



Retail Site Assessment

November 2010

DRAFT

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Selecting Grand Forks' Retail Site

To begin the CommunityID process, the City of Grand Forks selected Washington St & Demers to be analyzed for possible retail development or revitalization. The location of the site is shown on the opposite page.

For the Proposed Site, Buxton has performed the following analyses:

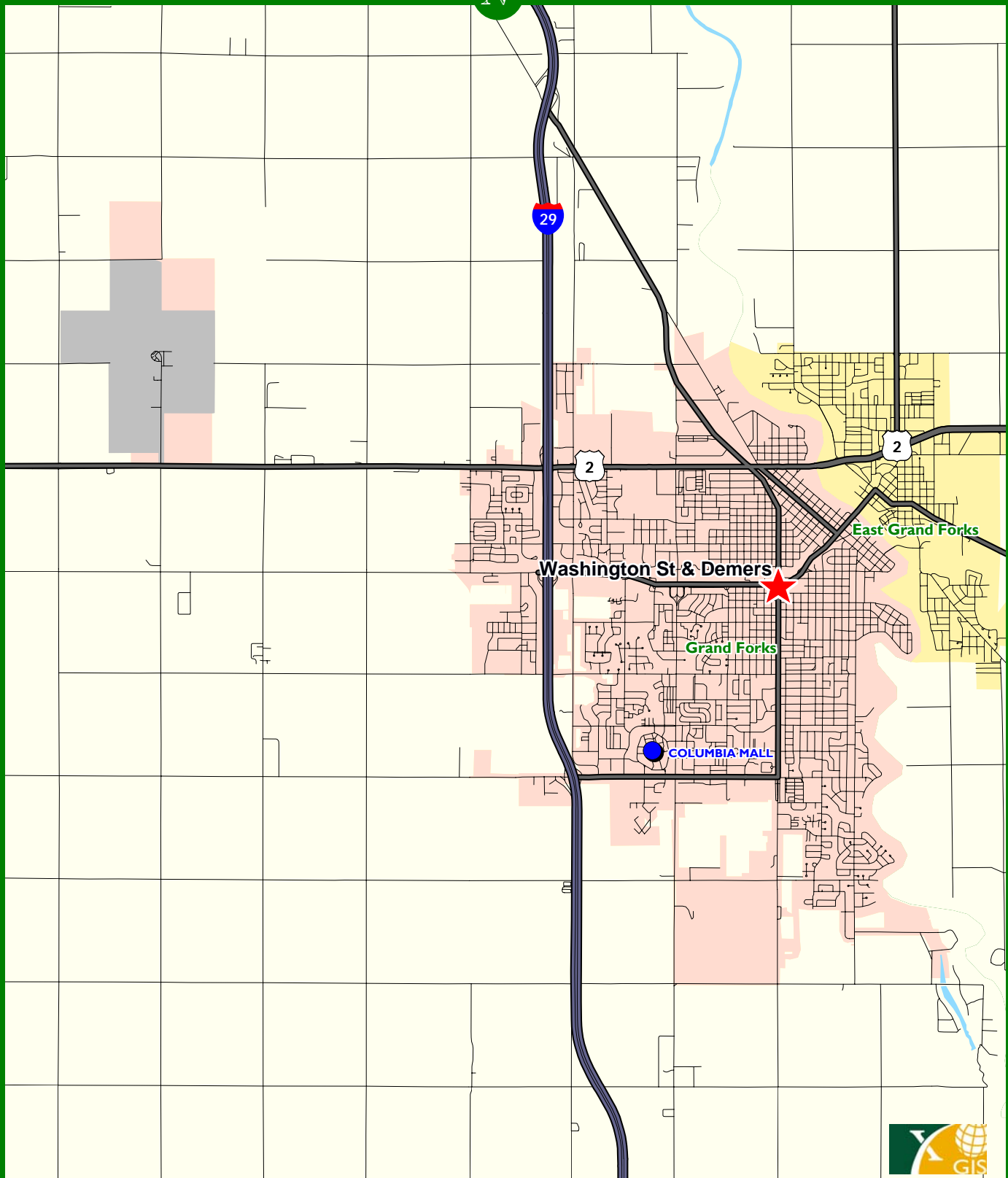
- Primary fifteen minute and secondary drive-time trade area were delineated for the site
- The customers in the trade areas were segmented according to buying habits and lifestyles
- Profiles of Grand Forks' customers within the trade areas were developed
- The surplus and leakage for 11 major store types and 49 minor store types were determined for the trade areas

The purpose of these analyses is to develop Grand Forks' Customer Profile. The Customer Profile is a snapshot of the customers that reside in Grand Forks' trade area. Even though these consumers are complex and diverse, Buxton is able to capture and catalogue the extent to which potential demand for a retailer's goods and services are being met within the trade area.

By overlaying Grand Forks' Customer Profile with over 4,500 retail matching profiles in Buxton's proprietary database, we are able to identify major categories of retail that are candidates for location in Grand Forks. This matching provides the basis for determining Grand Forks' viability to attract retailers and restaurants and forms the basis for Buxton's recommendations and conclusions.

With this analysis and Buxton's recommendations, Grand Forks can make a more informed decision about investments in infrastructure and can focus resources on areas of higher retail development potential.





Grand Forks, North Dakota: Overview



Shopping Centers

GLA in thousands



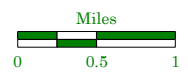
1000+

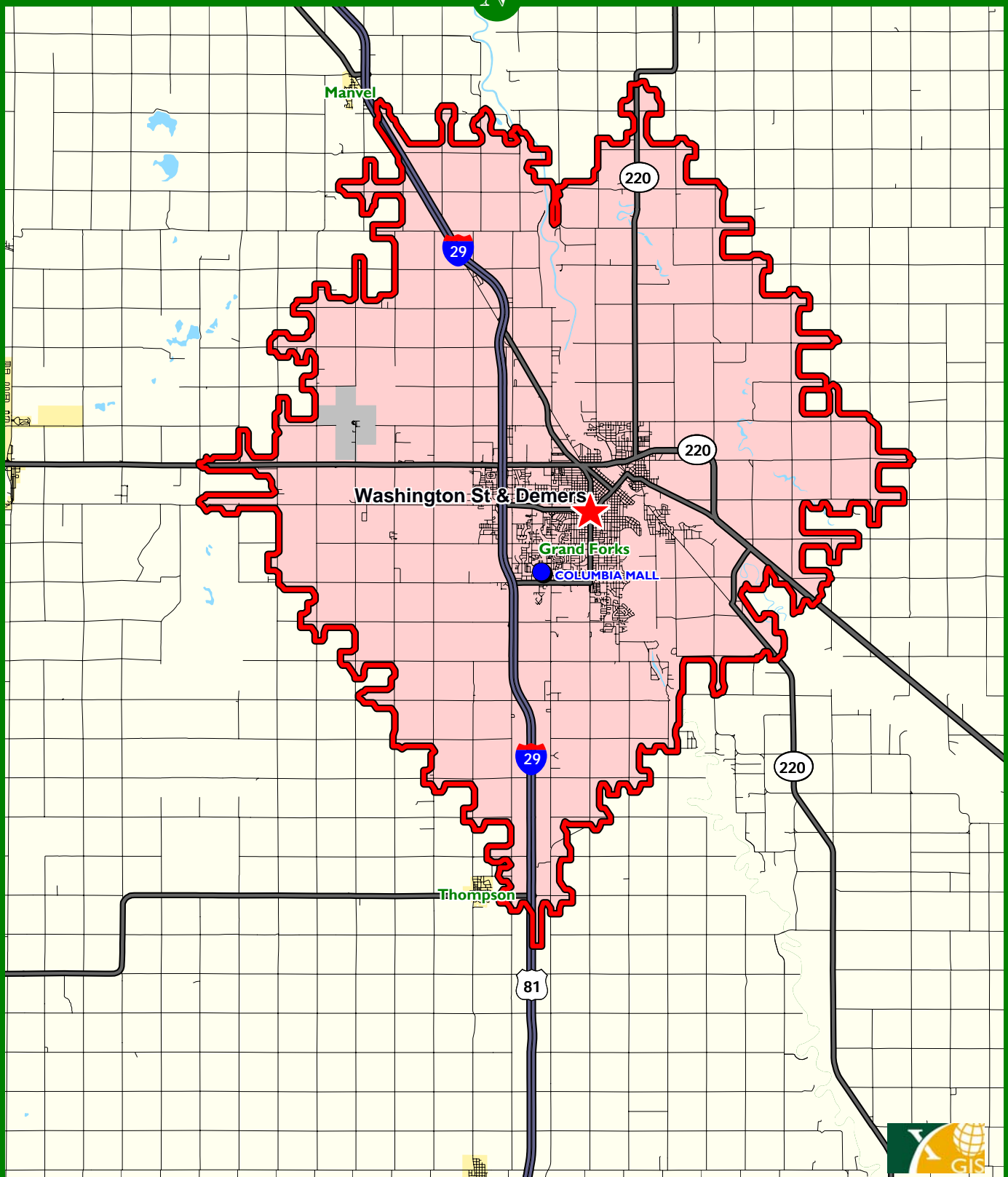


500 to 1000

City Limits

Site





Grand Forks, North Dakota: Primary Trade Area



Shopping Centers

GLA in thousands



15 Minute Drive Time

Site

Miles



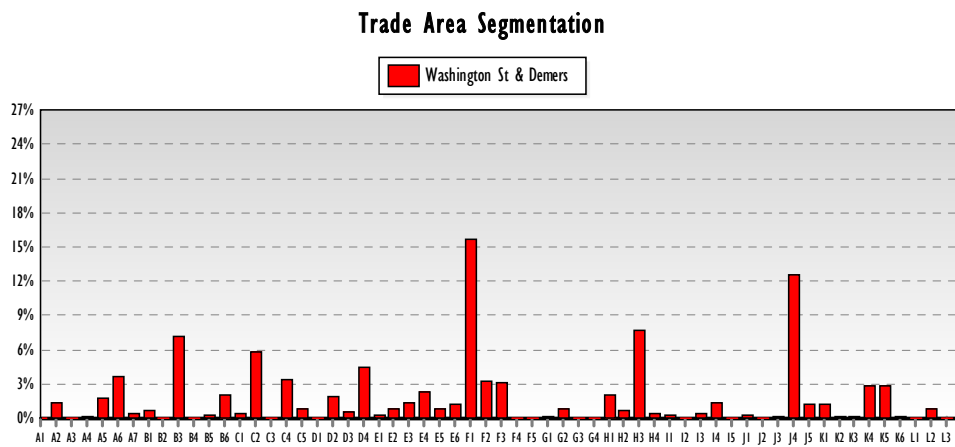
Site Analysis: Washington St & Demers

Drive-Time Trade Area

The map on the opposite page depicts the primary trade area for the Site. The primary trade area consists of a fifteen-minute polygon, determined by Buxton’s proprietary drive-time technology.

Psychographics

The psychographic profile of the households within a fifteen-minute drive-time of the Site is presented below.



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Dominant Segments

A segment that represents at least three percent of a trade area is a dominant segment. By determining dominant segments and reviewing their segment descriptions, lifestyle habits and preferences can be identified. Please refer to Appendix C for additional segment description information.

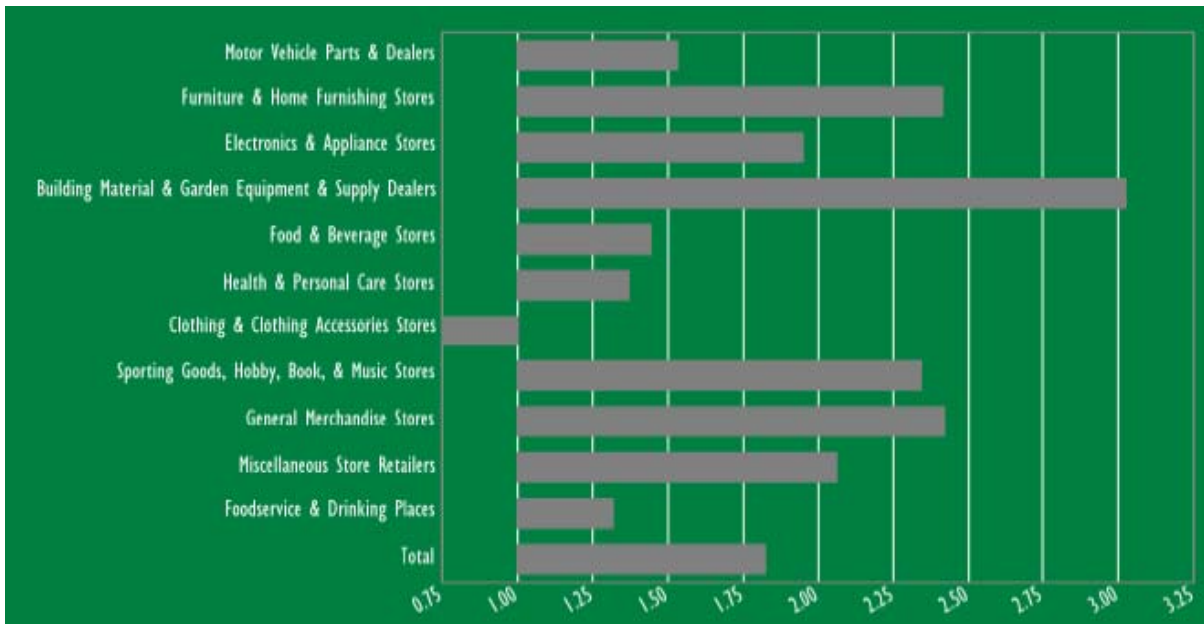
Dominant Segments	Description	Households	% of All Households
A06	SMALL-TOWN SUCCESS	923	3.63%
B03	URBAN COMMUTER FAMILIES	1,827	7.18%
C02	PRIME MIDDLE AMERICA	1,486	5.84%
C04	FAMILY CONVENIENCE	845	3.32%
D04	SMALL-CITY ENDEAVORS	1,136	4.47%
F01	STEADFAST CONSERVATIVES	3,971	15.61%
F02	MODERATE CONVENTIONALISTS	840	3.30%
F03	SOUTHERN BLUES	789	3.10%
H03	STABLE CAREERS	1,969	7.74%
J04	COLLEGE TOWN COMMUNITIES	3,190	12.54%

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Site Analysis (continued)

Leakage Analysis

The following table represents an overview by store type of the leakage or surplus within the studied trade area. This is represented by an index with 1.0 being the baseline. A leakage is reflected by an index less than 1.0 and a surplus is reflected by an index greater than 1.0. Please see Appendix A for detailed demand and actual sales by category.



