 mo: Ramada Inn	205	3%	102
Hotel/motel stayed in/12 mo: Super 8	254	4%	109
Domestic travel in last 12 months	4625	65%	118
Spent on domestic vacations last 12 mo: <$1000	1178	16%	114
Spent on domestic vacations last 12 mo: $1000-1499	647	9%	121
Spent on domestic vacations last 12 mo: $1500-1999	405	6%	136
Spent on domestic vacations last 12 mo: $2000-2999	359	5%	132
Spent on domestic vacations last 12 mo: $3000+	370	5%	130
Domestic travel for business in last 12 months	815	11%	134
Domestic travel for personal reasons in last 12 mo	1258	18%	111
Domestic travel for vacation/honeymoon last 12 mo	3233	45%	123
Took 3+ domestic trips by plane in last 12 months	762	11%	138
Took 3+ domestic business trips by plane/12 months	298	4%	147
Took 3+ domestic non-business trips by plane/12 mo	405	6%	132
Airline used for domestic trip/12 mo: American	371	5%	119

Data Note: An MPI (Market Potential Index measures the relative likelihood of the household in the specified trade area to exhibit certain consumer behavior purchasing patterns compared to the US average. An MPI of

Source: These data area based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally

Product/Consumer Behavior	Expected Number of Households	Expected Percent of Households	MPI
Airline used for domestic trip/12 mo: Continental	222	3%	111
Airline used for domestic trip/12 mo: Delta	436	6%	134
Airline used for domestic trip/12 mo: Northwest	302	4%	141
Airline used for domestic trip/12 mo: Southwest	430	6%	126
Airline used for domestic trip/12 mo: United	321	4%	121
Airline used for domestic trip/12 mo: US Airways	286	4%	127
Rented car on domestic trip in last 12 months	480	7%	122
Visited on domestic trip last 12 mo: Northeast	1094	15%	125
Visited on domestic trip last 12 mo: South	2526	35%	120
Visited on domestic trip last 12 mo: North Central	1300	18%	125
Visited on domestic trip last 12 mo: West	1625	23%	124
Went backpacking/hiking on domestic vacation/12 mo	268	4%	120
Went to beach on domestic vacation in last 12 mo	1045	15%	129
Played golf on domestic vacation in last 12 months	251	4%	134
Visited National Park on domestic vacation/12 mo	522	7%	119
Foreign travel in last 3 years	2048	29%	119
Spent on foreign vacations last 12 mo: <$1000	467	7%	123
Spent on foreign vacations last 12 mo: $1000-2999	316	4%	111
Spent on foreign vacations last 12 mo: $3000+	325	5%	119
Foreign travel for personal reasons in last 3 yrs	303	4%	98
Foreign travel for vacation/honeymoon last 3 yrs	1572	22%	123
Took foreign trip w/all-inclusive travel pkg/3 yrs	725	10%	120
Took foreign trip by cruise ship in last 3 yrs	393	5%	123
Took 3+ foreign trips by plane in last 3 yrs	352	5%	118
Took 3+ foreign vacation trips by plane last 3 yrs	258	4%	114
Airline used for foreign trip/3 yrs: American	381	5%	116
Airline used for foreign trip/3 yrs: British Air	124	2%	108
Airline used for foreign trip/3 yrs: Continental	174	2%	117
Airline used for foreign trip/3 yrs: Delta	315	4%	128
Airline used for foreign trip/3 yrs: Northwest	211	3%	139
Airline used for foreign trip/3 yrs: United	293	4%	121
Visited on foreign trip last 3 yrs: Canada	381	5%	126
Visited on foreign trip last 3 yrs: France	231	3%	116
Visited on foreign trip last 3 yrs: Germany	201	3%	127
Visited on foreign trip last 3 yrs: Hawaii	231	3%	125
Visited on foreign trip last 3 yrs: Italy	209	3%	117
Visited on foreign trip last 3 yrs: Mexico	486	7%	114
Visited on foreign trip last 3 yrs: United Kingdom	243	3%	115
Bought travelers checks in last 12 months	643	9%	125
Took cruise of more than one day in last 3 years	683	10%	123
Member of any frequent flyer program	1698	24%	138

Data Note: An MPI (Market Potential Index measures the relative likelihood of the household in the specified trade area to exhibit certain consumer behavior purchasing patterns compared to the US average. An MPI of

Source: These data area based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally

Market Potential: Leisure

Aitkin Season Residents

Total 2008 Households: **7,161**

Product/Consumer Behavior	Expected Number of Households	Expected Percent of Households	MPI
Cooked for fun in last 12 months	1327	19%	114
Did crossword puzzle in last 12 months	1172	16%	107
Flew a kite in last 12 months	318	4%	120
Did furniture refinishing in last 12 months	369	5%	114
Did indoor gardening/plant care in last 12 months	1386	19%	112
Bought lottery ticket in last 12 months	2721	38%	101
Bought lottery ticket in last 12 mo: Daily Drawing	317	4%	85
Bought lottery ticket in last 12 mo: Instant Game	1135	16%	95
Bought lottery ticket in last 12 mo: Lotto Drawing	1971	28%	108
Played lottery: <2 times in last 30 days	953	13%	106
Played lottery: 2-5 times in last 30 days	897	13%	99
Played lottery: 6+ times in last 30 days	870	12%	98
Played musical instrument in last 12 months	641	9%	117
Did painting/drawing in last 12 months	559	8%	108
Did photography in last 12 months	1083	15%	123
Read book in last 12 months	3309	46%	116
Played video game in last 12 months	978	14%	103
Did woodworking in last 12 months	477	7%	117
Member of business club	243	3%	131
Member of charitable organization	473	7%	115
Member of church board	332	5%	102
Member of fraternal order	352	5%	109
Member of religious club	577	8%	103
Member of school or college board	143	2%	102
Member of union	423	6%	107
Member of veterans club	244	3%	97
Attended adult education course in last 12 months	612	9%	129
Attended auto show in last 12 months	636	9%	109
Went to bar/night club in last 12 months	1663	23%	111
Went to beach in last 12 months	2088	29%	117
Attended dance performance in last 12 months	301	4%	109
Danced/went dancing in last 12 months	881	12%	101
Dined out in last 12 months	4192	59%	117
Dine out < once a month	369	5%	112
Dine out once a month	491	7%	111
Dine out 2-3 times a month	986	14%	117
Dine out once a week	1074	15%	127
Dine out 2+ times per week	869	12%	114

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

Source: These data area based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of US households.