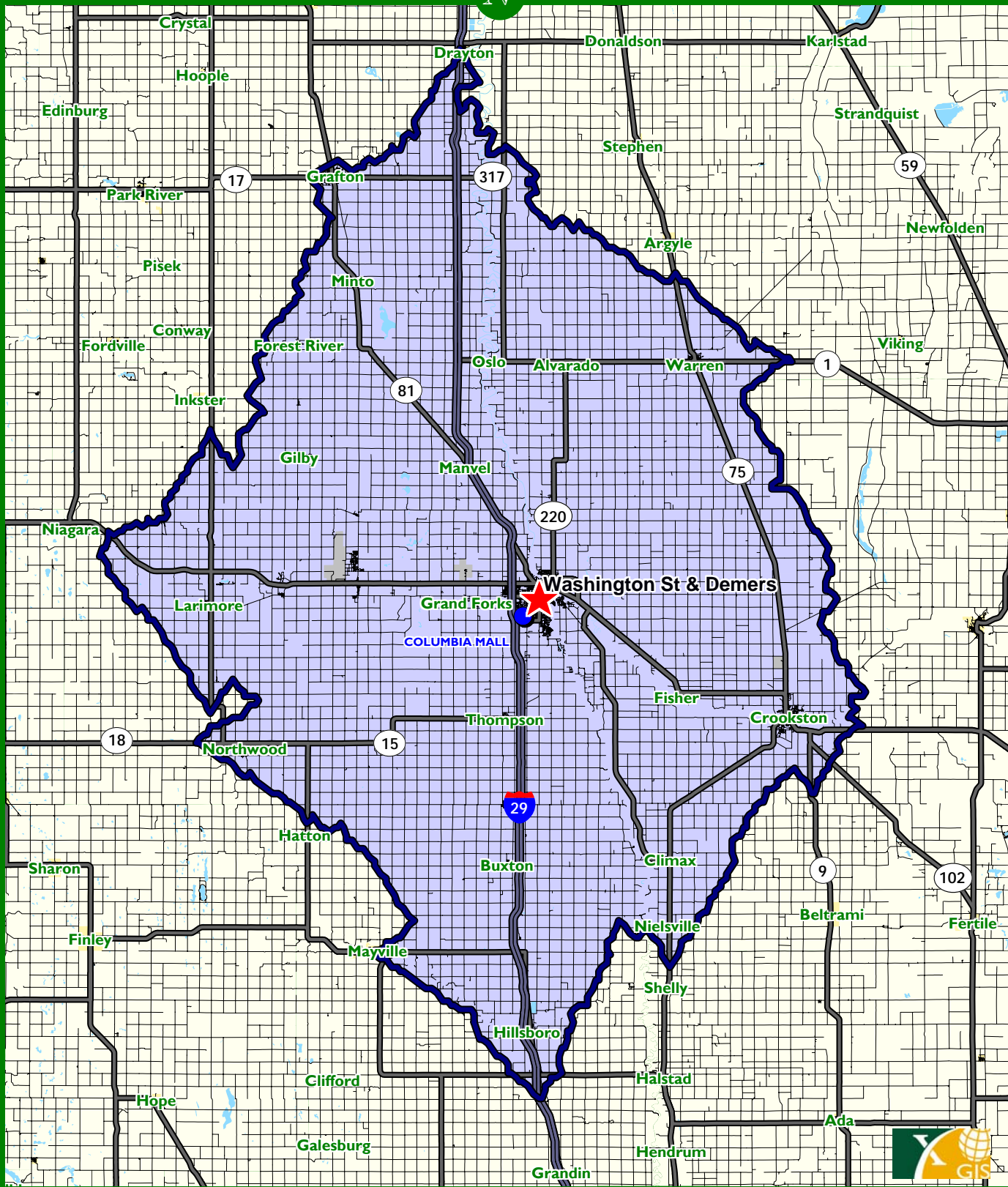
Source: Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000; Census Estimates and Projections 2008 Data

The following table presents the trade potential variables for the Site:

Trade Potential Variables	Site
Estimated Household Count	25,438
Number of Households in Dominant Segments	16,976
Traffic Count	31,600
Total Demand	\$761,107,558
Total Supply	\$1,385,351,303
Surplus	\$624,243,745

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Grand Forks, North Dakota: Secondary Trade Area



Shopping Centers

GLA in thousands



Secondary Trade Area



Miles



Site Analysis: Secondary Trade Area

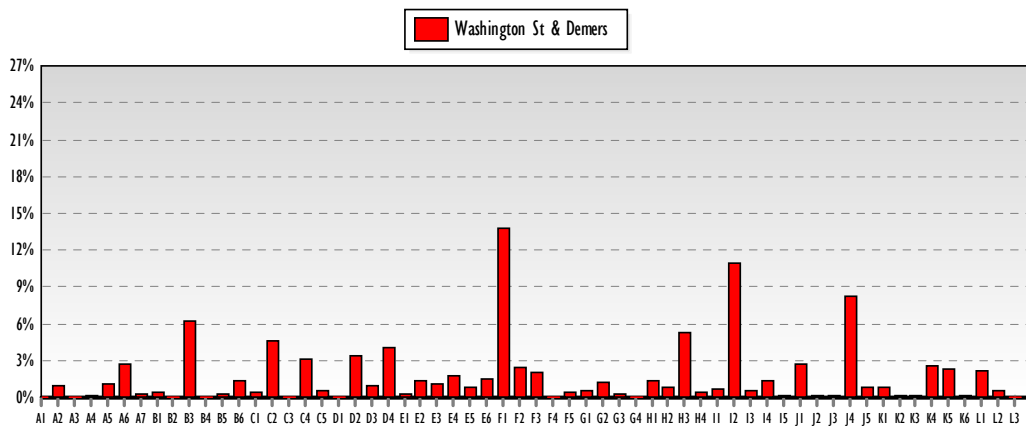
Drive-Time Trade Area

The map on the opposite page depicts the secondary trade area for the Site.

Psychographics

The psychographic profile of the households within the secondary trade area of the Site is presented below.

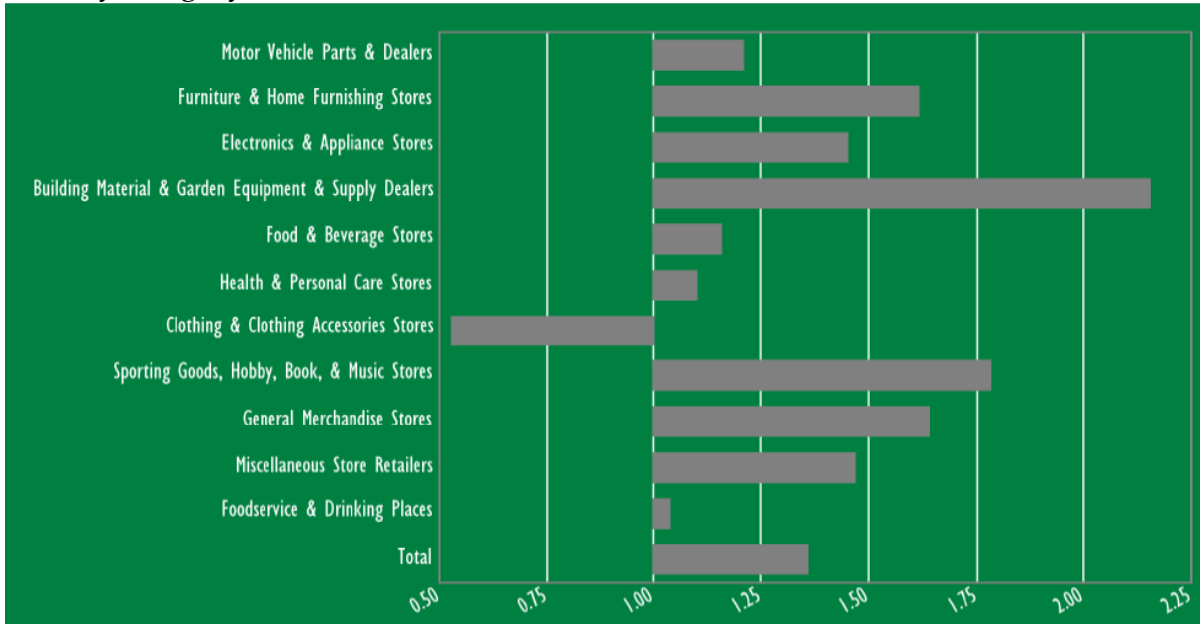
Trade Area Segmentation



Site Analysis: Secondary Trade Area (continued)

Leakage Analysis

The following table represents an overview by store type of the leakage or surplus within the studied trade area. This is represented by an index with 1.0 being the baseline. A leakage is reflected by an index less than 1.0 and a surplus is reflected by an index greater than 1.0. Please see Appendix A for detailed demand and actual sales by category.

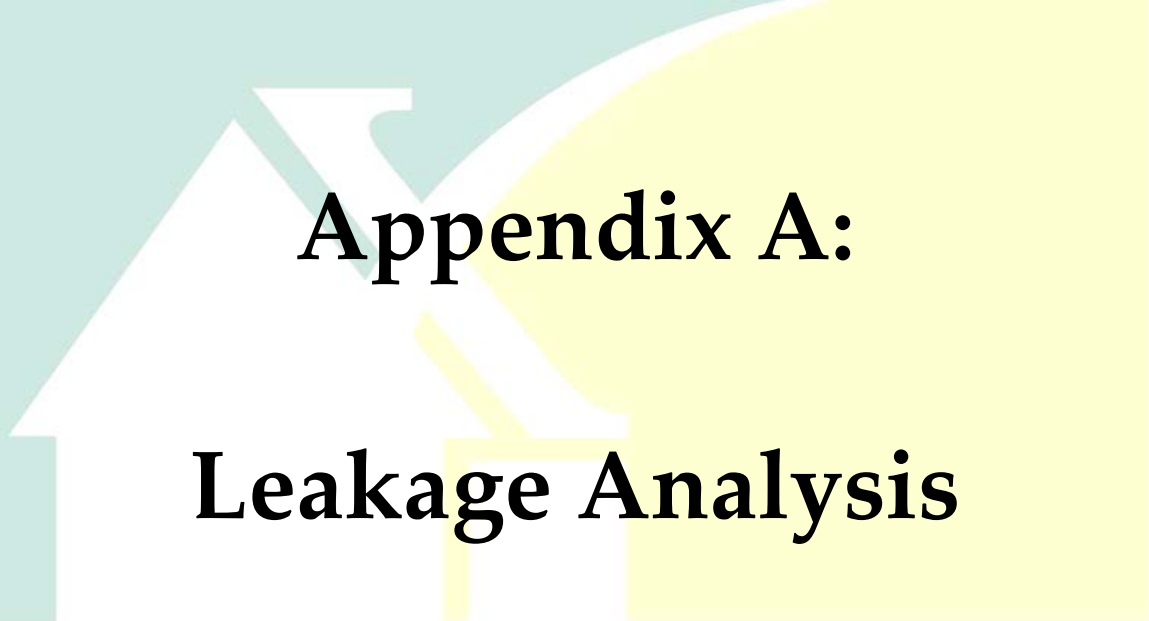


Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000: Census Estimates and Projections 2008 Data

The following table presents the trade potential variables for Site:

Trade Potential Variables	Site
Estimated Household Count	39,544
Number of Households in Dominant Segments	23,569
Traffic Count	31,600
Total Demand	\$1,205,737,009
Total Supply	\$1,636,011,777
Surplus	\$430,274,768

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Appendix A:
Leakage Analysis



Retail Leakage and Surplus Analysis

The Retail Leakage and Surplus Analysis examines the quantitative aspect of the community's retail opportunities. It is a guide to understanding retail opportunities but it is not an analysis that indicates unconditional opportunities. The analysis is sometimes called "a gap analysis" or "a supply and demand analysis" and can aid in the following:

- Indicating how well the retail needs of local residents are being met
- Uncovering unmet demand and possible opportunities
- Understanding the strengths and weaknesses of the local retail sector
- Measuring the difference between actual and potential retail sales

Understanding Retail Leakage

Retail leakage means that residents are spending more for products than local businesses capture. Retail sales leakage suggests that there is unmet demand in the trade area and that the community can support additional store space for that type of business.

However, retail leakage does not necessarily translate into opportunity. For example, there could be a strong competitor in a neighboring community that dominates the market for that type of product or store.

Understanding Retail Surplus

A retail surplus means that the community's trade area is capturing the local market plus attracting non-local shoppers. A retail surplus does not necessarily mean that the community cannot support additional business. Many communities have developed strong clusters of stores that have broad geographic appeal. Examples of these types of retailers include: sporting goods stores, home furnishing stores, restaurants, and other specialty operations that become destination retailers and draw customers from outside the trade area.

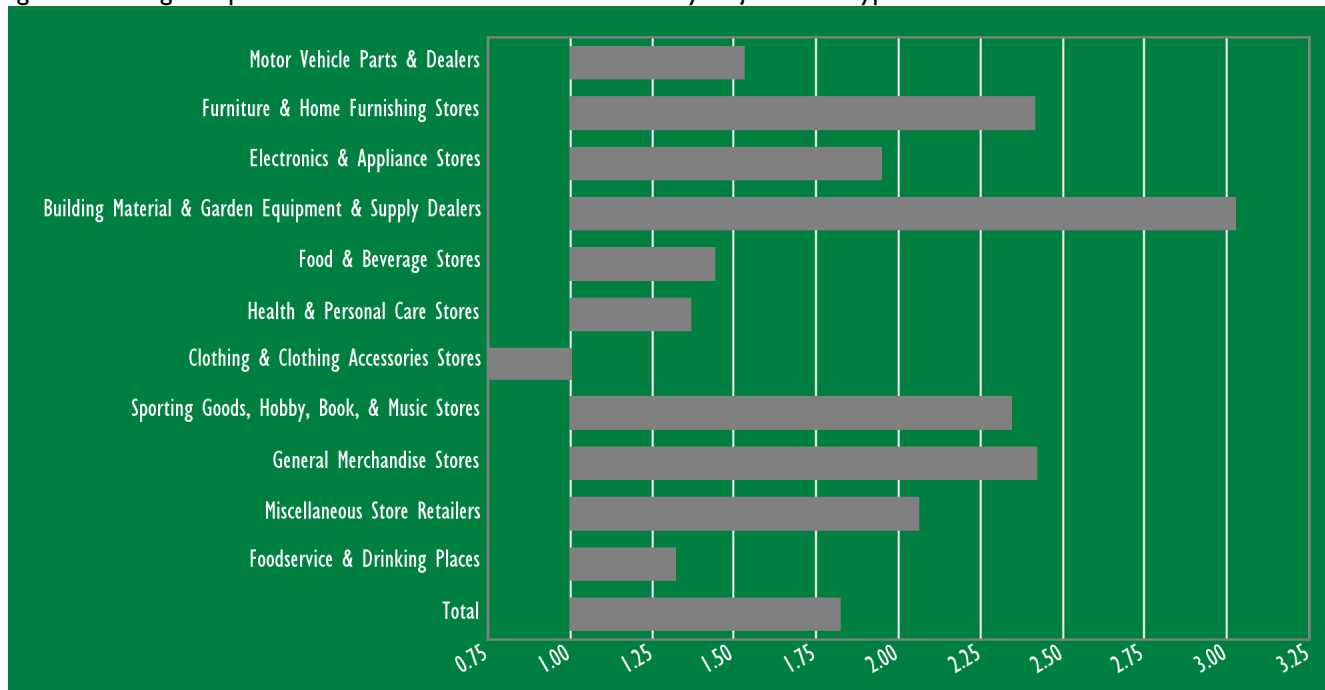
Examining the quantitative aspects (Leakage/Surplus) is only part of the evaluation of community's retail opportunities. Before any conclusions can be drawn about potential business expansion or recruitment opportunities, qualitative considerations such as trade area psychographics and buying habits must be analyzed in context of other market factors.

Leakage/Surplus Index by Major Store Type

The quantitative comparison of retail leakage and surplus in the twelve major store types shown in the chart and table below provides an initial measure of market opportunities. Combining this analysis with the knowledge of the local retail situation will take the process of identifying retail possibilities one step further.

Figure I provides the leakage/surplus indices and following is the sales potential and actual sales for major store types.

Figure I. Leakage/Surplus Index and Actual and Potential Sales by Major Store Types



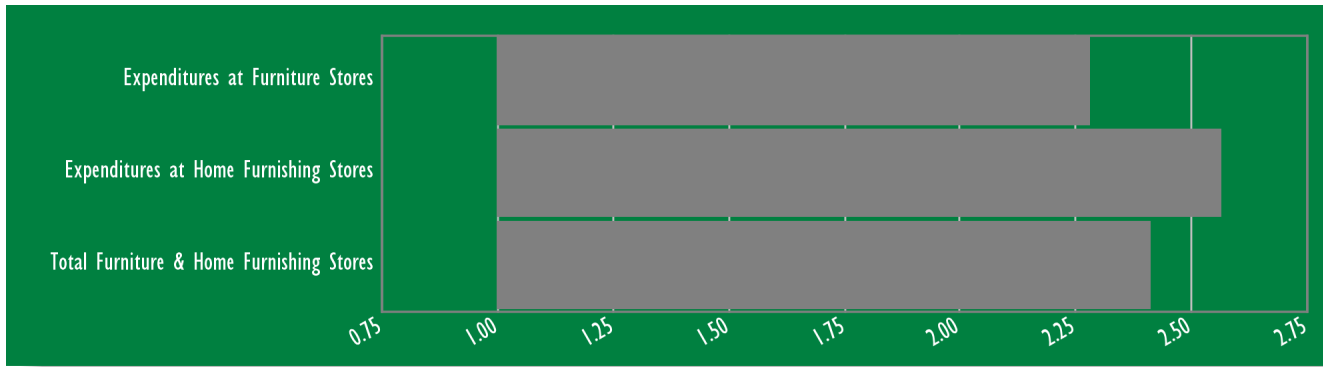
Store Type	Potential	Actual Sales	Leakage
Motor Vehicle Parts & Dealers	\$193,010,017	\$294,608,798	1.5
Furniture & Home Furnishing Stores	\$20,918,373	\$50,486,146	2.4
Electronics & Appliance Stores	\$22,352,427	\$43,513,639	1.9
Building Material & Garden Equipment & Supply Dealers	\$89,348,811	\$269,994,056	3.0
Food & Beverage Stores	\$106,180,186	\$152,500,881	1.4
Health & Personal Care Stores	\$46,156,722	\$62,966,998	1.4
Clothing & Clothing Accessories Stores	\$43,126,898	\$32,367,333	0.8
Sporting Goods, Hobby, Book, & Music Stores	\$21,410,759	\$50,095,879	2.3
General Merchandise Stores	\$111,423,165	\$269,382,487	2.4
Miscellaneous Store Retailers	\$24,194,996	\$49,883,048	2.1
Foodservice & Drinking Places	\$82,985,204	\$109,552,036	1.3
Total	\$761,107,558	\$1,385,351,303	1.8

Sub-Categories of Motor Vehicle Parts & Dealers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Automotive Dealers	\$166,696,311	\$249,925,989	1.5
Expenditures at Other Motor Vehicle Dealers	\$11,698,535	\$19,598,959	1.7
Expenditures at Automotive Parts, Accessories, and Tire Stores	\$14,615,170	\$25,083,850	1.7
Total Motor Vehicle Parts & Dealers	\$193,010,017	\$294,608,798	1.5

Sub-Categories of Furniture & Home Furnishing Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Furniture Stores	\$11,402,309	\$26,037,340	2.3
Expenditures at Home Furnishing Stores	\$9,516,064	\$24,448,806	2.6
Total Furniture & Home Furnishing Stores	\$20,918,373	\$50,486,146	2.4

Sub-Categories of Electronics & Appliance Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Appliance, Television, and Other Electronics Stores	\$16,612,695	\$31,951,099	1.9
Expenditures at Computer and Software Stores	\$4,884,483	\$11,426,344	2.3
Expenditures at Camera and Photographic Equipment Stores	\$855,250	\$136,197	0.2
Total Electronics & Appliance Stores	\$22,352,427	\$43,513,639	1.9

Sub-Categories of Building Material & Garden Equipment & Supply Dealers



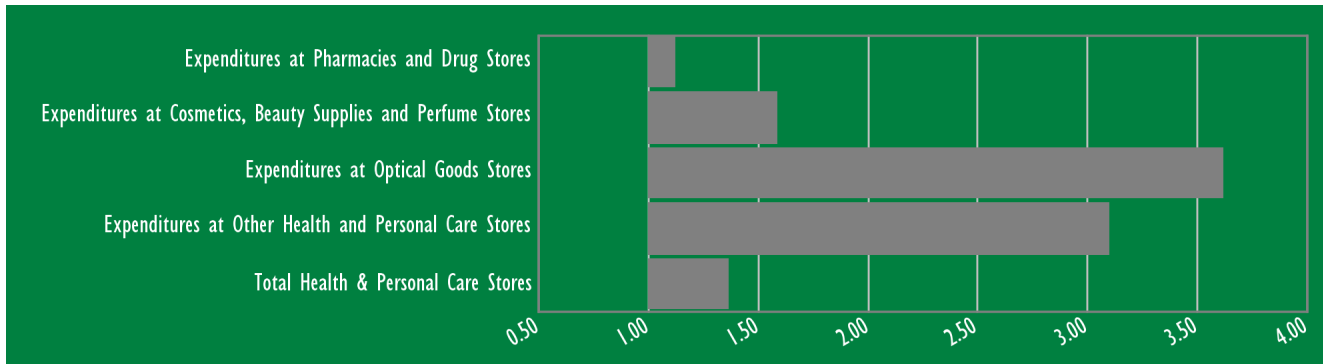
Store Type	Potential	Actual Sales	Leakage
Expenditures at Home Centers	\$32,923,363	\$12,988,873	0.4
Expenditures at Paint and Wallpaper Stores	\$1,757,401	\$5,079,431	2.9
Expenditures at Hardware Stores	\$7,107,446	\$2,201,576	0.3
Expenditures at Other Building Materials Dealers	\$39,962,458	\$157,244,228	3.9
Expenditures at Outdoor Power Equipment Stores	\$1,105,595	\$1,081,623	1.0
Expenditures at Nursery and Garden Centers	\$6,492,547	\$91,398,325	14.1
Total Building Material & Garden Equipment & Supply Dealers	\$89,348,811	\$269,994,056	3.0

Sub-Categories of Food & Beverage Stores



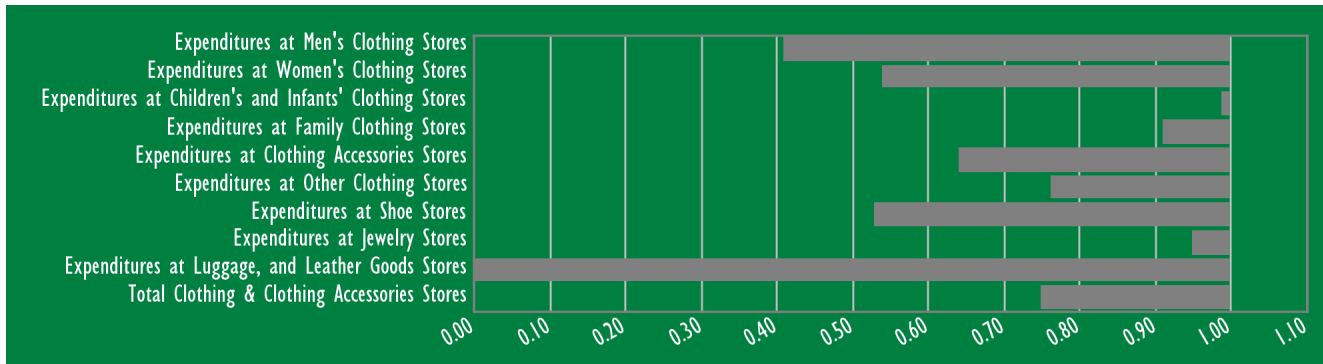
Store Type	Potential	Actual Sales	Leakage
Expenditures at Supermarkets and Other Grocery (except Convenience) Stores	\$91,175,559	\$125,570,585	1.4
Expenditures at Convenience Stores	\$5,337,706	\$147,551	0.0
Expenditures at Specialty Food Stores	\$2,878,447	\$2,826,533	1.0
Expenditures at Beer, Wine, and Liquor Stores	\$6,788,473	\$23,956,212	3.5
Total Food & Beverage Stores	\$106,180,186	\$152,500,881	1.4

Sub-Categories of Health & Personal Care Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Pharmacies and Drug Stores	\$39,928,019	\$45,025,108	1.1
Expenditures at Cosmetics, Beauty Supplies and Perfume Stores	\$1,565,606	\$2,494,337	1.6
Expenditures at Optical Goods Stores	\$1,871,709	\$6,787,502	3.6
Expenditures at Other Health and Personal Care Stores	\$2,791,388	\$8,660,052	3.1
Total Health & Personal Care Stores	\$46,156,722	\$62,966,998	1.4

Sub-Categories of Clothing & Clothing Accessories Stores



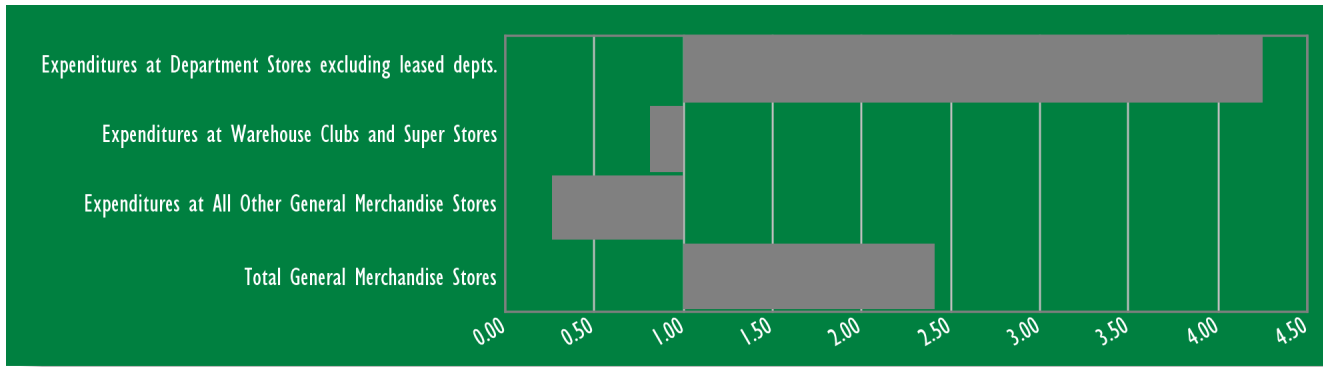
Store Type	Potential	Actual Sales	Leakage
Expenditures at Men's Clothing Stores	\$2,118,404	\$868,617	0.4
Expenditures at Women's Clothing Stores	\$8,216,779	\$4,444,195	0.5
Expenditures at Children's and Infants' Clothing Stores	\$1,604,478	\$1,586,124	1.0
Expenditures at Family Clothing Stores	\$17,147,031	\$15,595,581	0.9
Expenditures at Clothing Accessories Stores	\$679,774	\$434,722	0.6
Expenditures at Other Clothing Stores	\$2,091,147	\$1,596,444	0.8
Expenditures at Shoe Stores	\$5,825,351	\$3,087,042	0.5
Expenditures at Jewelry Stores	\$5,001,068	\$4,754,608	1.0
Expenditures at Luggage, and Leather Goods Stores	\$442,866	\$0	0.0
Total Clothing & Clothing Accessories Stores	\$43,126,898	\$32,367,333	0.8

Sub-Categories of Sporting Goods, Hobby, Book, & Music Stores



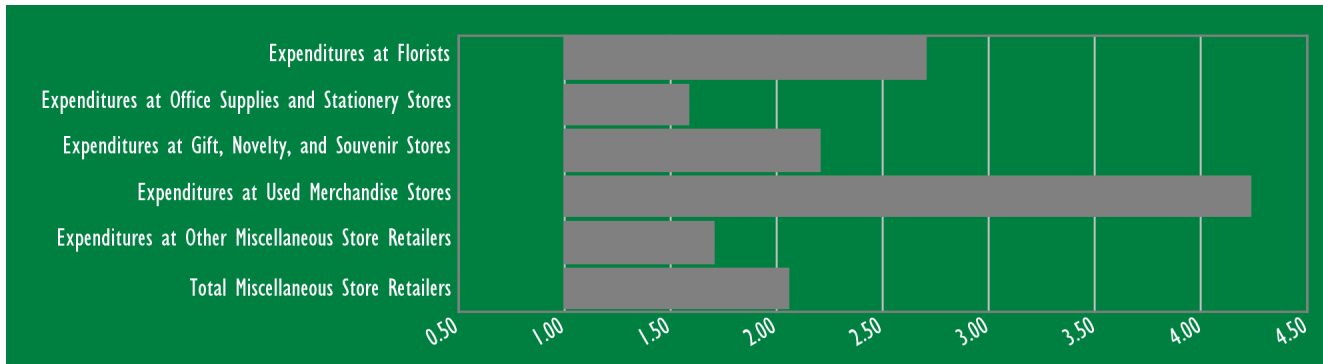
Store Type	Potential	Actual Sales	Leakage
Expenditures at Sporting Goods Stores	\$6,698,850	\$26,000,048	3.9
Expenditures at Hobby, Toys and Games Stores	\$3,751,418	\$7,502,439	2.0
Expenditures at Sew/Needlework/Piece Goods Stores	\$975,857	\$1,970,831	2.0
Expenditures at Musical Instrument and Supplies Stores	\$1,252,937	\$4,052,071	3.2
Expenditures at Book Stores and News Dealers	\$6,626,933	\$7,795,240	1.2
Expenditures at Prerecorded Tape, Compact Disc, and Record Stores	\$2,104,764	\$2,775,250	1.3
Total Sporting Goods, Hobby, Book, & Music Stores	\$21,410,759	\$50,095,879	2.3