Product/Consumer Behavior	Expected Number of Households	Expected Percent of Households	MPI
Gambled at casino in last 12 months	1453	20%	110
Gambled at casino 6+ times in last 12 months	174	2%	98
Gambled in Atlantic City in last 12 months	198	3%	79
Gambled in Las Vegas in last 12 months	475	7%	114
Attended horse races in last 12 months	221	3%	112
Attended movies in last 6 months	4724	66%	108
Attended movies in last 90 days: < once a month	2434	34%	114
Attended movies in last 90 days: once a month	876	12%	112
Attended movies in last 90 days: 2-3 times a month	606	8%	102
Attended movies in last 90 days: once/week or more	215	3%	89
Prefer to see movie after second week of release	2213	31%	115
Went to museum in last 12 months	1224	17%	123
Attended music performance in last 12 months	2002	28%	117
Attended country music performance in last 12 mo	375	5%	105
Attended rock music performance in last 12 months	843	12%	117
Went to live theater in last 12 months	1272	18%	120
Visited a theme park in last 12 months	1917	27%	110
Visited Disneyland (CA) in last 12 months	224	3%	94
Visited Disney World (FL)/12 mo: Animal Kingdom	260	4%	128
Visited Disney World (FL)/12 mo: Epcot Center	297	4%	130
Visited Disney World (FL)/12 mo: Magic Kingdom	343	5%	128
Visited Disney World (FL)/12 mo: MGM Studios	259	4%	128
Visited any Sea World in last 12 months	264	4%	108
Visited any Six Flags in last 12 months	495	7%	100
Visited Universal Studios (FL) in last 12 months	214	3%	113
Went to zoo in last 12 months	1039	15%	121
Played backgammon in last 12 months	188	3%	106
Played billiards/pool in last 12 months	744	10%	116
Played bingo in last 12 months	288	4%	94
Did birdwatching in last 12 months	421	6%	123
Played board game in last 12 months	1484	21%	122
Played cards in last 12 months	1715	24%	112
Played chess in last 12 months	339	5%	109
Participated in hunting with rifle	374	5%	98
Participated in hunting with shotgun	315	4%	97
Participated in ice skating	247	3%	120
Play golf once a month	136	2%	127
Play golf 2-3 times a month	154	2%	132
Participated in horseback riding	264	4%	117
Participated in jogging/running	846	12%	118
Participated in motorcycling	252	4%	115
Participated in roller blading	275	4%	120
Participated in roller skating	169	2%	103
Participated in snorkeling	206	3%	124

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

Source: These data area based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of US households.

Product/Consumer Behavior	Expected Number of Households	Expected Percent of Households	MPI
Participated in soccer	244	3%	107
Participated in softball	351	5%	104
Participated in swimming	1558	22%	119
Participated in target shooting	258	4%	115
Participated in tennis	358	5%	117
Participated in volleyball	292	4%	105
Participated in walking for exercise	2709	38%	116
Participated in water skiing	154	2%	112
Participated in weight lifting	912	13%	119
Participated in yoga	321	4%	114
Spent on high end sports/rec equip/12 mo: <$100	207	3%	109
Spent on high end sports/rec equip/12 mo: $100-249	198	3%	113
Spent on high end sports/rec equip/12 mo: $250+	271	4%	114
Attend sports event: auto racing (NASCAR)	370	5%	111
Attend sports event: auto racing (not NASCAR)	282	4%	100
Attend sports event: baseball game	1123	16%	120
Attend sports event: basketball game (college)	405	6%	107
Attend sports event: basketball game (pro)	457	6%	107
Attend sports event: football game (college)	592	8%	116
Attend sports event: football-Mon night game (pro)	197	3%	99
Attend sports event: football-weekend game (pro)	493	7%	118
Attend sports event: golf tournament	274	4%	121
Attend sports event: ice hockey game	410	6%	120
Attend sports event: soccer game	269	4%	108
Participated in aerobics	786	11%	117
Participated in archery	144	2%	96
Participated in auto racing	159	2%	102
Participated in backpacking/hiking	722	10%	129
Participated in baseball	407	6%	104
Participated in basketball	706	10%	104
Participated in bicycling (mountain)	375	5%	127
Participated in bicycling (road)	852	12%	122
Participated in boating (power)	576	8%	122
Participated in bowling	942	13%	115
Participated in canoeing/kayaking	403	6%	125
Participated in downhill skiing	342	5%	126
Participated in fishing (fresh water)	1096	15%	109
Participated in fishing (salt water)	394	5%	110
Participated in football	368	5%	103
Participated in Frisbee	378	5%	115
Participated in golf	1080	15%	129
Play golf < once a month	405	6%	131

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

Source: These data area based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by Mediamark Research Inc. in a nationally representative survey of US households.

Appendix 5: Seasonal Resident Research from Wisconsin Extension

**Non-Resident Recreational Homeowner Spending per Household in
Sawyer County, Wisconsin**

Basic consumption Items	Percent reporting spending greater than 0	Percent spent in Sawyer County	Average dollars captured within Sawyer County
Groceries/Liquor	100%	31%	$ 1,794
Restaurants/Taverns	100%	39%	$ 1,248
Gas, Auto Service	100%	29%	$ 1,010
Other	89%	28%	$ 1,656
Recreation Equipment			
Non-Motorized Sports	66%	36%	$ 218
Motorized Sports	88%	68%	$ 1,370
Fishing, Hunting	88%	62%	$ 624
Other Recreation Equip.	88%	44%	$ 578
Needs For Home			
Building Supplies	98%	49%	$ 1,749
General Home Maintenance	98%	50%	$ 991
Construction/Remodeling	80%	46%	$ 5,350
Household Goods	89%	41%	$ 1,276
Other Retail (i.e. gifts, clothing)	96%	36%	$ 845
Bank, Insurance, Real Estate	84%	31%	$ 3,196
Other Products Or Services	86%	37%	$ 1,024

Combining expenditures in all the categories in Table 3 we estimate that the average non-residentCombining expenditures in all the categories in Table 3 we estimate that the average non-resident property owner spends $17,571 per year in Sawyer County. Based on this average local spending, a non-resident property owner population of 1,774 and a confidence interval of 4.27%, we estimate that total annual spending in Sawyer County by this population is between $29.8 million and $32.5 million.

Note. From Berard, D. and Trechter, D. (2007). *Non-Resident Property Owners and their Impact on Sawyer County Businesses*. Madison, WI: University of Wisconsin Extension. Reprinted with permission.

Community™ Tapestry™ Segmentation
Summary Descriptions

1. Top Rung

Top Rung is the wealthiest consumer market, representing less than one percent of all U.S. households. The median household income of $200,449 is more than three and one-half times that of the national median, and the median net worth of more than a million dollars is nearly ten times that of the national level. The median home value is $1,042,864. These educated residents are in their peak earning years, 45–64, in married-couple households, with or without children. The median age is 42.4 years. With the purchasing power to indulge any choice, Top Rung residents travel in style, both domestically and overseas. This is the top market for owning or leasing a luxury car; residents favor new imported vehicles, especially convertibles. Avid readers, these residents find time to read two or more daily newspapers and countless books.

2. Suburban Splendor

These successful suburbanites are the epitome of upward mobility, just a couple of rungs below the top, situated in growing neighborhoods of affluent homes with a median value of $442,916. Most households are composed of two-income, married-couple families with or without children. The population is well educated and well employed, with a median age of 41.5 years. Home improvement and remodeling are a main focus of Suburban Splendor residents. Their homes feature the latest amenities and reflect the latest in home design. Residents travel extensively in the United States and overseas for business and pleasure. Leisure activities include physical fitness, reading, visiting museums, or attending the theater. This market is proactive in tracking investments, financial planning, and holding life insurance policies.