Sub-Categories of General Merchandise Stores



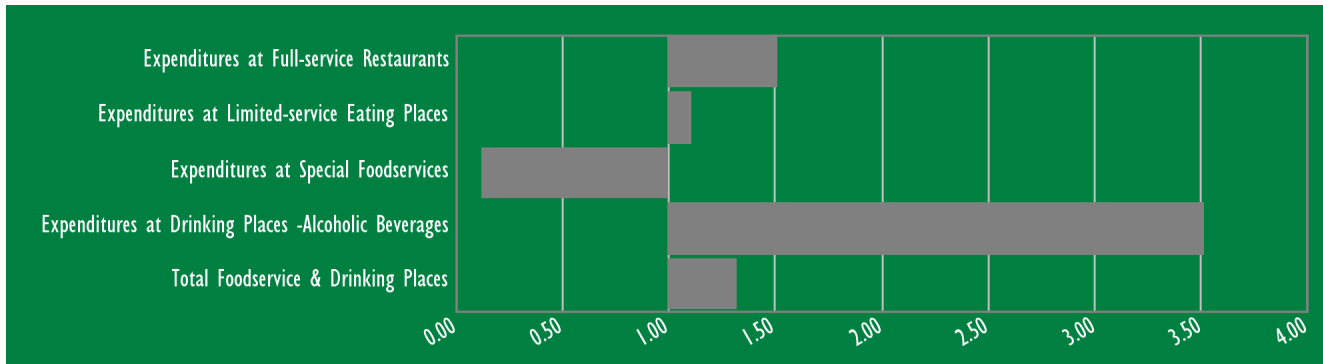
Store Type	Potential	Actual Sales	Leakage
Expenditures at Department Stores excluding leased depts.	\$53,161,408	\$226,242,335	4.3
Expenditures at Warehouse Clubs and Super Stores	\$50,105,232	\$40,945,402	0.8
Expenditures at All Other General Merchandise Stores	\$8,156,526	\$2,194,749	0.3
Total General Merchandise Stores	\$111,423,165	\$269,382,487	2.4

Sub-Categories of Miscellaneous Store Retailers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Florists	\$1,580,584	\$4,294,314	2.7
Expenditures at Office Supplies and Stationery Stores	\$5,552,030	\$8,843,448	1.6
Expenditures at Gift, Novelty, and Souvenir Stores	\$4,218,354	\$9,344,648	2.2
Expenditures at Used Merchandise Stores	\$2,134,860	\$9,047,609	4.2
Expenditures at Other Miscellaneous Store Retailers	\$10,709,169	\$18,353,030	1.7
Total Miscellaneous Store Retailers	\$24,194,996	\$49,883,048	2.1

Sub-Categories of Foodservice & Drinking Places



Store Type	Potential	Actual Sales	Leakage
Expenditures at Full-service Restaurants	\$38,073,880	\$57,597,237	1.5
Expenditures at Limited-service Eating Places	\$34,108,965	\$37,750,509	1.1
Expenditures at Special Foodservices	\$7,011,917	\$861,894	0.1
Expenditures at Drinking Places -Alcoholic Beverages	\$3,790,442	\$13,342,395	3.5
Total Foodservice & Drinking Places	\$82,985,204	\$109,552,036	1.3

Sources and Methodology

The primary data sources used in the construction of the database include:

- Current year AGS (Applied Geographic Solutions) Consumer Expenditure Estimates
- Census of Retail Trade, Merchandise Line Sales
- Census Bureau Monthly Retail Trade

The Census of Retail Trade presents a table known as the Merchandise Line summary, which relates approximately 120 merchandise lines (e.g. hardware) to each of the store types. For each merchandise line, the distribution of sales by store type can be computed, yielding a conversion table which apportions merchandise line sales by store type.

The AGS (Applied Geographic Solutions) Consumer Expenditure database was re-computed to these merchandise lines by aggregating both whole and partial categories, yielding, at the block group level, a series of merchandise line estimates which are consistent with the AGS Consumer Expenditure database.

These two components were then combined in order to derive estimated potential by store type. The results were then compared to current retail trade statistics to ensure consistency and completeness.



Retail Leakage and Surplus Analysis

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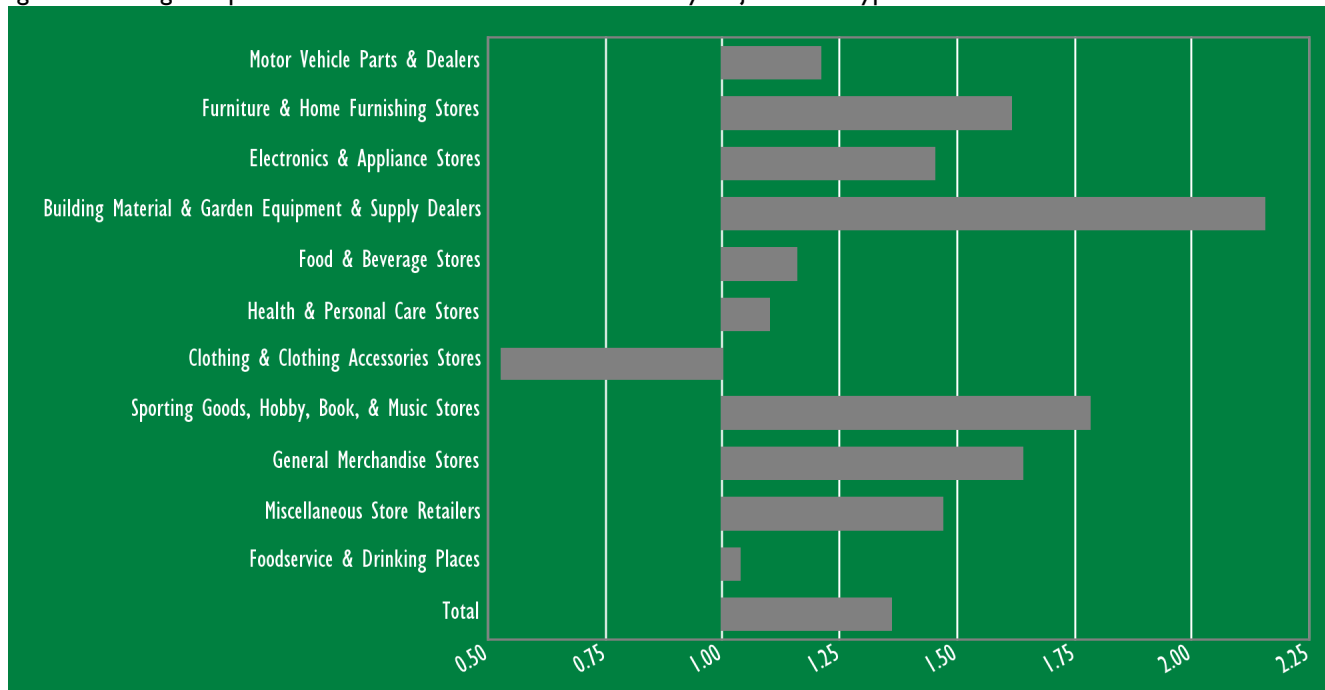
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Leakage/Surplus Index by Major Store Type

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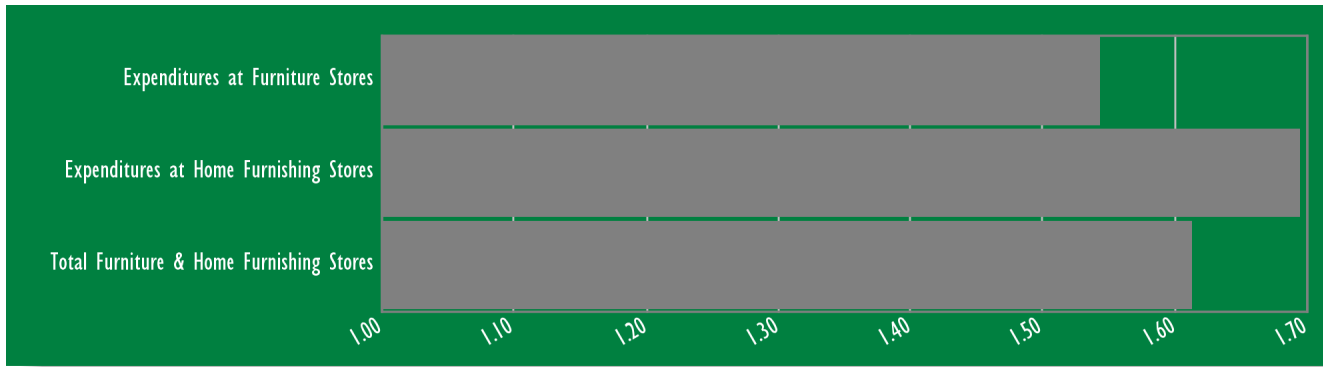
Store Type	Potential	Actual Sales	Leakage
Motor Vehicle Parts & Dealers	\$306,558,564	\$369,988,245	1.2
Furniture & Home Furnishing Stores	\$33,455,886	\$53,968,466	1.6
Electronics & Appliance Stores	\$34,436,949	\$49,932,435	1.4
Building Material & Garden Equipment & Supply Dealers	\$146,378,615	\$315,283,223	2.2
Food & Beverage Stores	\$170,510,405	\$197,006,234	1.2
Health & Personal Care Stores	\$74,973,930	\$82,432,831	1.1
Clothing & Clothing Accessories Stores	\$65,455,662	\$34,555,663	0.5
Sporting Goods, Hobby, Book, & Music Stores	\$31,517,247	\$56,071,213	1.8
General Merchandise Stores	\$175,171,734	\$287,260,266	1.6
Miscellaneous Store Retailers	\$38,187,246	\$55,969,835	1.5
Foodservice & Drinking Places	\$129,090,771	\$133,543,366	1.0
Total	\$1,205,737,009	\$1,636,011,777	1.4

Sub-Categories of Motor Vehicle Parts & Dealers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Automotive Dealers	\$265,081,067	\$307,874,376	1.2
Expenditures at Other Motor Vehicle Dealers	\$18,269,110	\$24,988,939	1.4
Expenditures at Automotive Parts, Accessories, and Tire Stores	\$23,208,387	\$37,124,930	1.6
Total Motor Vehicle Parts & Dealers	\$306,558,564	\$369,988,245	1.2

Sub-Categories of Furniture & Home Furnishing Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Furniture Stores	\$18,234,113	\$28,151,068	1.5
Expenditures at Home Furnishing Stores	\$15,221,774	\$25,817,398	1.7
Total Furniture & Home Furnishing Stores	\$33,455,886	\$53,968,466	1.6

Sub-Categories of Electronics & Appliance Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Appliance, Television, and Other Electronics Stores	\$25,738,657	\$37,746,428	1.5
Expenditures at Computer and Software Stores	\$7,363,970	\$11,964,712	1.6
Expenditures at Camera and Photographic Equipment Stores	\$1,334,322	\$221,295	0.2
Total Electronics & Appliance Stores	\$34,436,949	\$49,932,435	1.4

Sub-Categories of Building Material & Garden Equipment & Supply Dealers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Home Centers	\$53,845,785	\$15,633,195	0.3
Expenditures at Paint and Wallpaper Stores	\$2,890,946	\$5,323,598	1.8
Expenditures at Hardware Stores	\$11,494,897	\$4,814,904	0.4
Expenditures at Other Building Materials Dealers	\$65,798,877	\$174,046,376	2.6
Expenditures at Outdoor Power Equipment Stores	\$1,833,931	\$1,162,810	0.6
Expenditures at Nursery and Garden Centers	\$10,514,179	\$114,302,340	10.9
Total Building Material & Garden Equipment & Supply Dealers	\$146,378,615	\$315,283,223	2.2

Sub-Categories of Food & Beverage Stores



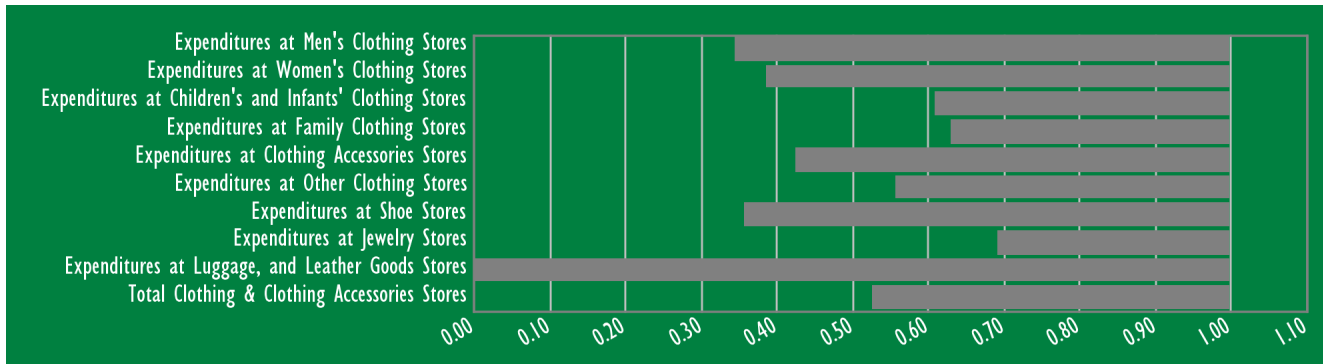
Store Type	Potential	Actual Sales	Leakage
Expenditures at Supermarkets and Other Grocery (except Convenience) Stores	\$146,794,703	\$160,221,910	1.1
Expenditures at Convenience Stores	\$8,463,914	\$314,419	0.0
Expenditures at Specialty Food Stores	\$4,641,354	\$3,092,540	0.7
Expenditures at Beer, Wine, and Liquor Stores	\$10,610,434	\$33,377,366	3.1
Total Food & Beverage Stores	\$170,510,405	\$197,006,234	1.2

Sub-Categories of Health & Personal Care Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Pharmacies and Drug Stores	\$64,864,207	\$63,707,599	1.0
Expenditures at Cosmetics, Beauty Supplies and Perfume Stores	\$2,556,040	\$2,530,075	1.0
Expenditures at Optical Goods Stores	\$3,001,768	\$7,142,749	2.4
Expenditures at Other Health and Personal Care Stores	\$4,551,915	\$9,052,408	2.0
Total Health & Personal Care Stores	\$74,973,930	\$82,432,831	1.1