3. Connoisseurs

Second in wealth to Top Rung but first for conspicuous consumption, Connoisseurs residents are well educated and somewhat older, with a median age of 47.3 years. Although residents appear closer to retirement than child rearing age, many of these married couples have children who still live at home. Their neighborhoods tend to be older bastions of affluence where the median home value is $706,720. Growth in these neighborhoods is slow. Residents
spend money for nice homes, cars, clothes, and vacations. Exercise is a priority; they work out weekly at a club or other facility, ski, play golf, snorkel, play tennis, practice yoga, and jog. Active in the community, they work for political candidates or parties, write or visit elected officials, and participate in local civic issues.

4. Boomburbs

The newest additions to the suburbs, Boomburbs communities are home to younger families who live a busy, upscale lifestyle. The median age is 33.7 years. This market has the highest population growth at 5.3 percent annually—more than four and one-half times the national figure. The median home value is $334,829, and most households have two earners and two vehicles. This is the top market for households to own projection TVs, MP3 players, scanners, and laser printers as well as owning or leasing full-sized SUVs. It is the second-ranked market for owning flat-screen or plasma TVs, video game systems, and digital camcorders as well as owning or leasing minivans. Family vacations are a top priority. Popular vacation destinations are Disney World and Universal Studios, Florida. For exercise, residents play tennis and golf, ski, and jog.

5. Wealthy Seaboard Suburbs

Wealthy Seaboard Suburbs neighborhoods are established quarters of affluence located in coastal metropolitan areas, primarily along the California, New York, New Jersey, and New England coasts. Neighborhoods are older and slow to change, with a median home value that exceeds $471,252. Households consist of married-couple families. Over half of employed persons are in management and professional occupations. The median age is 42.3 years. Residents enjoy traveling and shopping. They prefer to shop at Macy's, and Nordstrom as well as BJ's Wholesale Club and Costco. They also purchase many items online or by phone. Residents take nice vacations, traveling in the United States and abroad. Europe; Hawaii; Atlantic City, New Jersey; Las Vegas, Nevada; and Disneyland are popular destinations. Leisure activities include going to the beach, skiing, ice skating, and attending theater performances.

6. Sophisticated Squires

Sophisticated Squires residents enjoy cultured country living in newer home developments with low density and a median home value of $268,921. These urban escapees are primarily married-couple families, educated, and well employed. They prefer to commute to maintain their semi-rural lifestyle. The median age is 38.3 years. They do their own lawn and landscaping work as well as home improvement and remodeling projects such as installing carpet or hardwood floors and interior painting. They like to barbeque on their gas grills and make bread with their bread-making machines. This is the top market for owning three or more vehicles. Vehicles of choice are minivans and full-sized SUVs. Family activities include playing volleyball, bicycling, playing board games and cards, going to the zoo, and attending soccer and baseball games.

7. Exurbanites

Open areas with affluence define these neighborhoods. Empty nesters comprise 40 percent of these households; married couples with children occupy 32 percent. Over half of the householders are between the ages of 45 and 64 years. The median age is 44.8 years. Approximately half of those who work hold professional or managerial positions. The median home value is $288,301; the median household income is $88,531. Financial health is a priority for the Exurbanites market; they consult with financial planners and track their investments online. They own a diverse investment portfolio and hold long-term care and substantial life insurance policies. Residents work on their homes, lawns, and gardens. Leisure activities include boating, hiking, kayaking, playing Frisbee, photography, and bird-watching. Many are members of fraternal orders and participate in civic activities.

8. Laptops and Lattes

Community Tapestry's most eligible and unencumbered market, Laptops and Lattes residents are affluent, single, and still renting. They are highly educated, professional, and partial to city life, preferring major metropolitan areas such as New York, Los Angeles, San Francisco, Boston, and Chicago. The median household income is $101,325; the median age is 38.5 years. Technologically savvy, this is the top market for owning a laptop or notebook PC; they use the Internet on a daily basis, especially to shop. Their favorite department store, by far, is Banana Republic. Leisure activities include going to the movies, rock concerts, shows, museums, and nightclubs. These residents exercise regularly and take vitamins. They enjoy yoga, jogging, skiing, reading, watching foreign films on DVD, dining out, and traveling abroad. They embrace liberal philosophies and work for environmental causes.

9. Urban Chic

Urban Chic residents are well-educated professionals living an urban, exclusive lifestyle. Most own expensive single-family homes with a median value of $659,997. Married-couple families and singles comprise most of these households. The median age is 42 years. Urban Chic residents travel extensively, visit museums, attend dance performances, play golf, and go hiking. They use the Internet frequently to trade or track investments or to shop, buying concert and sports tickets, clothes, flowers, and books. They appreciate a good cup of coffee while reading a book or newspaper and prefer to listen to classical music, all-talk, or public radio programs. Civic minded, residents are likely to volunteer in their communities.

10. Pleasant-Ville

Prosperous domesticity distinguishes the settled homes of Pleasant-Ville neighborhoods. Most residents live in single-family homes with a median value of $339,930; approximately half were built in the 1950s and 1960s. Located primarily in the Northeast and California, these households are headed by middle-aged residents, some nearing early retirement. The median age is 39.8 years. Approximately 40 percent of households include children. Home remodeling is a priority for residents who live in older homes. Shopping choices are eclectic, ranging from upscale department stores to warehouse or club stores. Sports fanatics, they attend ball games, listen to sports programs and games on the radio, and watch a variety of sports on TV.

11. Pacific Heights

Pacific Heights neighborhoods are found in the high rent districts of California and Hawaii. The median home value is $604,866; residents prefer single-family homes or townhomes. This market is small but affluent; one in two households earns $81,128 annually. The median age is 39.1 years. Distance does not deter Pacific Heights residents from keeping in touch with family living overseas, as they make frequent phone calls and travel overseas to visit. Many households own three or more cell phones. Residents generally visit Disneyland or Las Vegas, Nevada, during the year and enjoy playing chess, reading history books, and renting classic movies on DVD to watch on their giant screen or projection TVs. This is one the top markets for owning an Apple brand PC.

12. Up and Coming Families

Up and Coming Families represents the second highest household growth market and, with a median age of 31.9 years, is the youngest of Community Tapestry's affluent family markets. The profile for these neighborhoods is young, affluent families with young children. Approximately half of the households are concentrated in the South, with another half in the West and Midwest. Neighborhoods are located in suburban outskirts of midsized metropolitan areas. The homes are newer, with a median value of $213,306. Because family and home priorities dictate their consumer purchases, they frequently shop for baby and children's products and household furniture. Leisure activities include playing softball, going to the zoo, and visiting theme parks (generally SeaWorld or Disney World). Residents enjoy watching science fiction, comedy, and family-type movies on DVD.

13. In Style

In Style residents live in affluent neighborhoods of metropolitan areas. More suburban than urban, they nevertheless embrace an urban lifestyle. Townhome ownership is more than double that of the national level; however, more than half of the households are traditional single-family homes. Labor force participation is high, and professional couples predominate. The median household income is $72,326. Nearly one-third of these households include children. The median age is 40.3 years. In Style residents are computer savvy; they use the Internet daily to research information, track investments, or shop. They own a diverse investment portfolio, contribute to retirement savings plans, and hold long-term care and life insurance policies. They enjoy going to the beach, snorkeling, playing golf, casino gambling, and domestic travel.

14. Prosperous Empty Nesters

Prosperous Empty Nesters neighborhoods are well established, located throughout the United States; approximately one-third are on the eastern seaboard. The median age is 48.7 years. More than half of the householders are aged 55 or older. Forty percent of household types are married couples with no children living at home. Educated and experienced, residents are enjoying the life stage transition from child rearing to retirement. The median household income is $70,623. Residents place a high value on their physical and financial well-being and take an active interest in their homes and communities. They travel extensively, both at home and abroad. Leisure activities include refinishing furniture, playing golf, attending sports events, and reading mysteries. Civic participation includes joining civic clubs, engaging in fund-raising, and working as volunteers.

15. Silver and Gold

Silver and Gold residents are the second oldest of the Community Tapestry segments and the wealthiest seniors, with a median age of 59.7 years; most are retired from professional occupations. Their affluence has allowed them to move to sunnier climates. More than 60 percent of the households are in the South (mainly in Florida); 25 percent reside in the West, primarily in California and Arizona. Neighborhoods are exclusive, with a median home value of $369,808 and a high proportion of seasonal housing. Residents enjoy traveling, woodworking, playing cards, birdwatching, target shooting, saltwater fishing, and power boating. Golf is more a way of life

than a mere leisure pursuit; they play golf, attend tournaments, watch golf on TV, and listen to golf programs on the radio. They are avid readers but also find the time to watch their favorite TV shows and a multitude of news programs.

16. Enterprising Professionals

This fast-growing market is home to young, educated, working professionals, with a median age of 32.4 years. Single or married, they prefer newer neighborhoods with townhomes or apartments. The median household income is $71,018. This segment is ranked second of all the Community Tapestry markets for labor force participation, at 75 percent. Their lifestyle reflects their youth, mobility, and growing consumer clout. Residents rely on cell phones and PCs to stay in touch. They use the Internet to find their next job or home, track their investments, and shop. They own the latest electronic gadgets. Leisure activities include yoga, playing Frisbee and football, jogging, going to the movies, and attending horse races and basketball games. These residents also travel frequently, both domestically and overseas.

17. Green Acres

A "little bit country", Green Acres residents live in pastoral settings of developing suburban fringe areas, mainly in the Midwest and South. The median age is 40.7 years. Married couples with and without children comprise most of the households, which are primarily in single-family dwellings. This upscale market has a median household income of $65,074 and a median home value of $197,519. These do-it-yourselfers maintain and remodel their homes, painting, installing carpet, or adding a deck, and own all the necessary tools to accomplish these tasks. They also take care of their lawn and gardens, again, with the right tools. Vehicles of choice are motorcycles and full-sized pickup trucks. For exercise, residents ride their bikes and go water skiing, canoeing, and kayaking. Other activities include bird-watching, power boating, target shooting, hunting, and attending auto races.

18. Cozy and Comfortable

Cozy and Comfortable residents are settled, married, and still working. Many couples are still living in the pre-1970s, single-family homes in which they raised their children. Households are located primarily in suburban areas of the Midwest, Northeast, and South. The median age is 42.1 years, and the median home value is $174,687. Home improvement and remodeling are important to Cozy and Comfortable residents. Although some work is contracted, homeowners take an active part in many projects, especially painting and lawn care. They play softball and golf, attend ice hockey games, watch science fiction films on DVD, and gamble at casinos. Television is significant; many households have four or more sets. Preferred cable stations include QVC, Home & Garden Television, and The History Channel.

19. Milk and Cookies

Milk and Cookies households are composed mainly of young, affluent married-couple families. Approximately half of the households include children. The median age for this market is 34 years. Residents prefer single-family homes in suburban areas, chiefly in the South, particularly in Texas. Smaller concentrations of households are located in the West and Midwest. The median home value is $148,781. Families with two or more workers, more than one child, and two or more vehicles is the norm for this market. Residents are well insured for the future. The presence of children drives their large purchases of baby and children's products and timesavers such as fast food. For fun, residents play video games, chess, backgammon, basketball and football, or fly kites. Favorite cable channels include Toon Disney, The Discovery Health Channel, ESPNews, and Lifetime Movie Network.

20. City Lights

City Lights neighborhoods are diverse, situated primarily in the Northeast. This dense, urban market is a mixture of housing, household types, and cultures, sharing the same city sidewalks. Housing types include single-family homes, townhomes, and apartments. Thirty-five percent of households are apartments in buildings with two to four units, almost four times the national level. Approximately two-thirds of the housing units were built before 1960. Households include both families and singles. The median age of 37.8 years is slightly older than the U.S. median. City Lights residents are more likely to spend for household furnishings than home maintenance. They shop at a variety of stores, especially Macy's, Disney Store, Gap, and BJ's Wholesale Club. They favor overseas travel. Being conservative investors, they own U.S. savings bonds.

21. Urban Villages

Urban Villages neighborhoods are multicultural enclaves of young families, unique to U.S. gateway cities located primarily in California. The median age is 30.5 years. All family types dominate this market. The average family size of 4.18 is the second highest of all the Community Tapestry segments. Many households have two wage earners, chiefly employed in the manufacturing, health care, retail trade, construction, and educational services industries. The median household income is $63,363. Most residents own older, single-family homes with a median value of $346,721, and multiple vehicles. Family and home dictate purchases. To maintain their older homes, time and money are spent on home remodeling and repairs. Leisure activities include playing soccer and tennis, renting foreign films, listening to Hispanic and variety radio, and visiting Disneyland, SeaWorld, or Six Flags theme parks.

22. Metropolitans

Metropolitans residents favor city living in older neighborhoods. Approximately half of the households are composed of singles who live alone or with others. However, married-couple families comprise 40 percent of the households. The median age is 37.7 years. Over half of employed persons hold professional or management positions. These neighborhoods are an eclectic mix of single-family homes and multiunit structures, with a median home value of $215,587. The median household income is $62,812. Residents lead busy, active lifestyles. They travel frequently and participate in numerous civic activities. They enjoy going to museums and zoos and listening to classical music and jazz on the radio. Refinishing furniture and playing a musical instrument are favorite hobbies. Exercise includes yoga, using Rollerblades, and hiking/backpacking.

23. Trendsetters

These neighborhoods are located primarily on the West Coast. On the cutting edge of urban style, Trendsetters residents are young, diverse, mobile, educated professionals with substantive jobs. The median age is 35.5 years. More than half of the households are single-person or shared. Most still rent, preferring upscale, multiunit dwellings in older city districts. The median household income is $64,002. Residents are spenders; they shop in stores, online, and via the phone. They own the latest laptop computers, cell phones, and MP3 players, and use the Internet daily. Exercise includes playing tennis, volleyball, baseball, and golf as well as ice skating, snorkeling, and yoga. Leisure activities include traveling, attending rock concerts, and reading biographies. Residents also enjoy syndicated TV shows such as Access Hollywood and Seinfeld.

24. Main Street, USA

Main Street, USA neighborhoods are a mix of single family homes and multiunit dwellings found in the suburbs of smaller metropolitan cities, mainly in the Northeast, West, and Midwest. This market is similar to the United States when comparing household type, age, educational attainment, housing type, occupation, industry, and household income type distributions. The median age of 36.8 years matches that of the U.S. median. The median household income is a comfortable $56,882. Homeownership is at 65 percent, and the median home value is $205,391. Active members of the community, residents participate in local civic issues and work as volunteers. They take care of their lawns and gardens, and work on small home projects. They enjoy going to the beach and visiting theme parks as well as playing chess, going bowling or ice skating, and participating in aerobic exercise.