Sub-Categories of Clothing & Clothing Accessories Stores



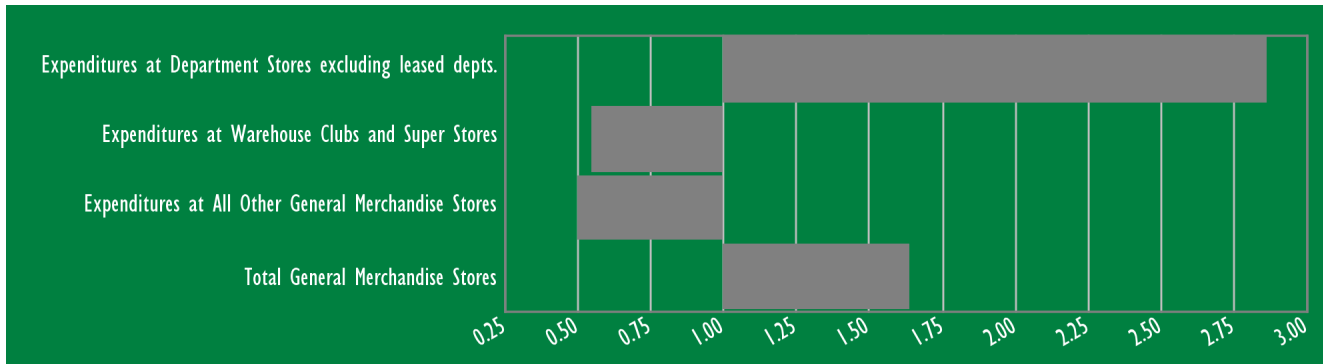
Store Type	Potential	Actual Sales	Leakage
Expenditures at Men's Clothing Stores	\$3,229,644	\$1,113,397	0.3
Expenditures at Women's Clothing Stores	\$12,152,595	\$4,707,812	0.4
Expenditures at Children's and Infants' Clothing Stores	\$2,597,721	\$1,586,124	0.6
Expenditures at Family Clothing Stores	\$26,043,266	\$16,449,442	0.6
Expenditures at Clothing Accessories Stores	\$1,027,078	\$436,853	0.4
Expenditures at Other Clothing Stores	\$3,125,463	\$1,745,564	0.6
Expenditures at Shoe Stores	\$8,881,794	\$3,172,330	0.4
Expenditures at Jewelry Stores	\$7,709,486	\$5,344,140	0.7
Expenditures at Luggage, and Leather Goods Stores	\$688,615	\$0	0.0
Total Clothing & Clothing Accessories Stores	\$65,455,662	\$34,555,663	0.5

Sub-Categories of Sporting Goods, Hobby, Book, & Music Stores



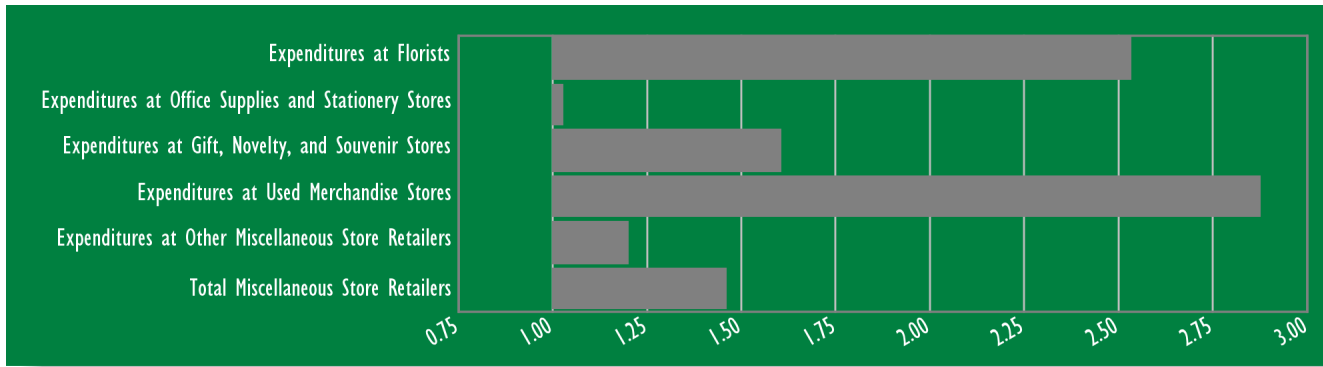
Store Type	Potential	Actual Sales	Leakage
Expenditures at Sporting Goods Stores	\$10,215,441	\$29,973,967	2.9
Expenditures at Hobby, Toys and Games Stores	\$5,920,696	\$9,224,504	1.6
Expenditures at Sew/Needlework/Piece Goods Stores	\$1,533,450	\$2,088,508	1.4
Expenditures at Musical Instrument and Supplies Stores	\$1,881,576	\$4,207,877	2.2
Expenditures at Book Stores and News Dealers	\$8,874,210	\$7,801,107	0.9
Expenditures at Prerecorded Tape, Compact Disc, and Record Stores	\$3,091,875	\$2,775,250	0.9
Total Sporting Goods, Hobby, Book, & Music Stores	\$31,517,247	\$56,071,213	1.8

Sub-Categories of General Merchandise Stores



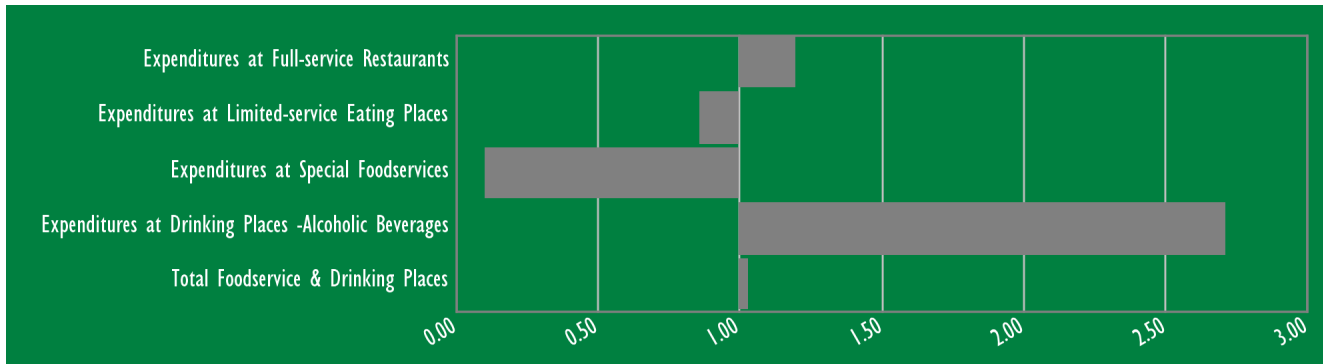
Store Type	Potential	Actual Sales	Leakage
Expenditures at Department Stores excluding leased depts.	\$82,925,804	\$237,462,379	2.9
Expenditures at Warehouse Clubs and Super Stores	\$79,354,402	\$43,368,130	0.5
Expenditures at All Other General Merchandise Stores	\$12,891,528	\$6,429,758	0.5
Total General Merchandise Stores	\$175,171,734	\$287,260,266	1.6

Sub-Categories of Miscellaneous Store Retailers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Florists	\$2,542,143	\$6,447,856	2.5
Expenditures at Office Supplies and Stationery Stores	\$8,654,161	\$8,911,300	1.0
Expenditures at Gift, Novelty, and Souvenir Stores	\$6,587,839	\$10,604,600	1.6
Expenditures at Used Merchandise Stores	\$3,254,301	\$9,380,774	2.9
Expenditures at Other Miscellaneous Store Retailers	\$17,148,802	\$20,625,305	1.2
Total Miscellaneous Store Retailers	\$38,187,246	\$55,969,835	1.5

Sub-Categories of Foodservice & Drinking Places



Store Type	Potential	Actual Sales	Leakage
Expenditures at Full-service Restaurants	\$59,223,913	\$70,895,615	1.2
Expenditures at Limited-service Eating Places	\$53,030,760	\$45,468,331	0.9
Expenditures at Special Foodservices	\$10,914,178	\$1,098,794	0.1
Expenditures at Drinking Places -Alcoholic Beverages	\$5,921,921	\$16,080,625	2.7
Total Foodservice & Drinking Places	\$129,090,771	\$133,543,366	1.0

Sources and Methodology

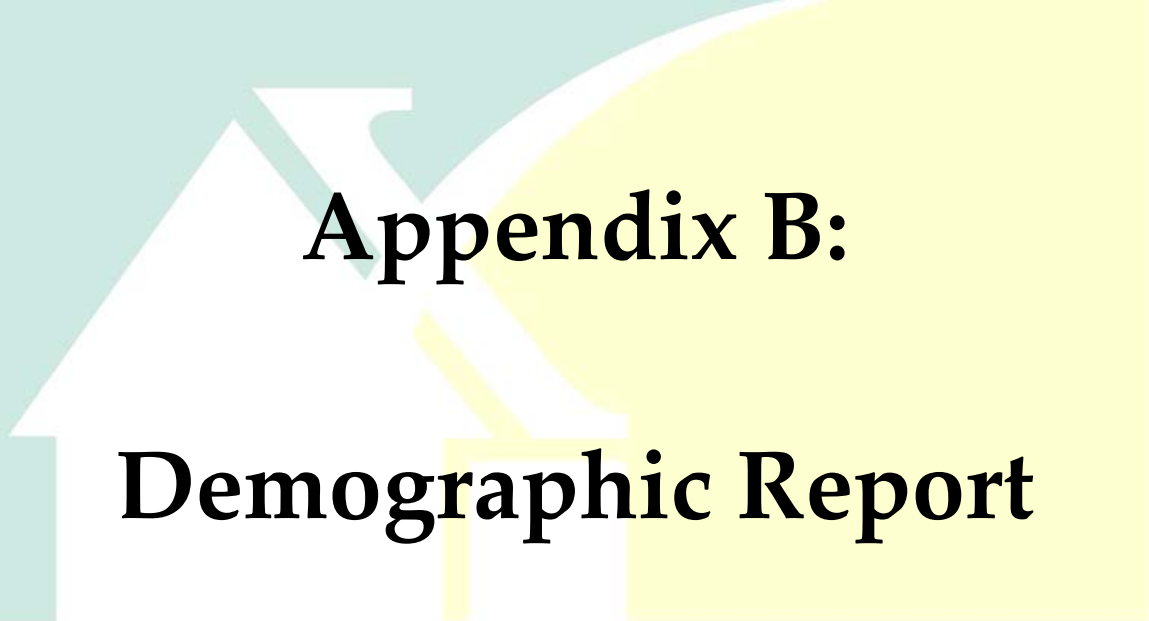
The primary data sources used in the construction of the database include:

- Current year AGS (Applied Geographic Solutions) Consumer Expenditure Estimates
- Census of Retail Trade, Merchandise Line Sales
- Census Bureau Monthly Retail Trade

The Census of Retail Trade presents a table known as the Merchandise Line summary, which relates approximately 120 merchandise lines (e.g. hardware) to each of the store types. For each merchandise line, the distribution of sales by store type can be computed, yielding a conversion table which apportions merchandise line sales by store type.

The AGS (Applied Geographic Solutions) Consumer Expenditure database was re-computed to these merchandise lines by aggregating both whole and partial categories, yielding, at the block group level, a series of merchandise line estimates which are consistent with the AGS Consumer Expenditure database.

These two components were then combined in order to derive estimated potential by store type. The results were then compared to current retail trade statistics to ensure consistency and completeness.



Appendix B:
Demographic Report

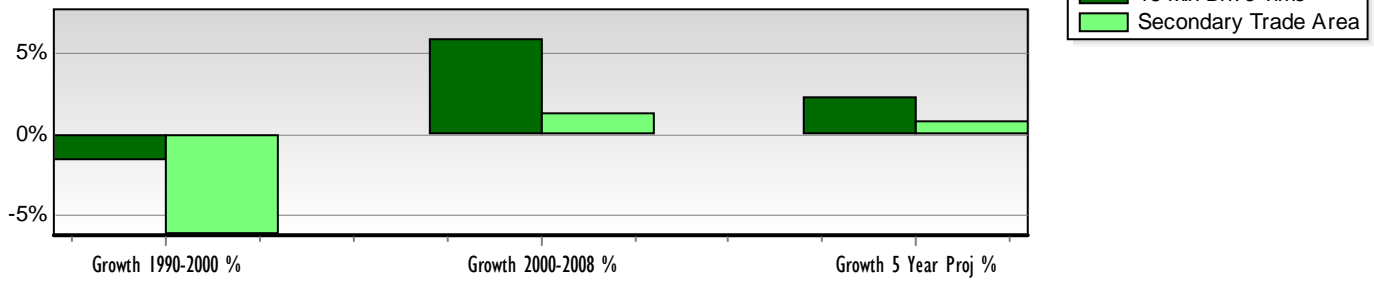
Analysis Geography: Washington St & Demers
Grand Forks, ND

Date: 11/18/2010

Population Profile

	15 Min Drive Time	Secondary Trade Area
2013 Projection	64,758	100,031
2008 Estimate	63,336	99,234
2000 Census	59,822	97,966
1990 Census	60,815	104,428

Population Change



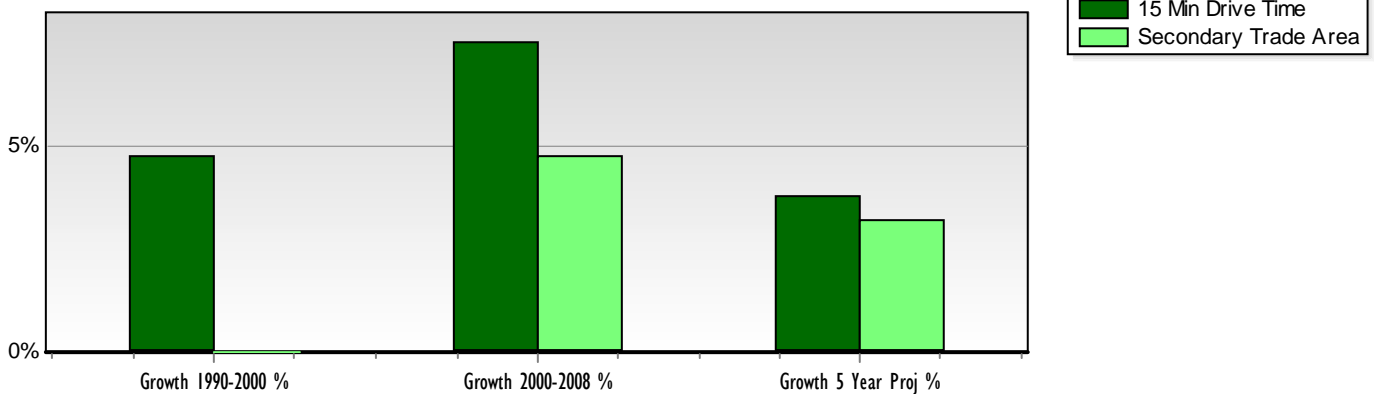
Work Place Population

	15 Min Drive Time	Secondary Trade Area
Total	48,905	62,467

Household Profile

	15 Min Drive Time	Secondary Trade Area
2013 Projection	26,407	40,809
2008 Estimate	25,438	39,544
2000 Census	23,654	37,747
1990 Census	22,582	37,752