25. Salt of the Earth

A rural or small-town lifestyle best describes the Salt of the Earth market. The median age is 41.4 years. Labor force participation is higher than the U.S. level, and unemployment is lower. Above-average numbers of employed residents work in the manufacturing, construction, mining, and agricultural industries. The median household income is $50,913. Households are dominated by married-couple families who live in single-family dwellings, with homeownership at 85 percent. Twenty-eight percent of the households own three or more vehicles. Most homes own a truck; many own a motorcycle. Residents are settled, hardworking, and self-reliant, taking on small home projects as well as vehicle maintenance. Families often own two or more pets, usually dogs or cats. Residents enjoy fishing, hunting, target shooting, attending country music concerts and auto races, and flying kites.

26. Midland Crowd

Approximately 11.9 million people represent Midland Crowd, Community Tapestry's largest market. The median age of 37 is similar to the US Median. Most households are composed of married-couple families, half with children and half without. The median household income is $50,462. Housing developments are generally in rural areas throughout the United States (more village or town than farm), mainly in the South. Home ownership is at 83 percent. Two-thirds of households are single-family structures; 28 percent are mobile homes. This is a somewhat conservative market politically. These do-it-yourselfers take pride in their homes, lawns, and vehicles. Hunting, fishing, and woodworking are favorite pursuits. Pet ownership, especially birds or dogs, is common. Many households have a satellite dish, and TV viewing includes various news programs as well as shows on CMT and Outdoor Life Network.

27. Metro Renters

Metro Renters residents are young (approximately 30 percent are in their 20s), well-educated singles beginning their professional careers in some of the largest U.S. cities such as New York City, Chicago, and Los Angeles. The median age is 33.8 years; the median household income is $59,730. As the name Metro Renters implies, most residents are renting apartments in high-rise buildings, living alone or with a roommate. Their interests include traveling, reading two or more daily newspapers, listening to classical music and public radio programs, and surfing the Internet. For exercise, they work out regularly at clubs, play tennis and volleyball, practice yoga, ski, and jog. They enjoy dancing, attending rock concerts, going to museums or the movies, and throwing a Frisbee. Painting and drawing are favorite hobbies. Politically, this market is liberal.

28. Aspiring Young Families

Aspiring Young Families neighborhoods are located in large, growing metropolitan areas in the South and West, with the highest concentrations in California, Florida, and Texas. Mainly composed of young, married-couple families or single parents with children, the median age for this segment is 30.6 years. Nearly half of the households are owner-occupied, single family dwellings or townhomes, and over half are occupied by renters, many living in newer, multiunit buildings. Residents spend much of their discretionary income on baby and children's products and toys as well as home furnishings. Recent electronic purchases include cameras and video game systems. Leisure activities include dining out, dancing, going to the movies, attending professional football games, fishing, weight lifting, and playing basketball. Typically, vacations would include visits to theme parks. Internet usage mainly involves chat room visits.

29. Rustbelt Retirees

Most Rustbelt Retirees neighborhoods can be found in older, industrial cities in the Northeast and Midwest, especially in Pennsylvania and other states surrounding the Great Lakes. Households are mainly occupied by married couples with no children and singles who live alone. The median age is 45 years. Although many residents are still working, labor force participation is below average. More than 40 percent of the households receive Social Security benefits. Most residents live in owned, single-family homes, with a median value of $129,157. Unlike many retirees, these residents are not inclined to move. They are proud of their homes and gardens and participate in community activities. Some are members of veterans' clubs. Leisure activities include playing bingo, gambling in Atlantic City, going to the horse races, working crossword puzzles, and playing golf.

30. Retirement Communities

Retirement Communities neighborhoods are found mostly in cities scattered across the United States. The majority of households are multiunit dwellings. Congregate housing, which commonly includes meals and other services in the rent, is a trait of this segment dominated by singles who live alone. This educated, older market has a median age of 51.9 years. One-third of residents are aged 65 years or older. Although the median household income is a modest $48,889, the median net worth is $119,873. Good health is a priority; residents visit their doctors regularly, diet and exercise, purchase low-sodium food, and take vitamins. They spend their leisure

time working crossword puzzles, playing bingo, gardening indoors, canoeing, gambling, and traveling overseas. They like to spend time with their grandchildren and spoil them with toys. Home remodeling projects are usually in the works.

31. Rural Resort Dwellers
Favoring milder climates and pastoral settings, Rural Resort Dwellers residents live in rural, nonfarm areas. These small, growing communities mainly consist of single-family and mobile homes, with a significant inventory of seasonal housing. This somewhat older market has a median age of 47.1 years. Most households consist of married couples with no children living at home or singles who live alone. A higher-than-average proportion of residents are self employed and work from home. The median household income is $47,908. Modest living and simple consumer tastes describe this market. The rural setting calls for more riding lawn mowers and satellite dishes. Lawn maintenance and gardening is a priority, and households own a plethora of tools and equipment. Many households own or lease a truck. Residents enjoy boating, hunting, fishing, snorkeling, canoeing, and listening to country music.

32. Rustbelt Traditions
Rustbelt Traditions neighborhoods are the backbone of older, industrial cities in states bordering the Great Lakes. Most employed residents work in the service, manufacturing, and retail trade industries. Most residents own and live in modest single-family homes that have a median value of $102,391. Households are primarily a mix of married-couple families, single parent families, and singles who live alone. The median age is 36.1 years; the median household income is $51,436. Residents prefer to use a credit union and invest in certificates of deposit. They use coupons regularly, especially at Sam's Club, work on home remodeling or improvement projects, and buy domestic vehicles. Favorite leisure activities include hunting, bowling, fishing, and attending auto races, country music shows, and ice hockey games (in addition to listening to games on the radio).

33. Midlife Junction
Midlife Junction communities are found in suburbs across the country. Residents are phasing out of their child-rearing years. Approximately half of the households are composed of married-couple families; 31 percent are singles who live alone. The median age is 41.2 years; the median household income is $49,031. One-third of the households receive Social Security benefits. Nearly two-thirds of the households are single-family structures; most of the remaining dwellings are apartments in multiunit buildings. These residents live quiet, settled lives. They spend their money prudently and do not succumb to fads. They prefer to shop by mail or phone from catalogs such as J.C. Penney, L.L. Bean, and Lands' End. They enjoy yoga, attending country music concerts and auto races, refinishing furniture, and reading romance novels.

34. Family Foundations
Family is the cornerstone of life in Family Foundations communities. A family mix of married couples, single parents, grandparents, and young and adult children populate these small, urban neighborhoods located in large metropolitan areas, primarily in the South and Midwest. This market represents stability. Hardly any household growth has occurred since 2000; these neighborhoods experience little turnover. The median age is 39.0 years; the median household income is $46,308. Most households are single-family structures built before 1970, occupied by owners. Many residents are members of church boards or religious clubs and participate in fund-raising. Basketball is a favorite sport; residents play it, attend professional games, watch games on TV and listen to games on the radio. They watch courtroom TV shows, sports, and news programs on TV and listen to gospel, urban, and jazz radio formats.

35. International Marketplace
Located primarily in cities in coastal gateway states, International Marketplace neighborhoods are developing, urban markets with a rich blend of cultures and household types. Approximately 70 percent of households are occupied by families. Married couples with children and single parents with children represent 44 percent of households. A typical family rents an apartment in an older, multiunit structure. Most of the households are located in California and northeastern states. The median age is 30.3 years, and the median household income is $47,207. Top purchases include groceries and children's clothing. Residents shop at stores such as Marshalls and Costco, but for convenience, they stop at 7-Eleven or other similar convenience stores. They are loyal listeners of Hispanic radio programs and prefer to watch movies and sports on TV.

36. Old and Newcomers
Old and Newcomers neighborhoods are in transition, populated by those who are starting their careers or retiring. The proportion of householders in their 20s or aged 75 years or older is higher than the national level. The median age is 37.1 years. Spread throughout metropolitan areas of the United States, these neighborhoods have more single-person and shared households than families. Many residents have moved in the last five years. Over sixty percent of households are occupied by renters; approximately half live in mid-rise or high-rise buildings. Residents have substantial life insurance policies and investments in certificates of deposit, bonds, and annuities. Leisure activities include roller skating, using Rollerblades, playing golf, gambling at casinos, playing bingo, and attending college ball games. They listen to classic hits on the radio. Many residents are members of fraternal orders or school boards.

37. Prairie Living
Agriculture plays an important part of the Prairie Living economy; small, family-owned farms dominate this stable market located mainly in the Midwest. Two-thirds of the households are married-couple families; the median age is 41.3 years. Homeownership is at 80 percent; the median home value is $106,220. Although single-family dwellings are characteristic of these communities, 11 percent of the households live in mobile homes. More than a third of the housing units were built before 1940. These residents are big country music fans and enjoy hunting, fishing, target shooting, and horseback riding. They work on their vegetable gardens, vehicles, and home projects. Many are members of church boards or civic clubs and get involved in civic issues. Because cable TV can be unavailable in these rural areas, many households have a satellite dish. Families with pet cats or dogs are common.

38. Industrious Urban Fringe

Industrious Urban Fringe neighborhoods are found on the fringe of metropolitan cities. Approximately half of these households are located in the West; 40 percent are in the South. Most employed residents work in the manufacturing, construction, retail trade, and service industries. Family is central, and children are present in more than half of the households. Many live in multigenerational households. The median age is 28.6 years; the median household income is $43,007. Two-thirds of the households own their single-family dwellings, with a median value of $146,678. Necessities for babies and children are among their primary purchases along with toys and video games. Big movie fans, residents visit the cinema several times a month and watch movies at home frequently. They prefer to watch syndicated TV and listen to Hispanic radio.

39. Young and Restless
Change is the constant in this diverse market. With a median age of 28.7 years, the population is young and on the go. About 85 percent of householders moved in the last five years. Young and Restless householders are primarily renters, living in apartments in multiunit buildings. Almost 60 percent are single-person or shared households. This educated market has the highest labor force participation among all the Community Tapestry segments, at 76 percent, and the highest female labor force participation, at 73 percent. The median household income is $45,236. Residents use the Internet daily to visit chat rooms, play games, obtain the latest news, and search for employment. They read computer and music magazines and listen to public radio. They watch movies in the theater and on DVD, attend rock concerts, play pool, go dancing, and exercise weekly at a gym.

40. Military Proximity
Military Proximity communities depend upon the military for their livelihood. More than 75 percent of the labor force is in the armed forces, and others work in civilian jobs on military bases. The median household income is $45,232, and the median age is 22.5 years. Two-thirds of the households are composed of married couples with children. Housing types are mainly townhomes and apartments in small, multiunit buildings; 93 percent are occupied by renters. Residents participate in civic activities and are members of business clubs. Many homes have a pet, most likely a dog. Residents use the Internet to trade stocks and make purchases. For exercise, they snorkel, play tennis, practice yoga, and jog. Families visit theme parks and the zoo, throw Frisbees, and go bowling. Recent purchases include MP3 players, digital cameras, video game systems, cell phones, apparel, and jewelry.

41. Crossroads
Young families living in mobile homes typify Crossroads neighborhoods, found in small towns throughout the South, Midwest, and West. These growing communities are home to married-couple and single-parent families. The median age is 32.1 years. Homeownership is at 75 percent, and the median home value is $73,224. More than half of the householders live in mobile homes; 36 percent live in single-family dwellings. Employment is chiefly in the manufacturing, construction, retail trade, and service industries. Many homes have dogs. Residents generally shop at discount stores but also frequent convenience stores. They prefer domestic cars and trucks, often buying and servicing used vehicles. Residents go fishing, attend auto races, participate in auto racing, and play the lottery. An annual family outing to SeaWorld is common.

42. Southern Satellites
Southern Satellites neighborhoods are rural settlements found primarily in the South, with employment chiefly in the manufacturing and service industries. Married-couple families dominate this market. The median age is 37.7 years, and the median household income is $39,758. Most housing is newer, single-family dwellings or mobile homes with a median value of $90,801, occupied by owners. Residents enjoy country living. They listen to gospel and country music on the radio and attend country music concerts. They participate in fishing, hunting, and auto racing. Favorite TV stations are CMT and Outdoor Life Network. Satellite dishes are popular in these rural locations. Households own older, domestic vehicles, particularly trucks and two-door sedans. Residents invest time in vegetable gardening, and households are likely to own riding mowers, garden tractors, and tillers.

43. The Elders
The Elders residents' median age of 73.5 years represents Community Tapestry's oldest market. The highest concentration of retiree residents prefer communities designed for senior living, primarily in warm climates. Half of these households are located in Florida, and 30 percent are situated in Arizona or California. Approximately 80 percent of households collect Social Security benefits; 48 percent receive retirement income. These residents are members of veterans' clubs and fraternal orders. Health conscious, they take vitamins, visit doctors regularly, and watch their diets. Leisure activities include traveling, working crossword puzzles, fishing, attending horse races, gambling at casinos, going to the theater, and dining out. They play golf, listen to golf on the radio, and watch tournaments on The Golf Channel. Their daily routine includes watching TV and reading newspapers.

44. Urban Melting Pot
The ethnically rich Urban Melting Pot neighborhoods are made up of recently settled immigrants; more than half of whom were born abroad. Half of the foreign born residents immigrated to the United States in the last 10 years. Most rent apartments in high-density, urban canyons of large cities, primarily in New York and California. Approximately half of the housing units were built before 1950. The median age is 36.4 years, and the median household income is $42,129. These fashion- and cost-conscious residents love to shop, from upscale retailers to warehouse/club stores. Leisure activities include going to the beach, visiting theme parks and museums, playing football, ice skating, and using Rollerblades. Distance does not deter these residents from contacting family living outside the United States. They keep in touch with phone calls and overseas travel.

45. City Strivers
City Strivers members are urban denizens of densely settled neighborhoods in major metropolitan areas such as New York City and Chicago, Illinois. Most households are composed of a mix of family types. The median age is 32.3 years, and the median household income is $41,376. Employment is concentrated in the city, with over half of employed residents working in the service industry, particularly in health care. Twenty-two percent are government workers. Unemployment is more than twice that of the U.S. level. Housing is mostly older, rented apartments in smaller, multiunit buildings. Primary spending is for groceries, baby products, and

children's essentials. Residents enjoy going to dance performances, football and basketball games, and Six Flags theme parks. They listen to urban, all-news, and jazz radio formats and watch TV, especially movies, sitcoms, news programs, courtroom TV and talk shows, tennis, and wrestling.