Household Change

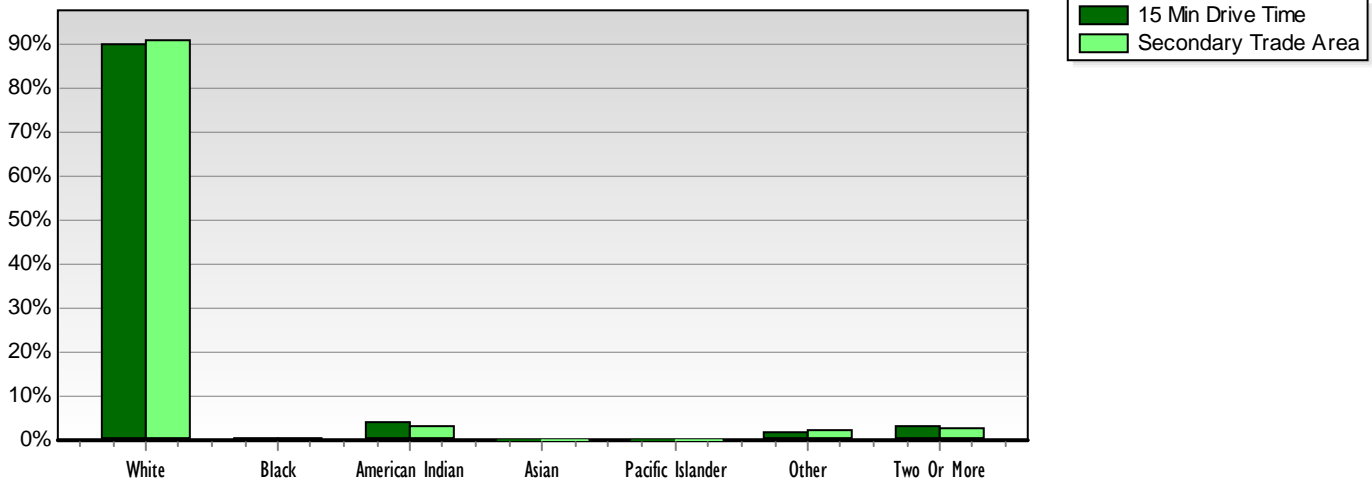


Analysis Geography: Washington St & Demers
Grand Forks, ND

Date: 11/18/2010

Population By Race (Current)	15 Min Drive Time	Secondary Trade Area
White	57,109	90,264
Black	346	662
American Indian	2,509	2,974
Asian	103	178
Pacific Islander	48	70
Other	1,140	2,188
Two Or More	2,081	2,898
Total Population By Race	63,336	99,234

Population By Race (Current)



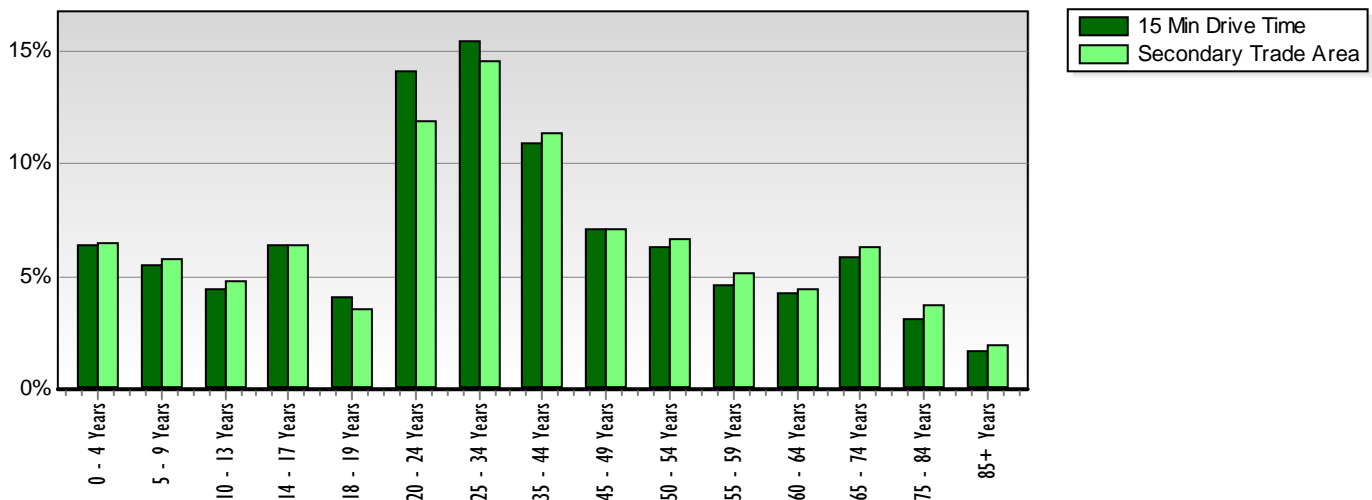
Population By Hispanic Origin (Current)	15 Min Drive Time	Secondary Trade Area
Hispanic Origin	1,769	3,672
Non Hispanic Origin	61,567	95,562

Analysis Geography: Washington St & Demers
Grand Forks, ND

Date: 11/18/2010

Population By Age (Current)	15 Min Drive Time	Secondary Trade Area
0 to 4 years	4,064	6,438
5 to 9 years	3,494	5,740
10 to 13 years	2,834	4,729
14 to 17 years	4,066	6,334
18 to 19 years	2,567	3,550
20 to 24 years	8,925	11,760
25 to 34 years	9,771	14,393
35 to 44 years	6,891	11,290
45 to 49 years	4,482	7,075
50 to 54 years	3,961	6,608
55 to 59 years	2,919	5,061
60 to 64 years	2,679	4,409
65 to 74 years	3,680	6,219
75 to 84 years	1,970	3,681
85+ Years	1,060	1,968
Total Population By Age	63,336	99,234
Median Age	32.8	34.8

Population By Age (Current)

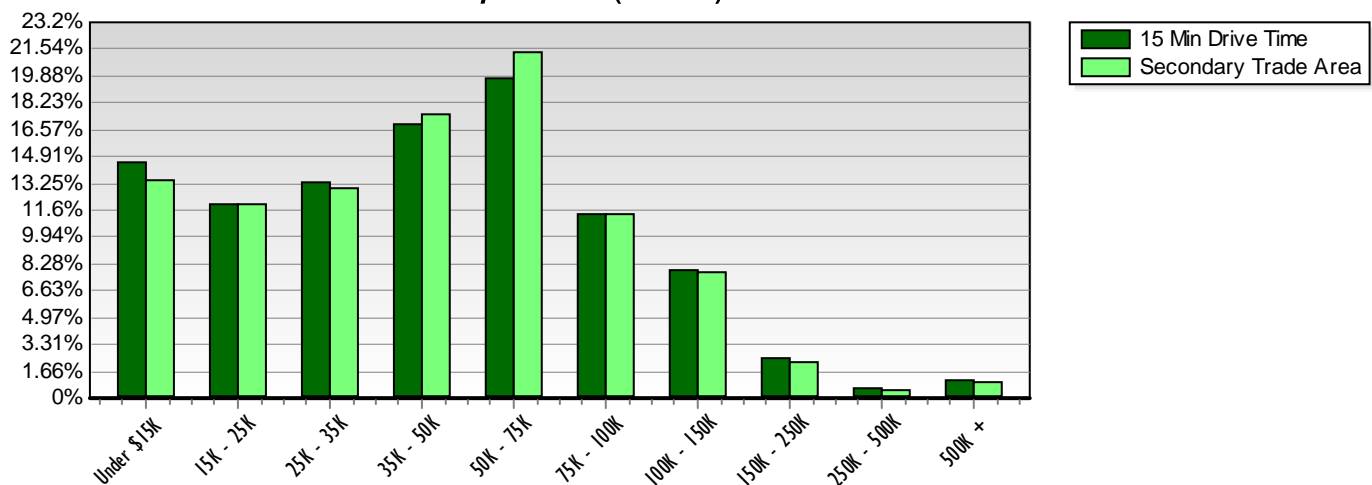


Analysis Geography: Washington St & Demers
Grand Forks, ND

Date: 11/18/2010

Households By Income (Current)	15 Min Drive Time	Secondary Trade Area
Under \$15,000	3,713	5,324
\$15,000 to \$24,999	3,050	4,724
\$25,000 to \$34,999	3,404	5,109
\$35,000 to \$49,999	4,302	6,923
\$50,000 to \$74,999	5,023	8,446
\$75,000 to \$99,999	2,892	4,487
\$100,000 to \$149,999	2,011	3,085
\$150,000 to \$249,999	625	891
\$250,000 to \$499,999	143	208
\$500,000 +	275	372
Total Households By Income	25,438	39,569
Average Household Income	\$54,652	\$54,865
Median Household Income	\$46,034	\$46,378

Households By Income (Current)





Appendix C:

Segmentation Guide

Group Structure

Segment Group	Label	Segment Name	% of US Households	
A	Affluent Suburbia 11.19%	A01	America's Wealthiest	1.14%
		A02	Dream Weavers	1.74%
		A03	White-collar Suburbia	1.43%
		A04	Upscale Suburbanites	0.84%
		A05	Enterprising Couples	0.84%
		A06	Small-town Success	2.38%
		A07	New Suburbia Families	2.82%
B	Upscale America 13.26%	B01	Status-conscious Consumers	1.55%
		B02	Affluent Urban Professionals	1.44%
		B03	Urban Commuter Families	6.33%
		B04	Solid Suburban Life	0.63%
		B05	Second-generation Success	2.40%
		B06	Successful Suburbia	0.91%
C	Small-town Contentment 7.64%	C01	Second City Homebodies	0.74%
		C02	Prime Middle America	3.52%
		C03	Suburban Optimists	0.61%
		C04	Family Convenience	1.93%
		C05	Mid-market Enterprise	0.84%
D	Blue-collar Backbone 6.57%	D01	Nuevo Hispanic Families	2.73%
		D02	Working Rural Communities	1.06%
		D03	Lower-income Essentials	0.83%
		D04	Small-city Endeavors	1.95%
E	American Diversity 9.73%	E01	Ethnic Urban Mix	1.89%
		E02	Urban Blues	1.74%
		E03	Professional Urbanites	2.09%
		E04	Suburban Advantage	1.15%
		E05	American Great Outdoors	1.37%
		E06	Mature America	1.48%
F	Metro Fringe 10.63%	F01	Steadfast Conservatives	6.51%
		F02	Moderate Conventionalists	1.60%
		F03	Southern Blues	0.92%
		F04	Urban Grit	0.55%
		F05	Grass-roots Living	1.05%
G	Remote America 7.39%	G01	Hardy Rural Families	2.70%
		G02	Rural Southern Living	2.71%
		G03	Coal and Crops	1.81%
		G04	Native Americana	0.18%
H	Aspiring Contemporaries 11.18%	H01	Young Cosmopolitans	3.22%
		H02	Minority Metro Communities	2.20%
		H03	Stable Careers	4.29%
		H04	Aspiring Hispania	1.48%
I	Rural Villages and Farms 4.77%	I01	Industrious Country Living	1.30%
		I02	America's Farmlands	1.04%
		I03	Comfy Country Living	0.73%
		I04	Small-town Connections	0.48%
		I05	Hinterland Families	1.23%
J	Struggling Societies 8.20%	J01	Rugged Rural Style	1.62%
		J02	Latino Nuevo	2.91%
		J03	Struggling City Centers	1.72%
		J04	College Town Communities	0.98%
		J05	Metro Beginnings	0.98%
K	Urban Essence 8.63%	K01	Unattached Multi-cultures	0.38%
		K02	Academic Influences	0.47%
		K03	African-American Neighborhoods	1.93%
		K04	Urban Diversity	2.44%
		K05	New Generation Activists	2.37%
		K06	Getting By	1.05%
L	Varying Lifestyles 0.80%	L01	Military Family Life	0.31%
		L02	Major University Towns	0.27%
		L03	Gray Perspectives	0.22%

Mosaic USA Group Descriptions

A full Mosaic media guide is available online at: www.buxtonco.com/mosaic.asp

Group A: Affluent Suburbia

The wealthiest households in the U.S. living in exclusive suburban neighborhoods enjoying the best of everything that life has to offer

The seven Segments in the Affluent Suburbia group comprise the wealthiest households in the nation. These segments outrank all other Mosaic Segments in terms of household income, home value and educational achievement. Concentrated in exclusive suburban neighborhoods, these households are predominantly white, college educated and filled with Baby Boom parents and their children. With their managerial and executive positions paying six-figure-plus incomes, they enjoy the good life in fashionable houses outfitted with the latest technology. These are the Americans who drive luxury cars, belong to country clubs, travel abroad and relax by sailing, golfing or skiing. Many are culture buffs who attend the theater, art shows, dance performances and concerts, all at high rates. Both their purchasing behavior and media choices reflect their interests in money management, travel, computers and gourmet foods.

Group B: Upscale America

College-educated couples and families living in the metropolitan sprawl earning upscale incomes providing them with large homes and very comfortable and active lifestyles

The six Segments in Upscale America are populated with mainly white, college-educated couples and families living in the metropolitan sprawl. Most of the adults work as executives and white-collar professionals, and their upscale incomes provide them with large homes and comfortable lifestyles. They like to spend their leisure time getting exercise—jogging, biking and swimming are popular—or shopping for the latest in-fashion and high-tech electronics. They are active in community affairs as members of business clubs, environmental groups and arts associations. They're selective media fans who prefer magazines and cable TV channels that cover business, fashion and the arts. Their one exception is the Internet. These Americans are omnivorous Web users who go online for everything from banking and trading stocks to downloading music and buying merchandise.

Group C: Small-town Contentment

Middle-aged, upper-middle-class families living in small towns and satellite cities with moderate educations employed in white-collar, blue-collar and service professions

The five Segments in Small-town Contentment represent the nation's middle-aged, upper-middle-class families living in small towns and satellite cities. As a group, they share moderate educations and a mix of well-paying jobs in white-collar, blue-collar and service professions. With their locations outside the nation's major metros, these households can afford recently built homes and new SUVs and pickup trucks. They enjoy outdoor sports like hiking, fishing and camping. They are also close enough to big cities to frequent comedy clubs, nightclubs and upscale malls for designer clothes and sporting goods. They tend to have varied media tastes, enjoying music and comedy shows on television, modern rock and country music on the radio and fitness and music magazines from newsstands. They are active Internet users going online for instant messaging, exchanging email and getting the latest sports scores and news.