46. Rooted Rural
Rooted Rural neighborhoods are located in rural areas throughout the country; however, more than three-fifths of the households are located in the South. Households are dominated by married-couple families. One-third of the households receive Social Security benefits. The median age is 42.2 years. Housing is predominantly single-family dwellings, with a strong presence of mobile homes and some seasonal housing. The median home value is $101,198. Stable and settled, residents tend to move infrequently. They are do-it-yourselfers, constantly working on their homes, gardens, and vehicles. Many families have pets. Residents enjoy hunting, fishing, target shooting, boating, attending country music concerts, and listening to country music on the radio. Many households have a satellite dish; favorite stations include Outdoor Life Network and CMT.

47. Las Casas
Las Casas residents are the latest wave of western pioneers. Settled primarily in California, approximately half were born outside the United States. Young, Hispanic families dominate these households; 63 percent include children. This market has the highest average household size (4.28) among all the Community Tapestry segments. The median age is 25.7 years, and the median household income is $38,689. Most households are occupied by renters, although homeownership is at 41 percent. The median home value is $280,115. Housing is a mix of older apartment buildings, single-family homes, and townhomes. This is a strong market for the purchase of baby and children's products. Residents enjoy listening to Hispanic radio, reading adventure stories, and playing soccer. Many treat their children to a family outing at a theme park, especially Disneyland. When taking a trip, Mexico is a popular destination.

48. Great Expectations
Great Expectations neighborhoods are located throughout the country, with higher proportions found in the Midwest and South. Young singles and married-couple families dominate. The median age is 33.2 years. Labor force participation is high. Manufacturing, retail, and service industries are the primary employers. Approximately half of the households are owners living in single-family dwellings with a median value of $110,922; the other half are renters, mainly living in apartments in low-rise or mid-rise buildings. Most of the housing units in these older, suburban neighborhoods were built before 1960. Residents enjoy a young and active lifestyle. They go out to dinner, to the movies, to bars, and to nightclubs. They enjoy roller skating; using Rollerblades; playing Frisbee, chess, and pool; and attending auto races. They read music magazines and listen to rock music on the radio.

49. Senior Sun Seekers
The Senior Sun Seekers market is one of the faster growing markets, located mainly in the South and West, especially in Florida. Escaping from cold winter climates, many residents have permanently relocated to warmer areas; others are "snowbirds" who move south for the winter. Most residents are retired or are anticipating retirement. The median age is 52.5 years; 63 percent of the householders are aged 55 years or older. Most households are single-family dwellings or mobile homes with a median value of $129,580. There is a high proportion of seasonal housing. Many residents are members of veterans' clubs or fraternal orders. They own high-paying insurance policies and consult with financial advisors. Leisure activities include dining out, reading (especially boating magazines), watching TV, fishing, playing backgammon and bingo, working crossword puzzles, and gambling at casinos.

50. Heartland Communities
Heartland Communities neighborhoods are preferred by approximately six million people. These neighborhoods can be found primarily in small towns in the Midwest and South. More than 75 percent of the households are single-family dwellings with a median home value of $82,080. Most homes are older, built before 1960. The median age is 42.0 years; nearly one-third of the householders are aged 65 years or older. The distinctly country lifestyle of these residents is reflected in their interest in hunting, fishing, woodworking, playing bingo, and listening to country music. In addition to working on home improvement projects, they are avid gardeners and read gardening magazines. They participate in civic activities and take an interest in local politics. Residents order items from catalogs, QVC, and Avon sales representatives.

51. Metro City Edge
Metro City Edge residents live in older, suburban neighborhoods of large, metropolitan cities, primarily in the Midwest and South. This market is home to married-couple, single-parent, and multigenerational families. The median age is 29.4 years, and the median household income is $32,291. Nearly half of employed residents work in the service industry. Most households live in single-family dwellings; 14 percent live in buildings with two to four units, many of them duplexes. Homeownership is at 54 percent, and the median home value is $78,213. Prudent shoppers, residents buy household and children's items at superstores and wholesalers. They enjoy watching TV (especially sitcoms and courtroom TV shows), going to the movies, visiting theme parks, roller skating, and playing basketball. They read music, gardening, and baby magazines and listen to urban and gospel radio.

52. Inner City Tenants
Inner City Tenants neighborhoods are a microcosm of urban diversity, located primarily in the South and West. This multicultural market is young, with a median age of 27.9 years. Households are a mix of singles and families. Most residents rent economical apartments in mid- or high-rise buildings. Recent household purchases by this market include video game systems, baby food, baby products, and furniture. Internet access at home is not typical; those who have no access at home surf the Internet at school or at the library. Playing games and visiting chat rooms are typical online activities. Residents frequently eat at fast-food restaurants. They enjoy going to the movies; attending football and basketball games; water skiing; and playing football, basketball, and soccer. Some enjoy the nightlife, visiting bars and nightclubs to go dancing.

53. Home Town

These low-density, settled neighborhoods, located chiefly in the Midwest and South, rarely change. Home Town residents stay close to their home base. Although they may move from one house to another, they rarely cross the county line. Household types are a mix of singles and families. The median age is 34.0 years. Single-family homes predominate in this market. Homeownership is at 59 percent, and the median home value is $66,885. The manufacturing, retail trade, and service industries are the primary sources of employment. Residents enjoy fishing and playing baseball, bingo, backgammon, and video games. Favorite cable TV stations include CMT, Nick-at-Nite, Game Show Network, and TV Land. Belk and Wal-Mart are favorite shopping destinations stops; residents also purchase items from Avon sales representatives.

54. Urban Rows

With 1.1 million people, Urban Rows is the smallest Community Tapestry segment. Row houses are characteristic of these neighborhoods found primarily in large, northeastern cities, with much smaller concentrations in the South. Two-thirds of the households are in Pennsylvania; one-fifth are in Maryland. Homeownership is at 61 percent, and the median home value is $92,746. Most housing was built before 1950. Households are a mix of family types. Nearly half of the households do not own a vehicle. The median age is 33.3 years. These residents rarely eat out. They prefer BJ's Wholesale Club for general shopping; preferred grocery stores are Acme, Pathmark, and Giant. Residents enjoy roller skating; playing baseball; attending basketball games; listening to urban, variety, and jazz radio programs; and watching sitcoms and sports on TV. Many households do not subscribe to cable TV.

55. College Towns

Education is the key focus for College Towns residents. College and graduate school enrollment is 41 percent. The median age for this market is 24.4 years, with a high concentration of 18–24-year-olds. One out of eight residents lives in a dorm on campus. Students in off-campus housing rent low-income apartments. Twenty-nine percent of the households are occupied by owners, who are typically town residents living in single-family dwellings. The median home value is $148,030. Convenience is the primary consideration for food purchases; residents frequently eat out, order in, or eat easy-to-prepare food. Many own a laptop computer. In their leisure time, they jog, go horseback riding, practice yoga, play tennis, rent videos, play chess or pool, attend concerts, attend college football or basketball games, and go to bars. They listen to classical music and public radio programs.