Group D: Blue-collar Backbone

Budget-conscious, young and old blue-collar households living in older towns working in manufacturing, construction and retail trades

The four Segments in Blue-collar Backbone are a bastion of blue-collar diversity. This group features above-average proportions of both old and young residents, whites and Hispanics, families and singles, homeowners and apartment renters. Most residents live in older outlying towns and cities, and work at blue-collar jobs in manufacturing, construction and retail trades. Their lifestyle reflects a working-class sensibility. Their most popular leisure activities include baseball, soccer, fishing and woodworking. They're more likely to go out to a veterans club than attend a concert or play. These budget-conscious households shop at discount clothiers and department stores, and they have low rates for buying investments or insurance products. With relatively few entertainment options due to their remote location or lack of discretionary income, this group is a strong market for traditional media. Residents like to watch soaps and game shows on television, listen to country music on the radio and read a variety of outdoor and women's magazines.

Group E: American Diversity

A diverse group of ethnically mixed singles and couples, middle-aged and retired with middleclass incomes from blue-collar and service industry jobs

American Diversity is a reflection of how contrasting mid-America's population is. It is an ethnic mix of middle-aged couples, singles and retirees. With a few exceptions, these six Mosaic Segments consist of households with average educations and middle-class incomes from blue-collar and service industry jobs. Many of the group's adults are older Americans—aging singles and couples who've already exited the workplace. They tend to have unassuming lifestyles, scoring high for reading books and newspapers, going to movies and plays, and socializing through fraternal orders and veterans clubs. They have traditional media tastes, enjoying TV news, movies and game shows as well as business and shelter magazines. Conservative in their politics and fashion, they have limited interest in new clothing styles, consumer electronics or the Internet.

Group F: Metro Fringe

Racially mixed, lower-middle-class clusters in older single-family homes, semi-detached houses and low-rise apartments in satellite cities

Metro Fringe is a collection of five racially mixed, lower-middle-class Mosaic Segments located primarily in satellite cities such as Kissimmee, FL, Flint MI, Joliet, IL and Fresno, CA. Many of the group's households consist of young singles and couples who work at blue-collar and service industry jobs. They tend to live in older singlefamily homes, semidetached houses and low-rise apartments. Overall, this group is relatively active and pursues sports-oriented lifestyles participating in activities such as soccer and softball, rollerblading, skateboarding, gocarting and video gaming. As shoppers, they patronize discount retailers where they buy the latest fashion and tech gear at low prices. In their homes, they're fans of electronic media, whether it's watching youth-oriented cable channels like Spike TV, FX and Cartoon Network, or going online to chat forums and Web sites for job listings or music downloading.

Group G: Remote America

A mix of farming and small industrial rural communities with outdoor oriented lifestyles living primarily in America's heartland

The four Remote America Segments reflect heartland lifestyles, a mix of farming and small industrial communities mostly located in the nation's midsection. The working-class couples and families in this group tend to be employed in agriculture and blue-collar jobs that pay modest wages. The median home value is about half the national average, and a significant number of residents live in mobile homes. No group has a lower population density, and few have higher rates for outdoors-oriented lifestyles. Households spend their leisure time fishing, hunting, hiking and horseback riding. In their homes, they look to their TV sets for entertainment, especially game shows, soap operas and home improvement shows. Their magazine tastes may split along gender lines with the men reading hunting publications while the women peruse shelter magazines. On the radio, country and western is the preferred choice of music.

Group H: Aspiring Contemporaries

Young, mostly single, ethnically diverse, online active households living in new homes or apartments with discretionary income to spend on themselves

The four Segments in Aspiring Contemporaries are all filled with upward strivers. The households tend to be young (Generation Xers between 18 and 34 years old), ethnically diverse (about 40 percent are minorities) and unattached (about two-thirds are single or divorced). Yet despite traditional barriers to affluence, the members of these metropolitan segments are already solidly middle-class. Many live in relatively new homes or apartments valued at more than the national average—a reliable sign of upward mobility. They're big culture buffs who like to see plays, movies, comics and live bands. They spend a lot of their discretionary income on the latest fashions and consumer electronics. They're heavy media consumers, listening to jazz on the radio and reading the Sunday paper for science and technology news. Raised on technology, they are very Internet savvy, spending their leisure time online to chat, shop, job search, send instant messages, bid in auctions and frequent dating Web sites.

Group I: Rural Villages and Farms

Rural, middle-class married families and couples of varied ages, living and working in agricultural and mining communities

Representing America's agricultural and mining communities, Rural Villages and Farms is a collection of five low-density Segments filled with middle-class families and couples of varied ages. Most of the households in this group are married, white and high school educated. They maintain tranquil lifestyles in unpretentious houses and comfortable mobile homes. They share a fondness for outdoor sports, enjoying fishing, hunting, camping and motor sports. Many residents are do-it-yourselfers who are into woodworking and needlework. They like to shop at the big-box home improvement chains and watch how-to shows on TV. When it comes to media, nothing dominates like country music. They watch their favorite country and western stars on TV, listen to them on the radio and attend their concerts.

Group J: Struggling Societies

Young minorities, students and single parents trying to raise families on low-level jobs in manufacturing, health care and food services

The five Segments in Struggling Societies symbolize the challenges facing a significant number of economically challenged Americans. These households tend to be disadvantaged and uneducated. With incomes half the national average and nearly a third never completing high school, they are consigned to low-level jobs in manufacturing, health care and food services. Many of these residents are young, minorities, students and single parents trying to raise families on low incomes and tight budgets. Without much discretionary income their activities are limited and leisure pursuits include playing sports like basketball, volleyball and skateboarding. They shop at discount clothiers and sporting goods stores for casual apparel and athletic shoes. In these lessfortunate communities, television is a main source of entertainment, specifically reality programs, sitcoms, talk shows and sports. This group also relates to ethnic-oriented media, creating a strong radio market for stations that play Spanish, Mexican and urban contemporary music.

Group K: Urban Essence

Young, single and single-parent minorities living in older apartments working at entry-level jobs in service industries

As a whole, the six segments in Urban Essence make up the nation's least affluent group, a collection of relatively young minorities living in older apartments. More than half the households consist of African Americans and Hispanics. Many of these residents are single or single parents working at entry-level jobs in service industries. With their low education levels and household incomes, residents lead unpretentious lifestyles. Many spend their leisure time playing sports like baseball, basketball and football. With their above-average household size, they make a strong market for children's toys and electronic gear, especially video games, dolls and board games. They have high rates for enjoying traditional media, reading ethnic-targeted magazines, listening to jazz and urban contemporary radio and, especially, watching television. It's hard to find a network program or cable channel that they don't view watching comedies, cartoons, sports, soaps and game shows.

Group L: Varying Lifestyles

Residents who primarily live in group quarters including students, military personnel and institution populations

The three Segments that make up Varying Lifestyles are an unconventional group. What they share is the singular experience of living in group quarters. A majority of this group lives the unique lifestyles offered by the military and university dorm life. Though their daily lives are different from many Americans—as well as each other—those who have the ability are more likely than average Americans to visit museums, zoos and state fairs. They like to stay active doing aerobic exercise, hiking, bowling and playing sports like tennis, baseball and volleyball. They're frequent travelers who vacation abroad as well as within the United States. At home, they divide their time between the television and computer screens. They typically watch TV news, comedy programs and latenight talk shows. When online they frequent chat rooms, auction and banking sites and listen to Internet radio with a preference for rock 'n' roll.

Group A: Affluent Suburbia

Segment A06: Small-town Success

White-collar, college educated, middle-aged working couples living in newly developed subdivisions outside the nation's beltways

Demographics

Small-town Success is typically home to the families of the most prominent citizens in their exurban communities. White-collar, college educated and upscale, they live in recently developed subdivisions outside the nation's beltways in the Midwest and West. Most of these households contain white, middle-aged working couples who have positions as executives and professionals in health care, retail and education. More than eight in ten drive alone to work, pulling out of the driveways of large single-family homes valued at 50 percent above the national median. These high-earners drive to work in comfort and have high rates for owning luxury SUVs as well as family vehicles including minivans.

Lifestyles

Small-town Success households enjoy a prosperous way of life. For athletic activities, they enjoy biking, swimming, bowling and jogging. They tend to seek out intellectual stimulation, reading books and taking adult education classes at high rates, and they don't mind driving to big cities to visit museums or see a show. They're conservative by nature and describe themselves as "smart shoppers." They like to buy quality merchandise at low prices at big-box chains such as Sam's Club, Circuit City and Bed, Bath & Beyond. They're late adopters when it comes to consumer electronics and are more likely to own 35-mm cameras than digital models, VHS players than DVD units. They own a wide range of insurance products, including life, health, disability and homeowner's coverage. However, being conservative hasn't dampened their enthusiasm for travel as they are likely to take a trip for either business or pleasure almost every month of the year.

Media

Small-town Success households share a fondness for a variety of media. They like to watch primetime crime dramas and comedies on television, especially "CSI," "Law and Order" and "Two and a Half Men." They are avid radio listeners and enjoy stations that offer news talk, golden oldies and country music. They have high rates for reading the Sunday newspaper to catch up on sports, business and entertainment news and read mainstream magazine titles as National Geographic, Good Housekeeping and Better Homes and Gardens. They have above average interest in the Internet, and they go online to get news, do their banking and buy merchandise such as books and CDs.

Group B: Upscale America

Segment B03: Urban Commuter Families

Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

Demographics

Not all families have fled the nation's cities for the far-out suburbs. In Urban Commuter Families, Baby Boomer families and couples are content to live in comfortable, single detached homes in city neighborhoods on the metro fringe. Many of these upscale, college-educated households contain dual-income couples who put in long hours as professionals and managers in retail, health care and education services. They tend to leverage their home equity with major home improvement projects, and build their real estate holdings with recent purchases of second homes for family getaways.

Lifestyles

With its concentration of empty-nesters, Urban Commuter Families lifestyle is relatively serene. They are not into aerobic sports, preferring to get their exercise from low-impact activities such as gardening, golfing and birdwatching. They enjoy leisure activities like going to the theater or antique show rather than a rock concert or an auto race. They describe themselves as brand-loyal shoppers who prefer to buy functional clothes over expensive designer labels, shopping at stores like Sears and J.C. Penney. With limited interest in the latest electronics and technology products, their homes are more likely to contain stereos and 35-mm cameras than MP3 players and digital cameras. These conservative investors put their money to work in CDs, U.S. savings bonds and taxsheltered annuities. With their high rates of owning houses and vacation homes, they take out home improvement loans and spend their free time roaming the aisles at Home Depot and Lowe's, Linens 'N Things and Pottery Barn.

Media

The households in Urban Commuter Families are old-fashioned media fans. They subscribe to daily newspapers at high rates and spend their Sunday mornings poring over the travel section and the ad inserts. They pick up traditional general interest magazines at the supermarket, enjoying Reader's Digest, Family Circle and Good Housekeeping. On their commute to work, they listen to the calming strains of classical, golden oldies and big band music on the radio. When they finally wind down in front of a TV, these conservative households watch Fox News, the History Channel and the old movies on AMC and TMC. Their Mosaic motto could be "No surprises, please."

Group C: Small-town Contentment

Segment C02: Prime Middle America

A mix of young, upper-middle-class couples and families living in both small towns and mid-sized cities working in well paying white-collar and blue-collar jobs

Demographics

Prime Middle America features a mix of couples and families living in both small towns and mid-sized cities in the South and Northwest. Younger than average and upper-middle-class in status, these predominantly white dual-income households have well-paying blue-collar and white-collar jobs in transportation, manufacturing and public administration. Most of the households own their own homes and are nearly twice as likely to live in mobile homes than the national average.

Lifestyles

Prime Middle America features a small-town, family-centered lifestyle. Households enjoy leisure activities like playing cards and board games as well as outdoor pursuits such as fishing, biking and swimming at a lake. Many are do-it-yourselfers who load up their SUVs and pickup trucks with home improvement supplies from stores such as Lowe's, Home Depot and True Value Hardware. Their incomes afford them a wide range of mortgages, home equity loans and college savings plans. As consumers, they describe themselves as less interested in new fashions than the latest high-tech gadgets.

Media

When the folks in this cluster put down their hammers and saws, they enjoy a variety of media. Prime Middle America residents like to gather round their large-screen TVs to watch reality shows, sports and cable channels such as MTV, FX, Discovery and Country Music Television. They're traditionalists who enjoy reading established magazines such as Woman's World, Field & Stream and Parents. The radio soundtrack usually playing features a mix of country music, classic rock and contemporary hits. The Internet has expanded the entertainment and convenience choices for residents of small towns, and Prime Middle America households are no exception. They like to go online to play games, do their banking and participate in auctions for antiques and collectibles.

Group C: Small-town Contentment

Segment C04: Family Convenience

Sprawling families living in remote towns and military bases containing dual-income couples working at skilled blue-collar jobs in manufacturing and construction as well as in the military

Demographics

Family Convenience is a collection of sprawling families living in remote towns and military bases primarily in the Midwest and Northern Plains. Most of the households contain dual-income couples working at skilled blue-collar jobs in manufacturing and construction as well as in the military. Service families are six times as likely to live here than the general population. Despite moderate educations, the adults in this segment earn upper-middleclass incomes and have a high rate of home ownership. The vast majority own new single-family homes and have SUVs and pickup trucks in the driveway. With an above-average length of residence, many have achieved a secure lifestyle with room for the kids to grow.

Lifestyles

Life today in Family Convenience looks a lot like it did a half-century ago. Residents enjoy spending their leisure time swimming, fishing, hunting and camping. They are active in their community and belong to civic clubs and parent/teacher associations. To feed their big families, they spend their grocery money on easy-to-prepare foods like toaster pastries, lunch kits, frozen pizza and refrigerated biscuits. Discount department stores like Wal-Mart, Sam's Club and Big Lots are frequent destinations for clothing and housewares. When they take a vacation, parents are content to pile the kids into their domestic SUVs and head to a theme park or campground near a lake or beach. Financially risk-averse, they make a stronger market for insurance rather than investment products.

Media

The members of Family Convenience have traditional media tastes. They like to watch classic sitcoms on TV Land, family-friendly fare on the Disney Channel and cartoons on Nickelodeon. Many listen to radio every day, tuning in country, classic rock and adult contemporary stations. They prefer magazines that cater to their interests in the home, hunting, motor sports and entertainment. When they go online, they seek out websites that follow their leisure interests frequenting sites such as NASCAR.com, Disney.com and eBay.com all at high rates. Although their small towns may have few movie theaters, residents are avid movie goers with their favorite genre being family movies which is not surprising for this Mosaic.

Group D: Blue-collar Backbone

Segment D02: Working Rural Communities

Middle-class empty-nesting couples, middle-aged families and single seniors living in older, industrial towns skilled in blue-collar construction and manufacturing jobs

Demographics

There's a grittiness to life in Working Rural Communities. In these older, industrial towns, aging residents hold skilled blue-collar jobs in manufacturing and construction. Most households are filled with empty-nesting couples, middle-aged families and single seniors. They reside in 40-year-old homes valued at below-average prices. Their inexpensive housing allows their middle-class incomes to go far in these predominantly Midwestern towns. Many residents drive traditional, American-made cars and trucks, though their typical 10-minute commute to work is one of the shortest in the nation.

Lifestyles

The empty-nesting couples who dominate Working Rural Communities lead serene leisure lives. Many spend their free time enjoying home-based hobbies such as gardening, woodworking and needlework. Their plans for a big night is dining at a local restaurant, going to an antique show or playing bingo. They score low for most outdoor sports other than fishing, hunting or bird-watching. These middle-of-the-road consumers are not big shoppers, tending to make a lot of their purchases—clothes for themselves, toys for their grandchildren—at discount department stores like Wal-Mart and K-Mart. They're financially conservative, investing in government and corporate bonds as well as owning health, life and property insurance. With low rates for traveling long distance, these longtime residents are content to work and play in their hometowns. Many are active in their community as members of civic clubs.

Media

Working Rural Communities is filled with media traditionalists. They read magazines that have been around for decades—among them, Reader's Digest, Ladies' Home Journal and Good Housekeeping. When they turn on the radio, it's often to listen to golden oldies or traditional country music. These households are avid television viewers especially when it comes to nostalgic programming such as old movies and sitcom re-runs on AMC and TV Land as well as the History Channel and the Hallmark Channel. They also enjoy programs such as "Wheel of Fortune," "Antiques Roadshow" and the "CBS Sunday Movie." To get the day's news, they rely on newspapers and have yet to discover the Internet.

Group D: Blue-collar Backbone

Segment D04: Small-city Endeavors

A mix of lower income, young and old, singles, families and single parents living in older homes and small apartments in working-class towns

Demographics

Small-city Endeavors has a split personality, reflecting the cluster's mix of young and old, singles, families and single parent households. In these diverse working-class communities concentrated primarily in the Midwest, newcomers share blocks with longtime residents, drawn to the affordable housing and short commutes to work. Many of the adults never went beyond high school, and the employment base largely consists of low-wage bluecollar jobs in manufacturing, retail and health services. Most households live in older homes and small apartments valued at less than half the national average. One in twenty lives in a nursing home or assisted living facility.

Lifestyles

Given its mix of ages and family types, the Small-city Endeavors cluster is characterized by diverse lifestyles. In these small towns, pastimes like basketball and go-carting coexist with antiquing and board games. Most households enjoy outdoor activities like camping, boating and fishing. With their low incomes, there's not a lot of discretionary spending on travel or cultural activities, and consumers limit their shopping trips to discount stores like Wal-Mart, Payless Shoes and Fashion Bug. They are frequent shoppers at toy, hobby and sporting goods stores. Many are late adopters of technology and typically seek the advice of others when buying electronic products. Financially, they are likely to take out personal and payday loans and they carry a variety of low-value car, life and homeowner's insurance products.

Media

Small-city Endeavors represents a solid audience for a number of media. They're big TV fans—both network and cable—and watch daytime soaps, game shows, evening newscasts and reality programs all at high rates. Their favorite cable channels run the gamut—from CNN and Discovery to the Sci-Fi Channel and ABC Family. The cluster's broad age range is seen in the popularity of magazine titles such as Rolling Stone, Seventeen, Woman's Day and Soap Opera Digest. Folks here love their country music stars, whether they're on radio or television. Internet usage rates are low. However, when they are online, they use the Internet to check sports and likely to explore new and interesting sites that they've never been to before as they search the vast online world.

Group F: Metro Fringe

Segment F01: Steadfast Conservatives

Home to high-school educated mature singles and couples living in middle-class urban bluecollar neighborhoods

Demographics

A quietly aging cluster, Steadfast Conservatives is home to mature singles and couples living in midscale urban neighborhoods. Households tend to be white, high school-educated and middle class. Many have begun to empty nest or are already filled with couples and singles aged 65 years or older. The seniority of many residents does have benefits in the workplace. They earn middle class incomes from skilled jobs in manufacturing, retail and health care. Their incomes go far, allowing residents to own older homes and multiple cars and trucks at higher than average rates.

Lifestyles

The residents of Steadfast Conservatives live up to their old fashioned reputation. They think the stock market is too risky, computers and the Internet too confusing and take preventive medicine before any sign of illness. They even regard aerobic exercise as too strenuous, preferring to spend their leisure time fishing, gardening, antiques or doing needlework or woodworking. For their social life, they attend activities sponsored by fraternal orders, veterans clubs and church groups. As consumers, they're likely to be brand loyal when they shop at favorite stores like J.C. Penney for clothes, Dick's Sporting Goods for outdoor gear and Jo-Ann for needlecrafts. With their middle-class incomes, they make a strong automotive market, especially for American-made pickup trucks and mid-sized sedans. To further protect their established lifestyles, they buy a variety of insurance products— covering health, life, car and home— though primarily low-value policies.

Media

Households in Steadfast Conservatives are fans of traditional media, including print, TV and radio. They like to get their news from a daily paper or the nightly newscasts on network TV. They consider television as a primary source of entertainment in their lives, and they have high rates for watching sitcoms, reality shows, daytime soaps and religious programs. They enjoy reading magazines that appeal to their do-it-yourself sensibilities including popular titles as Family Handyman, Better Homes & Gardens and Country Living. Their radio tastes include a mix of big band, classic rock, country and golden oldies. These households are mostly unenthusiastic about the Internet, but when online they engage in chat forums and visit NASCAR.com.

Group F: Metro Fringe

Segment F02: Moderate Conventionalists

Highly mobile, middle-class singles and childless couples living in modest homes, semidetached houses and apartments scattered throughout second-tier cities

Demographics

With many key demographic measures close to the national average—including age, income and education— members of Moderate Conventionalists epitomize average Americans. Scattered throughout second-tier cities in the Midwest and West Coast, these singles and couples tend to live in modest homes, semi-detached houses and apartments. Most have completed high school or some college and parlayed well-paying blue-collar and white-collar jobs into middle-class status. These predominantly childless households have low rates of homeownership and above-average rates of mobility. Moving vans are a frequent sight in this cluster, as young singles move into their first apartments and empty-nesting couples leave their homes for smaller retirement rentals.

Lifestyles

Members of Moderate Conventionalists lead active social lives. With the majority of residents unattached, these areas present an active social scene. Their favorite activities include dancing, bar hopping, bowling and playing pool. They're avid exercise buffs who like to play softball, tennis and volleyball. They travel frequently for business and pleasure, though their destinations are frequently to ocean beaches. They're big consumers for products that help them look their best such as cosmetics, toiletries and athletic gear. With their midscale incomes, these childless households have discretionary cash to spend on clothes and the latest tech gear. However, they can't be too extravagant since many are carrying plenty of debt with education and car loans.

Media

Despite all their socializing, Moderate Conventionalists find time to enjoy a variety of media—from newspapers and TV to movies and the Internet. They like to watch reality shows, sitcoms and evening animation such as "CSI," "King of the Hill," "E.R." and "Malcolm in the Middle." They read a lot of gaming, celebrity and sports magazines, such as Entertainment Weekly, Us, Sports Illustrated and GamePro. This is only a moderate market for radio programming, with country music and contemporary hit radio stations faring the best. Many of the young residents would rather spend their free time on the Internet, downloading games, looking for better jobs, surfing to sports websites and participating in chat forums.

Group F: Metro Fringe

Segment F03: Southern Blues

Racially mixed, young and lower-middle-class singles and couples living in older, garden style apartments in satellite cities throughout the South

Demographics

Racially mixed and lower-middle-class, Southern Blues is home to singles, couples and divorced men and women living in satellite cities throughout the South, especially in Florida. With two-thirds of households unmarried and almost half under 40 years old, this cluster reflects a relatively young and unattached populace. A high percentage of residents live in older, garden-style apartments. Most of the households are high school educated and are working at lower-echelon jobs in manufacturing, retail, health care and food services. Although they pay average rents for their apartments, their median household income is lower-middle-class and they've yet to achieve financial security.

Lifestyles

The lifestyle of Southern Blues reflects a young, working-class sensibility. With limited means for expensive leisure activities, residents spend their free time playing sports like basketball, soccer and volleyball. Their lack of discretionary income keeps them close to home, frequenting local establishments to play pool and socialize. Although they like to buy the latest fashion, they're budget-conscious shoppers who frequent discount clothiers like Marshall's and T.J. Maxx. These households travel infrequently and own few investments of any kind. They are mostly independent and would prefer spending times with friends then family.

Media

The members of Southern Blues are dedicated TV fans. They watch primetime sitcoms and daytime soaps on network TV, and they watch a variety of cable channels at high rates, including BET, MTV, Spike TV, Lifetime and Comedy Central. Unlike many other Mosaic segments with young populations, these residents aren't big on the Internet—except when they have a chance to visit online job sites. They do excel in more traditional media patterns, reading newspapers (especially the Sunday classifieds) and listening to radio stations that play Spanish, urban contemporary and top-40 music. They say they like to read magazines to stay informed, but what they're mostly interested in is the latest news in music and pop culture. Among their most read titles include Vibe, Stuff, Esquire and Jet.

Group H: Aspiring Contemporaries

Segment H03: Stable Careers

Young and ethnically diverse singles residing in low- and high-rise apartment buildings and living comfortable lifestyles in big-city metropolitan areas

Demographics

Stable Careers is a collection of young and ethnically diverse singles living in big-city metros as Los Angeles, CA, Philadelphia, PA and Miami, FL. A quarter of the households are of Hispanic and Asian and are slightly less affluent than others dominated by Generation Y residents. More than half of households have gone to college and most have landed white-collar jobs in retail, health services and professional offices. Without the financial responsibilities of children, these singles and couples stretch their incomes into comfortable lifestyles. Most of the households live in relatively new apartments—in both low- and high-rise buildings—and pay above-average rents for the in-town real estate.

Lifestyles

The households in Stable Careers enjoy urbane lifestyles. They take advantage of their urban settings to go to bars, restaurants, concerts and comedy clubs. These young singles are body conscious and spend a fair portion of their free time jogging, lifting weights and doing aerobic exercises at nearby health clubs. Often on the go, they rarely set foot inside banks, preferring ATM machines to pick up cash for shopping trips to stores like Target, Old Navy, Gap and Best Buy. Although they're drawn to the clearance racks when shopping for clothes, they're willing to spend extra money for electronic devices such as MP3 players, digital cameras and laptop computers. In Stable Careers, these budget-conscious consumers enjoy traveling as often as they can, but their trips are typically to U.S. cities and staying with friends and family.

Media

The media tastes skew young in Stable Careers. The households make a strong market for a variety of network TV offerings including reality shows, sitcoms, music and late-night programs, including TV shows such as "Saturday Night Live," "American Idol" and "Fear Factor." Most residents prefer compact cars, but they make a point of having high-end radios to play alternative rock, urban contemporary and contemporary hit music. Their taste in magazines reflects their pop sensibilities, with favorite publications such as Rolling Stone, Vanity Fair and Entertainment Weekly. As early tech adopters, the members of Stable Careers are computer literate, and they go online frequently to search for jobs, chat, download music and check out the local personal ads.

Group I: Rural Villages and Farms

Segment I02: America's Farmlands

Remote farming communities scattered across the nation earning middle-class incomes living in older, single-family homes on large plots of land

Demographics

With more than nine times the national average for farmers, America's Farmlands has the highest percentage of farmers in the nation. In these remote communities scattered across the nation, residents are likely to have high school diplomas and middle-class incomes. Many live in older, single-family homes on large plots of land. The population density in this segment is less than one-tenth the national average. Their isolated setting encourages self-reliance and the need to own multiple vehicles for traversing their often unpaved roads. The local populace is also characterized by conservative social and family values with nearly three-quarters of residents are married and many with large families.

Lifestyles

America's Farmlands cultivates down-home lifestyles. In these traditional households, the men are most likely do the work, fish and hunt and the women cook, clean, sew and garden. As a family, Sunday is probably reserved for going to church and spending time together. These outdoor-oriented residents also have high rates for camping, horseback riding and skiing, and they're more likely to take a domestic trip to a national park than a vacation outside of the U.S. Living in rural communities means they have few commercial options and they often must travel more than an hour to go shopping, typically to discount department stores like Wal-Mart, Big Lots and Shopko. At the local grocer, they stock up on frozen products—pizza, orange juice and TV dinners—the things they can't grow in a garden or raise in a pen.

Media

Conservative, hard-working and family-centered, the households in America's Farmlands represent a strong audience for a number of media. They're fans of broadcast news, primetime comedy programs and family cable channels such as Hallmark, TV Land and the Outdoor Channel. They score high for reading venerable magazine titles such as Reader's Digest, Woman's World and Field & Stream. They like to tune in to country and adult contemporary music on the radio. While somewhat geographically isolated, these households have found community on the Internet and go online to exchange email and look up weather reports. However, they're still more comfortable getting their news and information from the daily paper. Reading the Sunday classifieds looking for deals is a weekly ritual.

Group J: Struggling Societies

Segment J04: College Town Communities

Young, single and college educated households and students living in and around college oriented communities

Demographics

Students are the center of community life in College Town Communities. About one in nine residents lives in a dormitory. In this cluster of towns dominated by college campuses—places like Manhattan, KS (Kansas State), Charlottesville, VA. (University of Virginia) and Boone, NC (Caldwell State)—residents are primarily young, single and college educated. Because of their youth, many of these recent graduates still report entry-level jobs and low-end incomes which are less than half the national average. The highest concentration of workers is employed in education but retailing and food services also account for a major portion of the job base. With housing prices higher than most recent grads can afford, most households live in low- and high-rise apartments.

Lifestyles

The young and unattached members of College Town Communities lead footloose lifestyles. They like to attend the latest movies, plays, concerts and museum exhibitions. Many are body-conscious individuals who pursue a variety of recreational activities, including biking, yoga, swimming and weight lifting. They have high rates for traveling, visiting cities in the U.S. and abroad. Self-described liberals and early adopters, they like to be the first among their friends to buy the latest laptops, MP3 players and wireless email devices. They seek out the latest fashions, though for these price-sensitive shoppers it may mean looking for sales at the Gap, Banana Republic and J. Crew. Perpetually on the go, these consumers favor groceries made for grazing—bagels, yogurt, pizza and pretzels. They like their beer the way they prefer their cars—imported, and preferably sports cars.

Media

When it comes to media, the households in College Town Communities appreciate anything that offers entertainment. They're big movie fans who have high rates for watching comedies, dramas and action films. Most of their favorite network TV shows are sitcoms ("That '70s Show"), reality programs ("American Idol") and comedy shows ("Saturday Night Live"). It's only when they sit down with a magazine that they suddenly turn serious. Besides favorite pop culture magazines like GQ and Esquire, these households also read titles that appeal to their more cerebral side such as Scientific American, Atlantic Monthly and The New Yorker. These young Americans go online for almost anything including email, downloading music, buying tickets to concerts, directions and listening to Internet radio.