56. Rural Bypasses

Open space, undeveloped land, and farmland are found in Rural Bypasses neighborhoods located almost entirely in the South. This market is home to families who live in small towns along country back roads. The median age is 38.0 years. Higher-than average proportions of employed residents work in the agricultural, mining, manufacturing, and construction industries. Labor force participation is low, and unemployment is high. Although most households are single-family dwellings, 32 percent are mobile homes. Homeownership is at 77 percent, and the median home value is $66,625. Residents save money by maintaining their homes, gardens, and vehicles themselves. They enjoy hunting, reading fishing and hunting magazines, and listening to gospel radio. They prefer to watch courtroom TV and talk shows as well as cartoons. Recent purchases include baby products, clothes, and toys.

57. Simple Living

Simple Living neighborhoods are found in urban outskirts or suburban areas throughout the United States. Half of the households are singles who live alone or share housing, and 32 percent consist of married-couple families. The median age is 40.7 years. Approximately one-third of householders are aged 65 years or older; 19 percent are aged 75 years or older. Housing is a mix of single-family dwellings and multiunit buildings of varying stories. Some seniors live in congregate housing (assisted living). Fifty-six percent of households are occupied by renters. Forty percent of households receive Social Security benefits. Younger residents enjoy going out dancing, whereas seniors prefer going to bingo night. To stay fit, residents play softball and volleyball. Many households do not own a computer, cell phone, or DVD player. Residents watch hours of TV a day, especially sitcoms and science fiction shows.

58. NeWest Residents

Most NeWest Residents members rent apartments in mid- or high-rise buildings, primarily in major cities in the West and South. California has the largest concentration of these households, followed by Texas. Families dominate this market. Children reside in 54 percent of the households, either in married-couple or single-parent families. Approximately half of the population is foreign-born. This young market has a median age of 25.4 years. Most of the employed residents work in service and skilled labor occupations. These residents lead a strongly family-oriented lifestyle. Budget constraints restrict their purchases to essentials such as baby food, equipment, and products as well as children's clothing. For fun, families go to the movies, visit theme parks, and play soccer. They like to watch sports on TV, especially wrestling and soccer, and listen to Hispanic radio.

59. Southwestern Families

These families are the bedrock of the Hispanic culture in the Southwest, more with children than without. Two-thirds of the households live in owner-occupied, single-family dwellings with a median home value of $60,100. Most employed residents work in blue collar or service occupations. Southwestern Families is an ethnically diverse market, with a median age of 28.6 years and a median household income of $27,863. Recent purchases include baby and children's products. Households generally own or lease a two-door sedan. The grocery store of choice is H.E. Butt. When eating fast food, Whataburger is a favorite stop. Residents enjoy fishing, water skiing, playing soccer, and going to the movies. They read gardening and parenthood magazines and listen to Hispanic and urban radio formats. Typical TV viewing includes comedies as well as wrestling and boxing.

60. City Dimensions

Diversity in household type and ethnicity characterize City Dimensions neighborhoods that are located in large, urban cities. Population density remains high, with approximately 2,900 people per square mile. This market is young, with a median age of 29.2 years. Sixty-five percent of the households rent. More than half are apartments in multiunit structures. Most of the real estate is older. Approximately

70 percent of the housing units were built before 1960, 42 percent of which were built before 1940. Many households lease their vehicles, preferring Mercury or Ford models. Residents shop at BJ's Wholesale Club, Kmart, Marshalls, and T.J. Maxx. They enjoy roller skating, playing soccer and chess, attending auto races and shows, going to the movies, and renting movies on DVD (especially classics, horror, and science fiction). Video game systems are also popular.

61. High Rise Renters
This segment has the highest percentage of renters among all the Community Tapestry segments; more than nine in ten households are renters in these densely populated neighborhoods. Over 40 percent of the households are in buildings with 50 or more units. High Rise Renters communities are located almost entirely in the Northeast; 86 percent of the households are in New York. Residents represent a diverse mix of cultures; many speak a language other than English. The median age is 30.1 years. Household types are mainly single parent and single person. Part-time work is just as common as full time. Residents do aerobics and play soccer. They enjoy dancing; attending basketball and football games; watching movies on DVD; and listening to all-news, urban, and Hispanic radio. They watch a variety of news programs and are avid viewers of daytime TV.

62. Modest Income Homes
Modest Income Homes neighborhoods are found primarily in the older suburbs of metropolitan areas. Single-family dwellings represent more than two-thirds of the housing; 15 percent are duplexes. The median home value is $57,381. Household types are mainly single person and single parent. However, 64 percent of households are family types. The median age is 35.7 years. Slightly more employed residents work part time than full time, mainly in service and blue collar occupations. At 20 percent, unemployment is high. These frugal residents shop at discount stores, do not pay for Internet access, and rarely eat out. They are content to wait for movies to be shown on TV instead of going to the theater. They watch daytime and primetime TV, especially courtroom TV shows and sitcoms, and listen to urban
and gospel radio. A favorite cable channel is BET.

63. Dorms to Diplomas
Dorms to Diplomas is Community Tapestry's youngest market, with a median age of 21.7 years. College and graduate school enrollment is 81 percent. Nearly three-fourths of employed residents work part time in low-paying service industry jobs. Forty-three percent of residents live in on-campus dormitories; the remainder rent apartments in off-campus, multiunit buildings. Ninety percent of households are renters. Computers are a necessity, and the Internet is easily accessible to research assignments, search for jobs, obtain the latest news, and keep in touch with family. For exercise, residents participate in a variety of sports. They enjoy going to college football and basketball games, rock concerts, movies, and bars as well as dancing, playing pool, and renting movies on DVD. They listen to classic hits, public, and rock radio programs.

64. City Commons
City Commons neighborhoods are found in cities of large metropolitan areas, mainly in the South and Midwest. This younger market has a median age of 24.6 years. Single- parent families and singles dominate these households, and children abound. Almost 80 percent of the households are renters; 63 percent of the rentals are apartments in multiunit buildings, primarily with fewer than 20 units. More residents work part time instead of full time. This market has the highest unemployment rate among all the Community Tapestry segments. Baby and children's products are the major purchases. Residents enjoy playing basketball, softball, and backgammon. A yearly family outing to a theme park is common. They prefer to watch courtroom TV shows; listen to gospel, urban, and jazz programs on the radio; and read music, baby, parenthood, and fashion magazines.

65. Social Security Set
Four in ten householders in the Social Security Set segment are aged 65 years or older; the median age is 45.8 years. Most of these residents live alone. Located in large cities scattered across the United States, these communities are dispersed among business districts and around city parks. The service industry provides more than half of the jobs held by residents who work. Households subsist on very low, fixed incomes. Most residents rent apartments in low rent, high-rise buildings. Many rely on public transportation, because more than half of these households do not own a vehicle. Limited resources somewhat restrict the purchases and activities of these residents, although many have invested their savings in stock. They enjoy going to movies and soccer games and reading science fiction. Many households subscribe to cable TV; residents particularly enjoy watching game shows, sports, and entertainment news shows.

66. Unclassified
Unclassified neighborhoods include unpopulated areas such as parks, golf courses, open spaces, or other types of undeveloped land. Institutional group quarters, such as prisons, juvenile detention homes, mental hospitals, or any area with insufficient data for classification, are also included in this category.